

# CITY COLLEGES OF CHICAGO

## 2024 BENEFITS GUIDE

### Part-Time Employee

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NBF Librarians, BNA, Vocational,  
Credit and Continuing Education Lecturers,  
Adult Educators and Coordinators,  
Local 1600 Security and Temporary Clerical/Janitors



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## Eligibility

As a part-time employee of City Colleges of Chicago (CCC), you may be eligible to participate in the CCC Benefits Programs outlined in this guide after one year of service working at least fifteen (15) hours per week.

## Employee Assistance Program (EAP)

In addition to benefits provided through health insurance coverage, City Colleges of Chicago offers a free Employee Assistance Program (EAP) to Non-Bargained For employees and their families. EAP services include consultation and support for everyday challenges of life that may affect your health, family life, or desire to excel at work. Below is a summary of services available:

### Employee Assistance

- Toll-free telephone assessments and consultations
- Work and Life Services – Childcare and Eldercare, Financial, Legal and Identity Theft Prevention and Recovery
- Valuable Member Website

### Consultation and Support

- 3 or 5 telephonic or web-video consultations per incident, per person, with a licensed clinician. EAP Services Available 24/7 through website or toll-free line.

Website: [www.guidanceresources.com](http://www.guidanceresources.com)

Company Web ID: **DISRES**

Toll-free Line: **1-800-311-4327**

- Research-based well-being assessment
- Assessments for depression and alcohol/substance abuse
- Articles and tools for health and wellness
- Work-life resource and referral directory, online tools (interactive tools for taxes, personal finance, retirement, etc.)
- Articles and tips on a wide range of behavioral and emotional health issues, including anger management, grief and loss and family and relationships
- “Member Matters” – monthly e-newsletter
- Ask Our Expert
- Interactive e-learning versions of many of our popular training programs

**To learn more about the Employee Assistance Program offered through ComPsych, please refer to the EAP section of the Benefits Department Website**

# CCC Voluntary Employee-Paid Benefit Programs

## Transit Benefits (Employee-paid)

### Metra Card Program

The Regional Transportation Authority (RTA) METRA Prepaid MasterCard allows employees to use pre-tax dollars for commuting expenses for transportation on the METRA, CTA, Pace, South Shore Railroad, certain Amtrak routes and Chicago Water Taxi. Visit the RTA website for details. The IRS maximum amount is currently \$300/month.

All transit payroll deductions are pre-tax and the amount elected will be deducted from the first payroll check of each month. Your RTA Transit Benefit Prepaid MasterCard will be delivered to your home and your monthly pre-tax deduction amount will be loaded onto your card each month. You must activate your card online or by phone with the RTA prior to use.

### CTA Ventra Card Program

All payroll deductions are pre-tax. The amount elected will be deducted from the first payroll check of each month. Amounts will be forwarded to Ventra and will be available for use on the 1st day of the following month. There are two enrollment options for the program:

- **Pay-Per-Use** – Choose from the following amounts: \$30, \$45, \$60, or \$80
- **30 Day Pass** – Get unlimited rides for 30 days for \$75

Your Ventra transit card has a balance that you maintain in an online account in the Ventra system. Fare transactions are deducted from your account each time the card is used on all CTA fare machines. If you lose your card, your account balance remains secure. Alert Ventra if your card is lost or stolen and order another card. For additional transit information and current fare rates, visit the Ventra website at [www.ventrachicago.com](http://www.ventrachicago.com).

The maximum amount allowed by the IRS for pre-tax commuting expenses is \$300 per month. If you are participating in multiple transit programs, your combined deductions cannot exceed the \$300 monthly contribution. For additional information and current fare rates visit RTA at [www.rtachicago.org](http://www.rtachicago.org), CTA at [www.transitchicago.com](http://www.transitchicago.com) or Metra at [www.metrarail.com](http://www.metrarail.com).

## CCC Voluntary Employee-Paid Benefit Programs

### 403(b) and 457(b) Retirement Savings Plans (Employee-paid Contributions)

CCC offers voluntary 403(b) and 457(b) retirement plans which are valuable tax-advantaged retirement savings plans. The salary deferrals you elect to contribute to the Plan are made before income tax is paid. Your contributions are allowed to grow tax-deferred until the money is withdrawn from the Plan. Once withdrawn, your contributions are taxable to you upon receipt. You select which investment provider you want your money invested in from the CCC 403(b)/457(b) investment providers.

If you elect to participate immediately in this Plan, your 403(b)/457(b) Salary Reduction Authorization Form must be submitted to TSA Consulting Group, the plan administrator. A copy of your signed 403(b)/457(b) account application must be attached to your authorization form that indicates that you have opened an account with one of the CCC investment providers.

