

Section X. Benefits and Services

Benefits-eligible employees participate in a comprehensive set of State of Illinois and University of Illinois group benefits programs. Listed below is a brief description of many of the programs available. For a more comprehensive overview of benefits information consult [Your Guide to University of Illinois Benefits](#) or [NESSIE](#).

A. Child Care

The University of Illinois at Chicago offers child care to faculty, staff, and students at the [Children's Center](#), with two on-campus sites. The Children's Center provides full-day early childhood education services to 90-96 preschool children. The children range in age from two years nine months to six years. *All children must be toilet trained.*

As well as providing high quality, developmentally appropriate, full-day preschool services, the Children's Center serves as a demonstration site for the constructivist early childhood curriculum developed by former UIC professors Constance Kamii and Rheta DeVries and based upon the theory of Swiss psychologist Jean Piaget. Both Children's Center sites are accredited by the National Association for the Education of Young Children and licensed by the Illinois Department of Children and Family Services.

B. Death/Dismemberment Benefits

Upon the death of a staff member who has been employed by the university for at least six months and is not, at the date of death, eligible to participate in the State Universities Retirement System (SURS) or any other publicly supported retirement system that pays a death benefit, a death benefit of \$500 is payable by the University to his/her heirs or beneficiaries. Death, disability, and survivor benefits are provided for employees who are participants in the SURS if the requirements of that particular system are met.

Accidental death and dismemberment (AD&D) insurance is available to both employees eligible for benefits and their eligible dependents. Eligible employees may apply for voluntary AD&D insurance for themselves through either the [State](#) or [University](#) plans and for their eligible dependents through the University plan. Acceptance to the plan is guaranteed. Payment for the voluntary plan(s) is made through payroll deduction.

C. Health Care/Medical/Dental/Vision

Employees of the University of Illinois receive a variety of **State of Illinois**, as well as **University** specific benefits. The State of Illinois benefits are provided by the Group Insurance Act of 1971, which gives the State of Illinois' Department of Central Management Services (CMS) the authority and responsibility to design, administer, negotiate and/or contract for benefits. Any change in these benefits is decided upon by CMS and becomes effective for all State of Illinois employees.

More information about State benefits is available in the [State of Illinois Benefits Handbook](#). This handbook is updated approximately every five years. The current version is dated FY2004. For the most up-to-date rates and contact information, be sure to consult the current annual supplement, the [Benefit Choice Options Booklet](#). For information on the documentation needed for dependent enrollment in benefits, view [Dependent Documentation Requirements](#)

Each year, the University holds an open enrollment period, typically during the month of May, called Benefit Choice. Any change in State or University benefits is implemented at this time and becomes effective the following July 1. Changes to benefits plans can typically be made only during Benefit Choice or when experiencing a qualifying life event, however, some plans allow enrollments and changes at any time of the year. Benefits counselors are available to provide personalized assistance and they can be reached by calling the Benefits Center office number 996-6470.

D. Life Insurance/Additional Life Insurance

All benefits-eligible employees receive basic term life insurance in an amount equal to their annual salary, at no cost to the employee. Employees under age 60 have the option to purchase additional life insurance through Minnesota Life Insurance Company equal to eight times their annual salary with a maximum of \$3,000,000 when combined with basic life coverage. Life insurance may be purchased for a spouse and/or children at the employee's expense.

Life insurance enrollment is guaranteed during the 10-day enrollment period. Thereafter, evidence of good health is required to increase your life insurance and to add coverage for your spouse and/or children.

New hires complete enrollment in life insurance electronically via NESSIE New Hire. Current employees may use NESSIE to change their life insurance enrollment during the annual Benefit Choice period or when experiencing an eligible [Qualifying Event](#)

Term life insurance is also available through ING-Reliastar Life Insurance Company. The employee is responsible for the full cost of this optional plan. Enrollment for up to \$30,000 worth of coverage for yourself is guaranteed during the first 30 days of your employment. Application for a higher amount can be made at any time with evidence of good health. Enrollment of children is also guaranteed within the first 30 days of employment; however, enrolling a spouse requires evidence of good health at any time.

