

ILLINOIS COLLEGE BENEFITS



January 1, 2025 through December 31, 2025

MEDICAL AND PRESCRIPTION DRUG

GLOSSARY

Here's a quick refresher on commonly used insurance terms:

ALLOWABLE CHARGE is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

COINSURANCE is the amount you pay, as a percentage of the allowed cost of your services, after you reach the deductible and until you reach the plan's out-of-pocket maximum.

COPAYMENT (COPAY) is a fixed amount you pay for a health care service or prescription drug.

DEDUCTIBLE is the amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

DRUG FORMULARY is a list of prescription drugs, maintained by medical professionals, that practitioners use to identify drugs that offer the greatest overall value.

FLEXIBLE SPENDING ACCOUNT (FSA) funds you contribute to spend toward eligible medical expenses. Only a certain amount can rollover each plan year, so you must use most of your election.

ALEX – BENEFITS DECISION MAKER

WHO IS ALEX AND HOW CAN IT HELP ME?

We understand that making decisions around benefits is important to all of our employees, but at times can be both difficult and confusing.

To enhance your understanding and to make YOUR benefit experience easier, we are excited to offer ALEX, a virtual benefit counselor. ALEX is an interactive decision making support tool that can help you decide which benefit options are right for YOU! Think of it as your personal guide that helps you make important benefit decisions.

HERE ARE IMPORTANT THINGS TO KNOW ABOUT ALEX

It's personalized, so you can see which plan makes the most sense for YOU, not your coworkers, or your boss.

It's fun to use. There's no boring insurance jargon or complicated legal jibber-jabber.

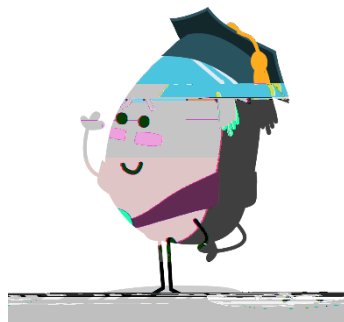
It's confidential, so you can get the guidance you need without revealing all of your fascinating secrets.

It's available all year! You can find out information about your benefits at any time and your significant other can use it as well!

*Please be aware that Alex is a support tool and NOT where you make your actual benefit elections

SEE HOW ALEX CAN HELP AT:

<http://www.myalex.com/Illinoiscollege/2025>



TELADOC 24/7 VIRTUAL HEALTHCARE VISITS

Illinois College offers a virtual visit solution, powered by Teladoc, that lets you have a live consultation with an independently contracted board-certified doctor. Your visit can happen 24 hours a day, seven days a week by mobile app, online video, or phone. Instead of going to the office, you can have a virtual visit while at home, work or many other places. Plus, a virtual visit will be covered at no copay and is available to all benefit-eligible employees whether or not you are enrolled in a medical plan. Activate your account by downloading the Teladoc App.

THE SAMARITAN FUND

The Samaritan Fund is designed to support those who have serious medical conditions or high-cost medications that may be financially crippling even with insurance in place. There is no income requirement to apply or qualify for the program, and participants do not pay any fee for participation in the program.

If accepted, you would get an individual health insurance plan combined with financial assistance that leaves you with little to no out-of-pocket costs for insurance premiums or care! Please

SPENDING, SAVINGS, AND REIMBURSEMENT ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the Base Plan, you can contribute to a Health Savings Account (HSA) to help pay for current and future eligible health care expenses. An HSA is similar to an FSA, but with some important differences.

How does an HSA work?

- Your HSA enrollment begins the first day of coverage, January 15, 2022.
- Once your HSA is open, IC will make a tax-free contribution to your HSA totaling \$1,000 annually if you are enrolled in individual coverage or \$2,000 annually if you are enrolled in one of the other coverage levels. IC contributions will be made on a monthly basis.
- You can also make pre-tax contributions via payroll deductions (up to federal limits). If you do not wish to make your own contributions, make a \$0 election. You can make changes to your annual election anytime during the plan year.
- You can withdraw that money, tax-free, to pay eligible out-of-pocket medical expenses, as well as dental and vision expenses, or you can save that money for future health expenses.
- You will receive a debit card to use with your HSA from Insipio, the HSA administrator.
- You can invest your funds after your balance reaches at least \$1,000 in your choice of investment options, all of which enable you to generate tax-free earnings.

Who is eligible for an HSA?

- You must be a resident of and work and pay taxes in the United States.
- You cannot be covered under a non-HSA plan (such as a spouse's HMO plan) or the Buy Up plan.
- You cannot be enrolled in Medicare.

