



Full-Time Faculty and Professional Employees

SUMMARY OF BENEFITS

Contact the Benefits Department with Questions:

Phone: 630-942-3030

Email: benefits@cod.edu

BENEFIT	Who Pays	Eligibility	Benefits Received
Health Insurance			
Medical PPO	The cost is shared between the College and the Employee	Upon Employment	A summary of the PPO medical benefits can be found in the Benefits Booklet .
Medical HMO	The cost is shared between the College and the Employee	Upon Employment	A summary of the HMO medical benefits can be found in the Benefits Booklet .
Dental Insurance			
Dental PPO	The cost is shared between the College and the Employee	Upon Employment	A summary of the PPO dental benefits can be found in the Benefits Booklet .
Dental HMO	The cost is shared between the College and the Employee	Upon Employment	A summary of the HMO dental benefits can be found in the Benefits Booklet .
Vision Insurance			
Vision	The cost is shared between the College and the Employee	Upon Employment	A summary of the vision benefits can be found in the Benefits Booklet .
Employee Assistance Program			
Employee Assistance Program	The College	Upon Employment	ComPsych provides services and referrals for employees and their covered dependents for problems related to the individual, work, family, etc. Visit Guidance Resources and enter company code COD or call (866) 878-7422.
Life Insurance			
Basic Life Insurance and Accidental Death & Dismemberment	The College	Upon Employment	The College provides a \$50,000 basic term life insurance policy.
Optional Life Insurance and Accidental Death & Dismemberment	The Employee	Upon Employment	Additional insurance is available for the employee, their spouse, and/or children. Please contact the Benefits Department for more information.

Benefits are subject to change.

December 2024

BENEFIT	WHO PAYS	Eligibility	Benefits Received
Disability Insurance			
Long Term Disability - State University Retirement System (SURS)	Included as part of the 8% contribution to SURS	The employee is eligible to receive this benefit after satisfying SURS requirements.	SURS provides long term disability. See SURS for details.
Long Term Disability - Voluntary	The Employee	Upon Employment	Employees can purchase Voluntary Long-Term Disability. LTD will pay up to 65% of gross monthly earnings after the greater of a 90-day elimination period or the end of accumulated sick leave. Offset with SURS.
Long Term Care Insurance			
Long Term Care	The Employee	Upon Employment	Employees can purchase Long Term Care insurance for themselves, spouse, parents, in-laws, or grandparents. For plan options and details, visit Unum LTC .
Bereavement			
Bereavement	Upon Employment	Up to 3 bereavement days per incident for the death of immediate family member. Immediate family is defined as parents, spouses, brothers, sisters, children, grandparents, grandchildren, parents-in-law, brothers-in-law, sisters-in-law, sons/daughters-in-law, aunts/uncles, nieces/nephews, unmarried partner/fiance, step and half relatives that are specified within these familial relationships, any individual for whom employee has legal guardianship status. These are subtracted from sick leave. Please refer to the CODFA Agreement for specific information. Up to 7 additional days of unpaid leave may be allowed for the death of a child, or up to 6 weeks unpaid leave for the death of a second child.	
Sick Leave and Extended Leaves			
Sick Leave	Upon Employment	20 workdays of sick leave per fiscal year. Maximum accrual is 300 days in addition to the current year accrual. Up to 10 days per year can be used for illness in immediate family. Immediate family is defined for the purpose of paid family leave as dependent children, spouse, sibling, parent, mother-in-law, father-in-law, grandchild, grandparent, or stepparent. Please refer to the CODFA Agreement for specific information.	
Health Leave Bank	6 months after enrollment	Health Leave Bank allows a match up to the employee's accumulated sick leave (maximum of 60 days) at the beginning of each fiscal year (7/1) after paid leave is exhausted. Refer to the Employee Portal for specific guidelines.	
Family Medical Leave Act (FMLA)	After 1 year of employment and 1,250 hours or more	Up to 12 weeks of unpaid leave with benefits continues as an active employee. Contact HR for FMLA paperwork and information.	
Personal Leave of Absence/Educational	Upon Employment	Unpaid absence for personal or educational leave may be granted for up to 1 year without pay. Must apply in writing and receive prior approval. Medical/Dental coverage for self and dependents may be continued at employee's expense (current group rate) during leave.	

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December 2024

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Sabbatical	The College	After 6 years of service	Sabbatical Leave may be granted with 6 or more years of service. Faculty will receive 50% of normal salary. Fringe benefits will be continued during the leave commensurate with the amount regularly received on full salary.
One Semester Leave	The College	After 6 years of service	Special non-teaching assignment of up to 1 semester (or equivalent) may be granted to tenured faculty with 6 years of continuous service.
Personal Days	The College	Upon Employment	5 personal days allowed per fiscal year. Subtracted from sick leave.
Religious Holidays	The College	Upon Employment	Personal Leave may be used for observance of religious holidays, 1 day per religious holiday, up to 2 paid days per academic year. Personal Leave used for religious holidays is subtracted from sick leave.
Retirement and Savings			
SURS	<p>The employee contributes 8% of gross compensation to SURS.</p> <p>In addition, new hires after 7/1/2023 will be auto enrolled into a 3% deferred compensation plan. Annual auto escalation will also commence on 7/1 (up to 10% contribution). New employees have 90 days to contact SURS to opt-out of that enrollment.</p>	Upon Employment	Employee is eligible to receive a retirement benefit after satisfying certain SURS age and length of service requirements. SURS will send all employee information
COD Benefits Eligible Retirement	The College	Upon completion of 10 years of benefited consecutive service with COD and SURS minimum requirement to receive retirement benefit	Benefit eligible retiree is reimbursed up to \$2200 for medical insurance premiums up to age 65; age 65 and over up to \$1200 a year. \$10,000 paid life insurance policy is also issued to retiree for 5 years post-retirement. Full-Time Faculty retirees and their eligible dependents may take credit classes at the College, paying 1/2 of in-district rate plus all fees. May register on or after the registration date for employees as published by the COD Registration Office.
SURS/Retiree Health Insurance	The Employee	Upon Benefitted Employment	Mandatory .85% of gross wages will be deducted post-tax to offset SURS Health Insurance available at retirement.