You have the option to increase, decrease, discontinue or resume your salary deferral contributions to the Plan at any time. Investment provider changes may be made at any time.

Refer to the Retirement Savings Plans section of the Benefits Department Website for investment options.

## 2024 City Colleges of Chicago (CCC) 403(b) & 457(b) Plans Comparison

### 403(b) and 457(b) Retirement Plans Same Plan Features

### 403(b) Plan and 457 Plan

**Eligibility** All full and part-time employees are eligible except student employees and work study employees.

**Contributions** You can contribute a specific dollar amount or up to 75% of your salary each pay period through bi-weekly pre-tax salary deferrals. You can contribute to both plans concurrently or to either plan individually in any order.

**Basic Annual Contribution Limit** \$23,000 per plan and \$46,000 for both plans combined. (The IRS determines the limit each calendar year.)

**Age 50 Additional Annual Contribution Limit** \$7,500 per plan and \$15,000 for both plans combined for employees who are over 50 years old or attain the age of 50 by December 31, 2022. (The IRS determines the limit each calendar year.)

**Total Annual Basic and Age 50 Contribution Limits** \$30,500 per plan. (The IRS determines the limit each calendar year.)

**Contribution Changes** As a new participant, you can enroll in the Plan at any time. Your contributions will begin the first payroll after an account has been established with a CCC investment provider. If you are a current participant you can increase, decrease, resume or discontinue your contributions at any time.

**Investment Provider Changes** You can change your investment provider at any time. You can also transfer your account balance to another investment provider or change the allocation of your contributions among the investment options offered by your investment provider.

403(b) and 457(b) Retirement Plans Different Plan Features	403(b) Plan	457(b) Plan
<b>Service-Based Catch-up Contributions</b>	Employees with at least 15 years of consecutive service with City Colleges can contribute up to \$3,000 per year to a lifetime maximum of \$15,000. (Prior year contributions may limit this amount.)  Employees can make this contribution and the age 50 additional contribution in the same year.	Employees within 3 years of Normal Retirement Age 65 can contribute up to 2 times the basic annual contribution limit, or up to \$46,000 for 2024. (Prior year contributions may limit this amount.)  Employees can make the greater of this contribution or the age 50 additional contribution, but cannot do both in the same year.
<b>Investment Providers</b>	You can invest your contributions with one of 7 investment providers shown on the next page.	You can invest your contributions with one of 4 investment providers shown on the next page.

## 403(b) Investment Providers

Provider	Plan	New Participants	Current Participants
Corebridge Financial (Formerly VALIC)	#01195	<a href="http://Valic.com">Valic.com</a>   Customer Service (800) 448-2542 Hector Anaya (312) 898-7699	<a href="http://Valic.com">Valic.com</a>   Customer Service (800) 448-2542 Hector Anaya (312)898-7699
Fidelity	#50075	<a href="http://Fidelity.com/atwork">Fidelity.com/atwork</a>   Click on "resources" tab for forms Customer Service (800) 343-0860	<a href="http://Fidelity.com/atwork">Fidelity.com/atwork</a>   Click on "resources" tab for forms Customer Service (800) 343-0860
Great American	#OTC094	Customer Service (800) 556-0098	Customer Service (800) 556-0098
Voya Financial	#VT5590	<a href="http://Voya.com">Voya.com</a>   Customer Service (800) 873-9150	<a href="http://Voya.com">Voya.com</a>   Customer Service (800) 873-9150 Jim Molster (630) 245-4038 Michael Roberson (630) 245-4047 Email: Michael.Roberson@voyacom
MetLife Resources	#1002017	Dan Krout   Office: (708) 203-6430	Dan Krout   Office: (708) 203-6430
The LegendGroup		<a href="http://www.legendgroup.com">www.legendgroup.com</a> Customer Service (800) 835-2158 Don Wade, CFP (630) 508-3540 Email: <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>	<a href="http://www.legendgroup.com">www.legendgroup.com</a> Customer Service (800) 835-2158 Don Wade, CFP (630) 508-3540 Email: <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>
TIAA-CREF	#365797	Tiaa-cref.org   Click on "Products and Services" Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	Tiaa-cref.org   Click on "Products and Services" Customer Service (800) 842-2888 or (800) 842-2273 Press 1 for current participants

