



Fraternal Order of Police (FOP)

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 \$30,000 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.

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 .
Vacation			
Vacation	After the first 120 days of benefitted employment	Vacation is accrued each payroll period based on time worked (up to 40 work hours per week) according to the years of service below; requests for vacation must be pre-approved. With written approval, maximum accumulation as of June 30 each year is limited to 2 years' worth of vacation days, not to exceed 40 days (320 hours). Up to 3 days may be used each fiscal year for emergencies without prior approval. Refer to the FOP Agreement for complete details.	
Years of continuous benefitted service		Vacation Days per Year	
<i>Less than 5 years</i>		13	
<i>5 years, but less than 10 years</i>		18	
<i>10 years, but less than 15 years</i>		23	
<i>15-16 years</i>		24	
<i>17 or more years</i>		25	
Holidays			
Holidays	Floating holidays available after 120 days of benefitted employment	11 holidays plus 4 floating; New Year's Eve Day, New Year's Day, Martin Luther King Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day & Friday after, Christmas Eve Day, Christmas Day, and 4 additional floating holidays. Please refer to the FOP Agreement for specific information.	

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BENEFIT	Eligibility	Benefits Received
Bereavement		
Bereavement	Upon Employment	<p>Up to 3 bereavement days (24 hours) per fiscal year for the death of a family member. Family members include: child, spouse, ex-spouse (if there are children from marriage), parent, co- parent sibling, step-child, foster child, grandchild, step-parent, parent-in-law, grandparent, brothers- and sisters-in- law (including those of spouse). These are subtracted from sick leave. Please refer to the FOP Agreement for specific information.</p> <p>Up to 5 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. Employees may substitute accrued vacation for these days of unpaid leave.</p>
Sick Leave and Extended Leaves		
Sick Leave (Paid Health Leave)	Upon Employment	<p>16 workdays (128 hours) of sick leave per fiscal year. Maximum carryover is 300 days including current year accrual. Up to 8 days per year can be used for illness in immediate family. Immediate family is defined for the purpose of paid family leave as employee's child, stepchild, spouse, domestic partner, sibling, parent, mother-in-law, father-in-law, grandchild, grandparent or step- parent. Sick leave days are prorated for newly eligible employees. Please refer to the FOP Agreement for specific information.</p>
Health Leave Bank	6 months after enrollment	<p>Health Leave Bank allows a match up to the employee's accumulated sick leave as of the beginning of the fiscal year (7/1) after paid leave is exhausted (maximum of 60 days). Refer to the Employee Portal (insideCOD) for specific guidelines.</p>
Family Medical Leave Act (FMLA)	After 1 year of employment and 1,250 hours or more	<p>Up to 12 weeks of unpaid leave with benefits continued as an active employee. Contact Human Resources for FMLA paperwork and information.</p>
Personal Leave of Absence	After 1 year of employment	<p>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.</p>

BENEFIT	WHO PAYS	Eligibility	Benefits Received
Retirement and Savings			
SURS	<p>All eligible employees will contribute 8% of gross compensation to the State Universities Retirement Plan pre-tax, except for sworn Peace Officers who will contribute 9.5%. SURS benefits are based upon date of hire and length of service.</p> <p>Specific information on SURS* benefit provisions is available through SURS.</p> <p>New Hires after 7/1/2023 will be auto enrolled into a 3% contribution towards a deferred compensation plan. Employees have 90 days 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 for the earlier of 5 years or age 65. \$10,000 paid life insurance policy for 5 years post- retirement. Retirees who were regularly scheduled to work 30 or more hours per week and their eligible dependents may take credit classes through the College, paying 1/2 of the in- district rate plus all fees.
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.
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.

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BENEFIT	WHO PAYS	Eligibility	Benefits Received
Miscellaneous			
Jury Duty	The College	Upon Employment	Employees continue to receive 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 (16 hours) 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 (8 hours) leave with pay will be granted for a physical examination required for military duty.
Reserve Leave	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.
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

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BENEFIT	WHO PAYS	Eligibility	Benefits Received
<p style="text-align: center;">Tuition Waiver</p>	<p style="text-align: center;">The cost is shared between the Employee and the College.</p>	<p style="text-align: center;">Upon Employment</p>	<p>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.</p>
<p style="text-align: center;">Tuition Reimbursement and Educational/Professional Development</p>	<p style="text-align: center;">The College</p>	<p style="text-align: center;">See FOP Agreement</p>	<p>Up to \$1700 per fiscal year is available for tuition reimbursement with <i>prior approval</i>. Of the \$1700, up to \$240 may be used for membership in the College's fitness center. The Professional Development Form, (available on insideCOD/Forms Library) must be completed.</p>

Benefits Directory

Blue Cross Blue Shield of Illinois PPO		Blue Cross Blue Shield of Illinois
Customer Service	(800) 458-6024	NOTE:
Pre-Authorization Medical	(800) 635-1928	THESE PHONE NUMBERS ARE
Pre-Authorization Mental Health/Substance Abuse	(800) 851-7498	
Provider Locator	(800) 810-2583	ON THE BACK OF
24/7 Nurseline	(800) 299-0274	YOUR BCBS CARD
Pharmacy Program (Prime Therapeutics)	(800) 423-1973	Prime Therapeutics
Express Scripts Mail Order Services	(833) 715-0942	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)	(877) 794-3574	Prime Therapeutics
Express Scripts Mail Order Services	(833) 715-0942	Express Scripts
Delta Dental of Illinois PPO	(800) 323-1743	Delta Dental
Delta Dental – DeltaCare HMO	(800) 942-3772	
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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December 2024