

CITY COLLEGES OF CHICAGO

# 2024 BENEFITS GUIDE Part-Time Employee

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IEA-NEA Faculty



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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. You are eligible to enroll your dependents in your medical plan. Please refer to your current contract for more details on eligibility.

If you want your legal dependent(s) to participate in any of the CCC Benefits listed above, the dependents must meet the criteria for eligible dependents and you must **attest on the online enrollment portal your dependents meet the requirements for eligibility**. If you are a new hire, you have 31 days from your first day of employment or if you experience a qualifying event during the calendar year, you have 31 days from the day a qualifying event occurs to submit your updated dependent coverage information. Otherwise, you will not be able to enroll your dependents in any of the CCC Benefits Programs that your legal dependents are eligible to participate due to your employment with CCC until the next Open Enrollment period.

### Eligible Dependents include:

- Legal Spouse, Civil Union Partnership, or Domestic Partner
- Eligible Child(ren) until age 26 (or until age 30 for military dependents)
- Natural Children
- Step-Children, child from Civil Union Partnership, or child from Domestic Partner
- Legally Adopted Children
- Children under Employee's Legal Guardianship; Adjudicated child
- Physically or mentally handicapped children (regardless of age), who have been added prior to age 26
- Disabled Veteran Child up to but not including age 30

**If you have a family status change before your next opportunity to enroll, you can enroll eligible dependents in the CCC health plans (medical, dental, and vision) within 31 days of the family status change. Below is the list of events that qualify as a change in family status:**

- Marriage
- Birth of a child
- Adoption of a child
- Covered employee becoming entitled to Medicare
- Divorce or legal separation of a covered employee
- Death of a covered employee, spouse, or dependent
- Loss of status as a dependent child under plan rules (Child turns age 26)
- Spouse or dependent loses health coverage
- Reduction of work hours for a covered employee (Example: Moving from full time to part time)

# CCC Medical Benefits Programs

## Medical Plans

The purpose of City Colleges of Chicago's medical plans through Blue Cross Blue Shield (BCBS) is to provide plan participants affordable protection from catastrophic out-of-pocket medical expenses.

### BlueAdvantage HMO

The BlueAdvantage HMO Plan offers you medical care from one of the largest HMO networks in Illinois. You are required to select a contracting medical group and primary care physician (PCP) to provide your care and must obtain a referral from your PCP to see a specialist. You can select a different PCP for each family member or change your PCP within the same medical group at any time. You will need a referral from your PCP to see a specialist.

**It is important to note that if you receive care from another source without prior authorization from the HMO, your services will not be covered.**

When a medical emergency occurs, call your PCP. Your medical group is available 24 hours a day, seven days a week to accept phone calls. If you are unable to call your PCP, go directly to the nearest hospital emergency room and notify your PCP as soon as possible. If you are admitted, someone must call your PCP immediately upon admission. Emergency care benefits are limited to the initial emergency treatment. To receive additional benefits, your PCP must provide or coordinate follow-up care.

To see if your current doctor is part of the BlueAdvantage HMO Plan network (Provider Finder<sup>®</sup>), or change to a new PCP in a different medical group, simply call (800) 892-2803 or visit [www.bcbsil.com](http://www.bcbsil.com).

## Personal Care Payments

In accordance with your Collective Bargaining Agreement, you may be eligible to receive Personal Care Payments which reduce the cost of medical coverage provided by CCC. In order to be eligible to receive such personal care payment, the employee must be (a) paying for coverage under a group health insurance plan offered by the Board and (b) teaching three (3) or more instructional hours per week (in the case of a part-time faculty member) in the previous academic year and completing a work assignment (in the case of a part-time librarian). Personal Care Payments are provided in the amount of \$159.00 per month (\$79.50 for 24 pay periods) and are available to a maximum of one hundred and fifty (150) employees. If you are eligible for this benefit and there is a slot available, you will be automatically enrolled for this benefit when open enrollment closes. Dropping enrollment in a PC plan during open enrollment will stop the Personal Care Payment beginning the first of the year and you will not be able to re-enroll until the next open period. Eligibility is reviewed yearly and you will be notified if eligibility is no longer met.

When enrolling in HR Self Service, please note the following abbreviated descriptions next to the plan names:

**DB** - Direct Bill plan (no PC credit) that is paid via personal check to City Colleges of Chicago. All payments should be mailed to City Colleges of Chicago, ATTN: BENEFITS DIVISION, 3901 S. State Street, Chicago, IL 60609.

**DBPC** - Direct Bill Personal Care plan that is paid via personal check to City Colleges of Chicago. All payments should be mailed to City Colleges of Chicago, ATTN: BENEFITS DIVISION, 3901 S. State Street, Chicago, IL 60609.

## Paying for Coverage

If you elect coverage under the medical plan, you will be required to pay the full monthly cost for your coverage through Direct Bill. Monthly payments will be due on the first of each month. Payments can be made via check or money order. If you enroll, you will receive additional information regarding where payments are to be mailed.