SPENDING, SAVINGS, AND REIMBURSEMENT ACCOUNTS

HEALTH REIMBURSEMENT ACCOUNT (HRA)

If you enroll in the Core medical plan, Illinois College will open a Health Reimbursement Account (HRA) to help pay for eligible health care expenses incurred in the plan year. The HRA uses a portion of deductible expenses.

How does an HRA work?

Your HRA claims will automatically be processed by Personify Health when you have a claim that applies to the deductible. The one exception to this is Tier 3 prescriptions that apply to the deductible; these claims will need to be manually submitted for reimbursement. Tier 1 claims that are automatically processed will be paid to the provider, lowering your deductible responsibility. The HRA is funded 100% by Illinois College, and funds not used are returned to Illinois College at the end of the claim submission period. Eligible expenses must be incurred from January 1, 2025, through December 31, 2025. Illinois College will give you \$1,500 as an individual or \$3,000 if you are enrolled with dependents. If an employee enrolls after January 1, this amount will be prorated based on the month coverage begins.

DENTAL

As a benefit-eligible employee, you may participate in the dental program, which includes dentists in the Guardian network. Dental coverage provides for key preventative services and helps offset potentially expensive dental procedures.

Make the most of your plan

Locate participating dentists by visiting www.guardiananytime.com and clicking on "Find a Provider." Although you may use non-participating dentists, you'll pay more than you would if you used a participating dentist.

When you visit a participating dentist, you don't have to complete claim forms, and you cannot be billed for the difference between your dentist's rate and Guardian's allowed charges (negotiated rates for services).

*Guardian Dental plans provide a maximum rollover benefit, which allows employees to roll over up to \$5,000 of their unused dental benefits into a new plan. For more information, please contact your HR representative at 1-800-411-2121.

HEALTH AND WELFARE

VISION CARE

Illinois College offers vision insurance to benefit-eligible employees. The College covers 100% of the employee premium, so the coverage is free to you as a benefit-eligible employee. You can pay for additional coverage for your spouse, domestic partner, or child(ren). The vision benefit plan is provided through Guardian. For full plan details, please visit [Connect2](#).

Locate an in-network provider by visiting www.guardiananytime.com and clicking on "Find a Provider."

When will I receive my vision ID card?

You will receive an ID card for vision coverage two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, call the Office of Human Resources to obtain your member number.



VOLUNTARY BENEFITS

CRITICAL ILLNESS, ACCIDENT, AND HOSPITAL INDEMNITY COVERAGE

Illinois College offers voluntary benefits through Guardian, including supplemental Critical Illness, Accident, and Hospital Indemnity insurance. The below information is intended as a summary of plan coverage and is not the official plan document. For full plan details, please [click here](#).

CRITICAL ILLNESS

Critical Illness insurance provides a cash benefit for a range of covered serious illnesses such as Cancer, Stroke and Heart Attack, in addition to whatever your medical insurance may cover. Payments are made directly to you and can be used for any purpose. You may choose coverage options for yourself, a spouse/domestic partner and/or child(ren). The plan includes limitations for preexisting conditions. Coverage continuation is included in the plan if you terminate employment.

Monthly Premiums Displayed Election Cost Per Age Bracket

	< 30	30-39	40-49	50-59	60-69	70+*
Employee \$5,000	\$5.47	\$6.55	\$10.66	\$18.71	\$30.93	\$54.21
\$10,000	\$8.32	\$10.25	\$17.81	\$32.61	\$55.53	\$99.71
Benefit						

HOSPITAL INDEMNITY

Hospital Indemnity insurance provides a cash benefit when you are admitted to a hospital, or not these charges are covered by your medical plan. Benefit payments are made directly to you and can be used for any purpose. Coverage continuation is included in the plan if you terminate employment. The plan includes limitations for preexisting conditions. Monthly premiums do not increase with age. Applicants over age 69 are not eligible. Spouse rate is based on your age.

Your monthly premium

LONGTERM DISABILITY AND RETIREMENT

Illinois College offers Longterm Disability and Retirement benefits for our benefit eligible employees. The below information is intended as a summary of plan coverage and is not the official plan document. For plan details, please visit [Connect2](#).

LONGTERM DISABILITY

OTHER BENEFITS

OTHER BENEFITS, PERKS, AND SERVICES

LEGALEASE LEGAL INSURANCE

LegalEas offers a variety of services for benefit eligible employees, regardless of enrollment status. This insurance offers paid-full coverage for the common legal matters, set hours for specific legal matters, financial coaching with 10 hours of advice from certified financial counselors, and ID theft prevention and recovery assistance. The plan offers a network of 20,560+ lawyers across the US.