## 457(b) Investment Providers

Provider	Plan	New Participants	Current Participants
Corebridge Financial (Formerly VALIC)	#01195	<a href="http://Valic.com">Valic.com</a>   Customer Service (800) 448-2542 Hector Anaya (312) 898-7699	<a href="http://Valic.com">Valic.com</a>   Customer Service (800) 448-2542 Hector Anaya (312) 898-7699
Fidelity	#84758	<a href="http://Fidelity.com/atwork">Fidelity.com/atwork</a>   Click on "resources" tab for forms Customer Service (800) 343-0860	<a href="http://Fidelity.com/atwork">Fidelity.com/atwork</a>   Click on "resources" tab for forms Customer Service (800) 343-0860
The Legend Group		<a href="http://www.legendgroup.com">www.legendgroup.com</a> Customer Service (800) 835-2158 Don Wade, CFP (630) 508-3540 Email: <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>	<a href="http://www.legendgroup.com">www.legendgroup.com</a> Customer Service (800) 835-2158 Don Wade, CFP (630) 508-3540 Email: <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a>
TIAA-CREF	#403542	<a href="http://Tiaa-cref.org">Tiaa-cref.org</a>   Click on "Products and Services" Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants	<a href="http://Tiaa-cref.org">Tiaa-cref.org</a>   Click on "Products and Services" Customer Service (800) 842-2888 or (800) 842-2273 Press 1 for current participants
SURS DCP	#626702	<a href="http://SURS.org">SURS.org</a>   Customer Service 800 275-7877	

Administrative services for the 403(b) and 457(b) Plans are provided by TSA Consulting Group (TSACG). For plan details, read the 403(b) Plan Information and/or 457(b) Plan Information. To help decide which plan might be right for you based on your personal savings goals and objectives, read [this side-by-side comparison chart](#). You can contribute to either plan individually or both plans concurrently.

## CCC Voluntary Employee-Paid Benefit Programs

### Flexible Spending Accounts (Employee-paid)\*

The Dependent Care Flexible Spending Account Plan (FSA) can help you save money on your out-of-pocket child care expenses. Your FSA account is exempt from federal income taxes, state income taxes and Medicare taxes. When you use the money in your FSA account, you avoid paying taxes on those dollars. As a result, you gain substantial tax savings by using the FSA account.

Please be advised that the IRS requires that any unused year-end account balances must be forfeited. However, FSA expenses incurred during the 2-1/2 month “grace period” following the plan year can be reimbursed from your previous year’s FSA balances. The deadline for submitting 2023 claims will be March 31, 2024. Claims for the 2023 plan year must be incurred by March 15, 2024 and submitted by March 31, 2024.

Determine your annual Dependent Care FSA account contributions by calculating your expected expenses. The maximum contribution you can elect is \$5,000 for the Dependent Care FSA. Your contribution amounts will be divided by the number of pay periods in the plan year and will be deducted on a pre-tax basis in equal amounts each pay period.

For more information about the FSA Plan visit [www.tasconline.com](http://www.tasconline.com) or contact TASC.at (800) 442-4661.

**\*This benefit is available only to Local 1600 security employees**



## CCC Mandatory Benefit Program

### State University Retirement System of Illinois (SURS) (Mandatory Participation)

The State Universities Retirement System of Illinois (SURS) provides retirement, disability, death, and survivor plans to eligible SURS participants and annuitants.

CCC employees will not pay into Social Security and are not eligible for Social Security coverage based on their employment while at City Colleges.

New members of SURS must choose from 3 retirement plans within 6 months from the date SURS receives your employment certification. If you do not select a plan within this time frame, you will automatically be permanently enrolled in the Traditional Benefit Plan. Your plan choice is an irrevocable, one-time decision that cannot be changed at a later date.

SURS will send you your SURS Enrollment kit soon after your first day of employment.

**For additional information, you may contact SURS at 800-275-7877 or [www.surs.org](http://www.surs.org).**

## Contact Information

### Employee Benefits Contact Information

If you need assistance please contact the District Office of Human Resources, Benefits Division:

Phone	Email	Address
(312) 553-2895	<a href="mailto:benefits@ccc.edu">benefits@ccc.edu</a>	3901 South State Street, Chicago, Illinois 60609

### Benefits Contact information

Plan	Customer Service Number	Address	Website
ComPsych (EAP)	(800)311-4327 24 hours a day 7 days a week		<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Organization Web ID - MGR311 Company Name - Board
State University Retirement System (SURS)	(800) 275-7877 Toll-Free (217) 378-8800 Direct Dial	SURS P.O. Box 2710 Champaign, IL 61825-2710	<a href="http://www.SURS.org">www.SURS.org</a>
TSA Retirement Investments	(888) 796-3786	TSA Consulting Group P.O. Box 4037 Ft. Walton Beach, FL 32549	<a href="http://www.tsacg.com">www.tsacg.com</a>