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December 2024

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Medicare	The Employee	Upon Employment	Employees hired after 4/1986 have 1.45% of gross compensation withheld for Medicare
403b and 457 Plans	The Employee	Upon Employment	Contributions are voluntary and made through payroll deductions. Visit the Plan Administrator website Corebridge Financial for additional information. New enrollments call (888) 569-7055. Current participants call (800) 448-2542.
Flexible Spending Account	The Employee	Upon Employment	The College offers pre-tax Flexible Spending Accounts for medical, dependent care, and commuter expenses.
Wellness Incentive	The College	Upon Employment	Faculty members may participate in College-wide wellness offerings. May receive up to \$240, separate from the Faculty Development fund, towards membership at COD Fitness Center, any COD Physical Education class, or any non-COD gym membership upon presenting proof of membership.. Please refer to the CODFA Agreement for specific information.
Miscellaneous			
Jury Duty	The College	Upon Employment	Employees continue to college their regular salary while on jury duty, but not in addition to jury pay. Jury pay is turned into the Cashier's Office.
Witness Duty	The College	Upon Employment	Up to 2 days leave with pay may be granted for witness duty when subpoenaed for judicial proceedings. Any witness duty pay is turned into the Cashier's Office.
Military Service Physical Exams	The College	Upon Employment	1 day leave with pay will be granted for a physical examination required for military duty.
Reserve Units	The cost is shared between the Employee and the College	Upon Employment	When summoned for duty in a reserve unit, the College will pay the employee the difference between military pay and the College pay, not to exceed 10 days. After 10 days, leave without pay is granted.
Free Check Cashing	The College	Upon Employment	Employees may cash personal checks up to \$50 at no charge at the Cashier's Office. Must have employee ID.

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Direct Deposit	N/A	Upon Employment	Employee paychecks are directly deposited into the employee's designated account. Complete the direct deposit form and attach a voided check. Contact the Payroll Department for more information.
Library	The College	Upon Employment	Use of the College Library requires an employee ID
Bookstore	The College	Upon Employment	Employees receive a 10% discount at the campus bookstore.
Athletic Facilities	The cost is shared between the Employee and the College	Upon Employment	Employees receive discounted membership rates to the Chaparral Fitness Center in the Physical Education Building. Contact the Fitness Center for more information.
Employee Discount Program	The Employee	Upon Employment	A detailed list of discounts available to employees is on insideCOD
Tuition Waiver	The cost is shared between the Employee and the College.	Upon Employment	Employees and their income tax dependents may take credit classes through the College with reduced tuition. Employees pay 1/3 of in-district rates plus all fees. Employees and dependents may register on or after the registration date for employees as published by the COD Registration Office. Prior to dependents registering, the Tuition Waiver Dependent Verification Form (available on insideCOD/Forms Library) must be completed each calendar year.
Tuition Reimbursement and Educational/Professional Development	The College	Upon Employment	Up to \$1850 (or \$2090 if the \$240 Wellness Credit is transferred) per fiscal year is available for tuition reimbursement with prior approval. Of the \$1850 or \$2090, any portion per year may be used to reimburse pre- approved travel related expenses in accordance with College travel policies. The Professional Development Form, (available on insideCOD/Forms Library) must be completed.

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December 2024

Benefits Directory

Blue Cross Blue Shield of Illinois PPO		Blue Cross Blue Shield of Illinois
Customer Service	(800) 458-6024	NOTE:
Pre-Authorization Medical Pre-Authorization Mental Health/Substance Abuse	(800) 635-1928 (800) 851-7498	THESE PHONE NUMBERS ARE
Provider Locator	(800) 810-2583	ON THE BACK OF
24/7 Nurseline	(800) 299-0274	YOUR BCBS CARD
Pharmacy Program (Prime Therapeutics) Express Scripts Mail Order Services	(800) 423-1973 (833) 715-0942	Prime Therapeutics Express Scripts
Blue Cross Blue Shield – Blue Advantage HMO		Blue Cross Blue Shield of Illinois
Customer Service	(800) 892-2803	NOTE: THESE PHONE NUMBERS
Substance Abuse	(800) 346-3986	ARE ON THE BACK OF YOUR BCBS CARD
Pharmacy Program (Prime Therapeutics) Express Scripts Mail Order Services	(877) 794-3574 (833) 715-0942	Prime Therapeutics Express Scripts
Delta Dental of Illinois PPO Delta Dental – DeltaCare HMO	(800) 323-1743 (800) 942-3772	Delta Dental
Vision Service Plan	(800) 877-7195	VSP
Employee Assistance Program (EAP)	(866) 878-7422	Guidance Resources Enter company code COD
Flexible Spending/Health Savings Accounts	(888) 868-3539	Ameriflex
403b/457 Plans: Corebridge	New Enrollments: (888) 569-7055 Current Participants: (800) 448-2542	Corebridge
Life Insurance and Long-Term Disability – Reliance	(800) 351-7500	Reliance Standard
State University Retirement System (SURS)	(800) 275-7877	SURS
Long Term Care - Unum	(877) 485-2318	LTC/Eldercare

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