<b>IEA/NEA Part-Time Faculty Monthly Direct Pay</b>		
<b>Blue Advantage HMO</b>	PeopleSoft Semi Monthly Contribution	Monthly Direct Bill Payment
Employee Only	\$ 319.99	\$ 639.98
Employee + Spouse	\$ 753.85	\$ 1,507.70
Employee + Dependent Child(ren)	\$ 723.62	\$ 1,447.23
Family	\$ 1,117.10	\$ 2,234.20

## Medical Benefits

Medical Benefit Highlights	HMO BlueAdvantage
<b>Annual Deductible</b>	
Individual	None
Family	None
<b>Annual Out-of-Pocket Maximum</b>	
Individual	\$1,500
Family	\$3,000
<b>Lifetime Maximum Benefit</b> (per person)	Unlimited
<b>Preventive Care Services</b> (No co-payment, deductible or co-insurance)	100%
<b>Physician Services</b>	
Office Visit, Primary Care Physician	100% (after \$10 copay)
Office Visit, Specialist Physician	100% (after \$15 copay)
<b>Hospital Services*</b>	
Inpatient or Outpatient	100% (after \$300 copay)*
Emergency Room Visit	100% (after \$100 copay)
*There is no copay for outpatient preventive endoscopic surgical procedures such as colonoscopies.	
<b>Mental Health Services</b>	
Inpatient	100% (after \$300 copay)
Outpatient	100% (after \$10 copay)
<b>Chemical Dependency Services</b>	
Inpatient	100% (after \$300 copay)
Outpatient	100% (after \$10 copay)
<b>Other Covered Services</b> (e.g., physical therapy, home health care)	100% (after \$15 copay/visit)
<b>Prescription Drugs Retail (30 day supply)</b>	
Generic Copay	\$10
Brand Formulary Copay	\$20
Brand Non-Formulary Copay	\$40**
<b>Mail-Order (90 day supply)</b>	
Generic Copay	\$20
Brand Formulary Copay	\$40
Brand Non-Formulary Copay	\$80**
**If you choose a non-formulary drug when a generic is available, you pay the cost difference between them in addition to the copay.	

This sheet only highlights the benefit plans. For additional information, contact the District Office of Human Resources, Benefits Division.

## Employee Assistance Program (EAP)

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: [guidanceresources.com](http://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

## 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 2024 claims will be March 31, 2025. Claims for the 2024 plan year must be incurred by March 15, 2025 and submitted by March 31, 2025.

The IRS Health Care FSA rollover maximum limit is \$610 in 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.myfsaexpress.com](http://www.myfsaexpress.com) or contact Benefit Express toll free at (877)837-5017.

# 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 withholding is calculated. 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(b) Plan

Eligibility	All full and part-time employees 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, 2024. (The IRS determines the limit each 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

#### Service-Based Catch-up Contributions

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 within 3 years of Normal Retirement Age 65 can contribute up to 2 times the basic annual contribution limit, or up to \$41,000 for 2023. (Prior year contributions may limit this amount.)

Employees can make this contribution and the age 50 additional contribution in the same year.

Employees can make the greater of this contribution or the age 50 additional contribution, but cannot do both in the same year.

#### Investment Providers

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
<b>Corebridge Financial</b> (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
<b>Fidelity</b>	#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
<b>Great American</b>	#OTC094	Customer Service (800) 556-0098	Customer Service (800) 556-0098
<b>Voya Financial</b>	#VT5590	<a href="http://Voya.com">Voya.com</a>   Customer Service (800) 873-9150 Michael Roberson (630) 245-4047 Email: Michael.Roberson@voya.com	<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@voya.com
<b>MetLife Resources</b>	#1002017	Dan Krout   Office: (708) 203-6430	Dan Krout   Office: (708) 203-6430
<b>The LegendGroup</b>		<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>
<b>TIAA-CREF</b>	#365797	<a href="http://Tiaa-cref.org">Tiaa-cref.org</a>   Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273Press 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) 842-2273Press 1 for current participants

## 457(b) Investment Providers

Provider	Plan	New Participants	Current Participants
<b>Corebridge Financial</b> (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
<b>Fidelity</b>	#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
<b>The LegendGroup</b>		<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>
<b>TIAA-CREF</b>	#403542	<a href="http://Tiaa-cref.org">Tiaa-cref.org</a>   Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273Press 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) 842-2273Press 1 for current participants
<b>SURS DCP</b>	#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. [Benefit](#)

## 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 the 6 months of 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
Blue Cross BlueShield Blue Advantage HMO	Medical: (800) 892-2803 Rx: (800)423-1973	BCBS of Illinois PO Box 805107 Chicago, IL 60680	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
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 – DISRES
Benefit Express (FSA)	(877) 837-5017 (253)793-3766 fax	Benefitexpress P. O. Box 189 Arlington Heights, IL 60006	<a href="http://myfaexpress.com">myfaexpress.com</a>
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, FL32549	<a href="http://www.tsacg.com">www.tsacg.com</a>
Hinge Health	(855) 902-2777	455 Market Street, Suite 700 San Francisco, CA 94105	<a href="https://www.hingehealth.com">https://www.hingehealth.com</a>