



2024 Summary of Employee Benefits

Health Insurance

Provider/Plan: Health Alliance HMO 5000b with Rx3

Eligibility: All full-time and ¾ time employees

Enrollment: At time of hire; annually; qualifying event

Plan Summary:

Plan Year Deductible	Single: \$5,000; Family: \$10,000
Out of Pocket Maximum	Single: \$5,500*; Family \$11,000* (*see Health Reimbursement Arrangement)
Co-Payments	Preventative Services: \$0; Primary Care: \$40; Specialist: \$65; Emergency Room: \$250
Prescription Coverage	Tier 1: \$10; Tier 2: \$40; Tier 3: \$80; Tier 4: \$200; Tier 5: \$300; Tier 6: 50%

*A detailed summary of benefits is available on request.

Cost:

Coverage Level	Total Monthly Premium	CCFPD Contribution (per month)	Employee Cost (per month)	Employee Cost (per paycheck)
Employee Only	\$687.00	\$663.00	\$24.00	\$12.00
Employee/Spouse	\$1,345.00	\$836.50	\$508.50	\$254.25
Employee/Children	\$1,270.00	\$817.00	\$453.00	\$226.50
Employee/Family	\$2,197.00	\$1062.25	\$1,134.75	\$567.38

Health Reimbursement Arrangement

Provider/Plan: PNC

Eligibility: Automatic enrollment in HRA when employee is enrolled in medical plan

Plan Summary: The Forest Preserves will reimburse the employee for up to \$4,000 of health care expenses once the first \$1,500 of the out of pocket maximum has been met under the health insurance plan. CCFPD will provide a similar arrangement the employee's family, paying up to \$4,000 once a family member pays \$1,500 of the out of pocket maximum.

Cost: CCFPD pays 100% of cost; No additional cost to employee

Dental Insurance

Provider/Plan: The Standard Insurance

Eligibility: All full-time and ¾ time employees

Enrollment: At time of hire; annually; qualifying event

Plan Summary:

Plan Year Deductible	Individual: \$50; Family: \$150
Coverage	Preventive Services: 100%; Basic Services: 80%; Major Services: 50%
Orthodontia (Children)	\$1,500 lifetime maximum
Plan Year Maximum	\$1,500

*A detailed summary of benefits is available on request.

Cost:

Coverage Level	Total Monthly Premium	CCFPD Contribution (per month)	Employee Cost (per month)	Employee Cost (per paycheck)
Employee Only	\$30.44	\$30.44	\$0.00	\$0.00
Employee + 1 dependent	\$61.64	\$30.44	\$31.20	\$15.60
Employee + 2 or more dependents	\$111.00	\$30.44	\$80.56	\$40.28

Vision Insurance

Provider/Plan: The Standard Insurance

Eligibility: All full-time and ¾ time employees

Enrollment: At time of hire; annually; qualifying event

Plan Summary (in-network):

Eye Exam	\$10 co-payment (every 12 months)
Eyewear/Materials	\$25 co-payment (every 12 months)
Lenses	Standard covered after eyewear co-payment (every 12 months)
Frames	\$130 allowance after eyewear co-payment (every 24 months)
Contact Lenses	Coverage varies (every 12 months)

*A detailed summary of benefits is available on request.

Vision Cost:

Coverage Level	Total Monthly Premium	CCFPD Contribution (per month)	Employee Cost (per month)	Employee Cost (per paycheck)
Employee Only	\$7.84	\$0.00	\$7.84	\$3.92
Employee/Spouse	\$15.76	\$0.00	\$15.76	\$7.88
Employee/Children	\$13.32	\$0.00	\$13.32	\$6.66
Family	\$22.00	\$0.00	\$22.00	\$11.00

Life Insurance/Accidental Death & Dismemberment

Provider/Plan: The Standard Insurance (Additional coverage is also available through NCPERS)

Eligibility: All full-time and ¾ time employees

Enrollment: At time of hire; annually

Details: \$25,000

Cost: CCFPD pays 100% of cost for \$25,000 of basic life insurance for employee. Additional life/AD&D coverage may be purchased by employee (cost is based on age/salary). Coverage may also be purchased for spouse and/or dependents.

Retirement/Pension

Provider/Plan: Illinois Municipal Retirement Fund

Eligibility: Employees working more than 1000 hours/year

Enrollment: At time of hire

Details: Includes pension; disability, and death benefits. Complete details can be found at www.imrf.org.

Cost: CCFPD contributes 7.37% of employee's gross wages to pension; employee contributes 4.5% of gross wages to pension; employee vested at 8-10 years depending on tier. Additional retirement savings of up to 10% of IMRF reportable earnings may be made through the Voluntary Additional Contribution program.

Provider/Plan: AXA/Equitable 457(b) Retirement Savings Plan

Eligibility: All employees

Enrollment: Open

Details: Additional option for employees to invest for retirement

Cost: Employees may defer up to \$18,000/year in pre-tax earnings

Short Term and Long Term Disability Insurance

Provider/Plan: MetLife Insurance

Eligibility: All full-time and ¾ time employees

Enrollment: At time of hire; annually

Details: Short term disability provides 60% of salary (up to \$750/week) for 26 weeks, begins 8 days after accident or illness. Long term disability provides 60% of salary (up to \$2,000/month) until SSI, begins after 180 day elimination period.

Cost: Employee may opt to purchase short term and/or long term disability insurance. Cost based on employee age.

Health Flexible Spending Account

Provider/Plan: PNC

Eligibility: All full-time and ¾ time employees

Enrollment: At time of hire; annually

Details: Voluntary election of pre-tax earnings into an account that can be used for eligible health care expenses.

Cost: Employee choice up to \$3,050/year.

Dependent Care Flexible Spending Account

Provider/Plan: PNC

Eligibility: All full-time and ¾ time employees

Enrollment: At time of hire; annually

Details: Voluntary election of pre-tax earnings into an account that can be used for eligible dependent care expenses.

Cost: Employee choice up to \$5,000/year.

Additional Benefits (full time employees only)

Paid Leave: Vacation (12-21 days per year depending on years of service); Sick Leave (12 days per year); Holidays (12 per year)

Longevity Bonus: \$125-\$875 per year based on 5 or more years of service

Mobile Phone Allowance: \$20/month for full-time & \$10/month for part-time employees who meet eligibility requirements

Forest Preserve Perks: Free admission to District events and programs; Free camping; Free pavilion rental (1 per year);

Free/reduced greens fees for golf play*; Memorial trees at cost; Uniform allowance*; Merchandise discounts at Museum store and Golf Pro Shop*

Employee Assistance Program: Provides confidential counseling for personal or work-related issues*

*also available to part time employees