

# VILLAGE OF DOWNERS GROVE

## 2020 BENEFITS AT A GLANCE

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### LIFE INSURANCE

The life insurance benefit is \$100,000 for full-time, non-management, non-bargaining unit employees. Full-time management employees with supervisory responsibilities receive 2 X their annual salary to a maximum of \$200,000. Part-time employees budgeted for 1000 hours or more per year receive a benefit of \$15,000. Bargaining unit members should refer to their respective bargaining unit agreements for their current level of coverage. There is no cost to the employee for this coverage.

### MEDICAL INSURANCE

There is a choice of two PPO medical plans, both of which are administered by Blue Cross/Blue Shield of Illinois. Individuals have the freedom to choose their own doctor under the Blue Cross plan, however, will receive a higher level of benefit by choosing one of Blue Cross/Blue Shield's PPO providers. The two plan choices are as follows:

- \$1500 Deductible Plan: \$1500 deductible per individual/\$3000 per family/calendar year;
- \$2500 Deductible Plan: \$2500 deductible per individual/\$5000 per family/calendar year with a \$1000 per individual/\$2000 per family calendar year health reimbursement (VEBA) account.

### PHARMACY

CVS will no longer be a preferred retail pharmacy. Instead, use "in-network" pharmacies, such as Walgreens, Walmart, Osco Drugs, & Mariano's. Finding a pharmacy in the network is easy. You can use the pharmacy finder feature on MyPrime by visiting <https://www.myprime.com/en/find-pharmacy.html>, where you may search for our "Advantage network" pharmacies by zip code or pharmacy name.

Special requirements or limits. For some drugs, you may need to meet certain criteria before your prescription coverage may be approved. Members using a specialty drug to treat a complex or rare condition may need to follow the specialty program requirements. Some drugs may have limits on how much medicine can be filled per prescription or in a given time span. Talk to your primary care provider to learn more.

### DENTAL INSURANCE

Dental coverage is provided through Delta Dental Plan of Illinois. Individuals have the freedom to choose their own dentist under the Delta plan, however, will receive a higher level of benefit by choosing one of Delta's PPO providers.

### VISION INSURANCE

Routine vision care is provided through EyeMed. Individuals have the freedom to choose their own eye doctor under the vision plan, however, will receive a higher level of benefit by choosing an EyeMed PPO (Access) provider.

**NOTE: Life/Medical/Dental/Vision Coverage become effective the 1<sup>st</sup> of the month following one month of service. There is a premium cost for all of the coverages listed above except for life insurance. See PAGE 3 for monthly premium costs.**

### FLEXIBLE SPENDING ACCOUNT – FLEX (FSA)

An FSA provides employees the opportunity to have money deducted from their paycheck on a pre-tax basis to pay for medical or dependent care benefits.

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### **EMPLOYEE ASSISTANCE PROGRAM**

The Employee Assistance Program is a confidential, personal, and professional service that is available to help solve problems. All regular full-time employees and part-time employees budgeted 1000 hours or more per year and their family members may take advantage of this assistance. EAP counseling is offered by the Village at no cost to the employee. If a referral to an outside agency is necessary, there may be a charge.

### **LONG TERM DISABILITY**

Long Term Disability Insurance (LTD) is a benefit for all full-time employees except members of the police and fire collective bargaining units. There is no cost to the employee for this coverage.

### **PENSION**

The IMRF Pension Plan is the pension program for municipal employees (excluding sworn members of the police and fire department) who are budgeted for 1000 hours or more per year. This program provides retirement, disability, and death benefits. Employees contribute 4.5% of their salary to this plan and the Village also contributes a percentage on behalf of the employee. Sworn Police and Fire personnel are covered under the Police Pension Fund and the Firemen's Pension Fund.

### **DEFERRED ANNUITY**

All employees are eligible to participate in the ICMA Retirement Corporation. This is an optional, tax-deferred retirement program. Sworn fire members may elect their deferred compensation plan through Nationwide.

### **HOLIDAYS – NON UNION**

New Year's Day  
Memorial Day  
Independence Day  
Labor Day  
Thanksgiving Day  
Day after Thanksgiving  
Christmas Day

In addition to the above-mentioned holidays, two annual floating holidays are allowed for non-bargaining unit employees. Eligible employees will receive time off and be paid for floating holidays taken within each calendar year at a time mutually agreed upon by the employee and supervisor. Additionally, a floating Christmas holiday will be allowed and will be determined at the beginning of each calendar year. Collective bargaining unit members should refer to their current collective bargaining unit agreement for holiday details.

### **VACATIONS – NON UNION**

All employees in full employment status are eligible for vacation time with pay. Vacation shall be accumulated annually according to the following schedule:

<b><u>Consecutive Employment</u></b>	<b><u>Vacation Accrual By pay period</u></b>	<b><u>Vacation Accrual Annualized</u></b>
Beginning Employment	3.08 hours	80 hours
After four years	4.62 hours	120 hours
After eleven years	5.54 hours	144 hours

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After twelve years	5.85 hours	152 hours
After thirteen years	6.15 hours	160 hours
After fifteen years	6.46 hours	168 hours
After twenty years	6.92 hours	180 hours

Collective bargaining unit members should refer to their current collective bargaining unit agreement for vacation accrual details.

**SICK LEAVE- NON UNION**

Sick leave is accumulated on the basis of one day for each month of service for Village non-union personnel. Collective bargaining unit members should refer to their current collective bargaining unit agreement for sick leave details.

**MONTHLY MEDICAL PREMIUMS – EMPLOYEE PORTION – 2020**

**\$1500 DEDUCTIBLE PLAN**

<b>SINGLE:</b>	<b>\$ 45.98</b>
<b>EMPLOYEE + SPOUSE:</b>	<b>\$176.26</b>
<b>EMPLOYEE + CHILD(REN):</b>	<b>\$160.94</b>
<b>FAMILY:</b>	<b>\$245.23</b>

**\$2500 DEDUCTIBLE PLAN WITH VEBA**

<b>SINGLE:</b>	<b>\$ 16.50</b>
<b>EMPLOYEE + SPOUSE:</b>	<b>\$113.99</b>
<b>EMPLOYEE + CHILD(REN):</b>	<b>\$104.01</b>
<b>FAMILY:</b>	<b>\$158.91</b>

**DENTAL**

<b>SINGLE:</b>	<b>\$ 0</b>
<b>FAMILY:</b>	<b>\$ 19.16</b>

**VISION**

<b>SINGLE:</b>	<b>\$ .62</b>
<b>FAMILY:</b>	<b>\$ 1.72</b>