All benefit eligible employees can access the Legal Library, which includes access to the following:

- Legal Corner DIY Resources
 - Online access to videos, articles, forms, budgeting tools, and live chat financial coaching
 - Free and unlimited certified financial coaching
 - Monthly online webinars covering legal and financial aspects of estate planning, eldercare, how to buy or sell a home, etc.
- KOFE Financial website with financial resources including videos, budgeting tools, etc.
- An unlimited amount of 30 minute consultations
- 15% discounted hourly rate if an attorney is retained

Services Available with Enrollment

In addition to the services listed above, employees who enroll will receive coverage for any legal service they may require. Services available include the following. A detailed list of coverage is available on [Table 2](#) and [this website](#)

Premium Cost

To access the full services, employees will pay a premium of \$19.68 per month. This provides coverage for you, your spouse and eligible dependents up to age 26.

NORTON LIFELOCK

Layered online & device protection for you & your family! Illinois College employees have the option of adding voluntary cyber safety through Norton LifeLock. They offer device security, online, privacy, and identity protection. This can cover protections such as antivirus, malware, or protection to financial data and possible fraudulent exposure, and it comes with a million dollar protection package and cyber crime coverage. You may purchase this coverage for yourself or your dependents in either the Essential, Premier, and Premier Plus packages.

EMPLOYEE ASSISTANCE PROGRAM

Illinois College sponsors an employee assistance program available to you and your dependents. Services include, but are not limited to, personal counseling, couples' counseling, psychiatric care, and drug/alcohol counseling. Currently, six (6) visits per fiscal year (June 1-31) are available at a discounted \$30 per session. Employees should contact the Chesley Health and Wellness Center for a referral and additional details.

OTHER BENEFITS, PERKS, AND SERVICES

IDENTIFICATION CARDS FOR FREE CAMPUS ACCESS

All employees are issued an Illinois College personal identification card. This ID card provides employees with several benefits and privileges including:

- Use of Schewe Library services;
- Access to the staff dining plan; and
- Access to the Bruner Athletic Complex. (Spouse/domestic partner and dependent children may obtain ID cards through the Facilities Management Office located in the Campus Services Building)

NOTARY SERVICES

For the convenience of employees, a Notary Public service is available at no charge in the Office of the President, and the Development and Alumni Relations Office.

COLLEGE PARKING

You are eligible to purchase permit parking on campus. Permit parking information and parking rules and regulations are available in the Public Safety Office. Because of increased demand for campus parking, there is strict enforcement of parking rules, including fines for rule violation. After obtaining a parking permit, you are expected to be familiar with and observe the rules governing the use of parking facilities.

DINING HALL AND FOOD SERVICE

Meals are available to employees at a reasonable cost at all campus dining locations. A meal pass may be purchased by employees at a reduced cost.

DISCOUNTED ATHLETIC EVENT TICKETS

You and your immediate family.

HOW TO ENROLL

All benefit-eligible employees must complete their new hire benefit enrollment in Paycom within the first week of employment. The meeting is typically scheduled on your behalf by your supervisor and is part of your first day onboarding plan.

When enrolling, remember to do the following:

- Bring eligible dependent information with you on your first day, including supporting documentation (see acceptable documentation on the page 20 of this enrollment packet).
- Review the confirmation statement at the end of your enrollment election process in Paycom to make sure your elections are correct.

ENROLL

PREMIUM COSTS EFFECTIVE JANUARY 2025

Health Insurance (Personify Health)

	<u>Monthly</u>	<u>Biweekly</u>	<u>Employer (Monthly)</u>
Base			
Employee	\$65.30	\$32.65	\$956.49
Employee/Spouse	\$435.04	\$217.52	\$1,805.64
Employee/Child(ren)	\$353.94	\$176.97	\$1,619.82
Family	\$655.65	\$327.82	\$2,671.48
Buy Up	<u>Monthly</u>	<u>Biweekly</u>	<u>Employer (Monthly)</u>
Employee	\$140.72	\$70.36	\$903.80
Employee/Spouse	\$624.36	\$312.18	\$1,805.64
Employee/Child(ren)	\$516.32	\$258.16	\$1,619.82
Family	\$1,042.35	\$521.18	\$2,669.77

Vision (Guardian - VSP)

Monthly

Biweekly

ANSWERS TO FREQUENTLY ASKED QUESTIONS

1. Is there a deadline for submitting my benefit elections?

Yes. You must select your benefit choices within 30 days of your hire date.

2. What documentation do I need to provide for my dependents?

LEARN MORE

ONLINE

Visit Connect2: Staff (or Faculty) -> Human Resources -> Benefits to view Summary Plan Descriptions for benefit programs.

HAVE INDIVIDUAL QUESTIONS?

Call: 217-245-3002 or 217-245-3498

In-Person: Appointments available by Zoom upon request

Email: ichr@ic.edu

Visit ALEX: www.myalex.com/Illinoiscollege/2025