E. Long-Term Supplemental Disability Insurance Plan

This optional plan supplements the SURS Disability benefits (see Section VII, Item C (2) in this Handbook) should you become disabled due to sickness or injury. To be eligible for plan enrollment, you must be a SURS participant. The employee pays the full cost of this plan and monthly premiums are based on your age and monthly benefit amount.

New employees who are eligible to receive benefits are guaranteed coverage if they apply within their first 60 days of employment. All other eligible employees can apply for coverage at any time by answering questions about your health. Your carrier has the right to approve or reject any request for coverage. If your request is approved, coverage will begin on the date determined by the carrier. A preexisting condition limitation is applicable for the first two years of coverage.

F. Nursing Mothers in the Workplace Act

On July 12, 2001, Governor George H. Ryan signed a bill that was effective immediately creating the Nursing Mothers in the Workplace Act. This law applies to employees who need to express breast milk during working hours for the nourishment of their infants. This law is consistent with our desire to provide an environment that recognizes and supports the work/life needs of our employees.

Upon an employee's request, units should make a reasonable effort to provide a room or location within close proximity to the employee's work area, other than a toilet stall, where the mother can express milk in privacy. Location options could include making a private office or an employee lounge area with a locked door available to the nursing mother during specified periods of time.

Some employees have specified break times. Upon a request from an employee in this category, time to express milk must run concurrently with these break times, if possible.

G. Retirement and Investment Plans

The University of Illinois offers a comprehensive retirement package to help plan for future financial stability. This includes participation in the State Universities Retirement System (SURS), two optional tax-deferred retirement plans (403(b) and 457 plans), and the opportunity to purchase U.S. Savings Bonds. There are a number of face-to-face retirement educational opportunities for you to attend. In addition to the face-to-face sessions available below, more comprehensive information can be found on the University of Illinois Human Resources website: [Retirement and Investments Plans](#).

[Retirement Orientation Overview Sessions](#) - These sessions provide an overview of retirement and investment options at the University, including SURS and the 403(b) and 457 tax deferred plans. New faculty are encouraged to attend a session as soon as possible.

[403\(b\) Retirement Plan Seminars](#) - These seminars are presented by representatives of the 403(b) investment companies. Seminars are generally offered twice a year at each campus, and cover various topics for beginning and more advanced investors.

[403\(b\) One-on-One Counseling](#) - Representatives from the 403(b) investment companies are available on each campus on a monthly basis to hold free counseling appointments with participants and prospective participants in the 403(b) plan.

[Chicago Campus: Retirement Planning Conference](#) - This conference is held annually at the Chicago campus and offers sessions on SURS, income planning, and other topics.

H. Same-Sex Domestic Partner Benefits

The University currently provides health insurance for a same-sex domestic partner through the State of Illinois Central Management Services (CMS) Domestic Partner Group Insurance Program. This plan provides Health, Dental, and Vision insurance coverage for eligible same-sex domestic partners of benefits eligible University employees. The employee and the domestic partner must be unrelated, same-sex individuals who reside in the same household and have a financial and emotional interdependence consistent with that of a married couple for a period of not less than one year and continue to maintain such an arrangement. For full program details, access [NESSIE](#) or the [Enrollment and Information packet available on the CMS web site](#).

The University also offers optional benefits that are supplemental to the State of Illinois benefits. University benefits include Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, Supplemental Long Term Disability Insurance, 403(b) Supplemental Retirement Plan, U.S. Savings Bonds, Faculty/Staff Assistance Program, and Employee Discounts. For more detailed information visit the NESSIE website under domestic partner benefits. See Section VII in this Handbook regarding University Family Medical Leave (UFML).

I. Tuition Waivers

Under certain conditions, tuition waivers are offered both to University employees and to children of University employees. The tuition waiver benefits for the employee attending one of the campuses of the University of Illinois or for a child of an employee attending one of the campuses of the University of Illinois or any campus of the [Illinois senior public universities](#) must meet the following conditions.

1. [Child of Employee Tuition Waiver](#)

Fifty percent (50%) tuition (not fees) waivers are available to children of university employees who have been employed for at least seven years. The employee must have been benefit-eligible during the period of seven years. The child/children must be under the age of 25 at the beginning of any academic year in which the waiver will be effective, must qualify for admission under the same requirements, standards, and policies applicable to general applications, and must be pursuing a baccalaureate degree. Non-credit and graduate/professional academic programs or certifications are excluded from coverage. An eligible applicant can expend a total of four years worth of waivers as long as satisfactory academic progress toward graduation is maintained. Each year consists of two semesters and one summer term.

2. [Employee Tuition Waiver](#)

Members of the faculty may register in and receive a tuition waiver for University of Illinois courses for which they are eligible for admission and in which space is available. The faculty member must hold an appointment of twenty-five percent (25%) or more of full-time service, provided their appointments require services for not less than three-fourths of the term. Faculty members who qualify for tuition waivers are exempt from the service fee. Therefore, they do not have access to the benefits provided by such fees unless they make individual arrangements to pay for these benefits. Tuition is waived and the service fee is exempted for retired academic staff members.

Under the current sections of the Internal Revenue Code, the value of the undergraduate tuition waivers is not subject to taxation. Effective January 1, 2006, the University adopted an Educational Assistance Plan, complying with Internal Revenue Code Section 127, which excludes the value of graduate-level tuition waivers from taxable income up to \$5,250 per year.

Limits on the number of units of credit that may be taken by faculty registered in the Graduate College are determined by the Graduate College. No person who holds an appointment as a professor, associate professor, or assistant professor in a department or division of the university may be admitted to candidacy for an advanced degree in that department or division. Likewise, no person while engaged in graduate study may be appointed to the rank of assistant professor or higher in the department or division of that graduate study (University of Illinois *Statutes*, Article IX, Section 8). A person holding or accepting the rank of assistant professor or higher on a campus of the university may continue in or be admitted to advanced degree candidacy in a department or unit, other than that of his/her appointment, upon the special approval of the executive officer of each department or unit involved and the executive committee of the Graduate College.

Employees who resign or are terminated prior to completing the required 91 days worked, lose their eligibility for tuition waiver and must pay the value of the tuition if they wish to continue to attend courses. If an employee has worked 91 days in the semester (three-quarters of the term) at the time he/she resigns or terminates, he/she may complete the course(s) without having to repay the waived tuition.

J. Unemployment Insurance

Unemployment benefits are available as a matter of right to unemployed workers who meet state qualifying and eligibility requirements under the Illinois Department of Employment Security ([IDES](#)). State laws vary regarding eligibility for benefits, amount of benefits, and amount of weeks during which benefits may be paid. Your unemployment insurance benefits may be fully taxable on your state and federal income tax returns. The Tax Reform Act of 1986 amended the law to make unemployment insurance benefits taxable if you are required to file a state or federal tax return.

You may apply for benefits online or by contacting one of the IDES office locations. Additional information regarding unemployment can be found in the brochure: [What Every Worker Should Know About Unemployment Insurance](#).

K. Workers' Compensation

The [Workers' Compensation Office](#) is responsible for investigation and management of workers' compensation claims for all University of Illinois employees who are injured on the job, regardless of location and includes employees of statewide Cooperative Extension Service, Rockford and Peoria regional campuses of the College of Medicine, and those on the payroll of the University of Illinois working at remote locations.

If an on-the-job injury requires medical care, an employee should promptly seek medical assistance at the University of Illinois Hospital, Department of Emergency Medicine, 1740 W. Taylor Street, Chicago or call 312-996-7298.

An employee who is injured on the job must inform the employer promptly. Any delay in notifying the employer can delay the payment of benefits. A delay of more than 45 days may affect your right to compensation for the time lost or reimbursement for expenses incurred. Notice to a fellow worker who is not a supervisor or otherwise a part of management is not considered notice to the employer. As soon as possible after an on-the-job accident occurs, an employee must complete a University of Illinois Employee's Injury Report. Completion of the accident report is required by both the employee and his/her academic administrator. Claims filed by employees of the University of Illinois will be adjusted according to the [Workers' Compensation Act of the State of Illinois](#).