Information in this summary pertains to all benefits-eligible faculty and staff, with the exception of those in the section Staff Only Benefits on the final pages.

Additional information, as well as certificates of coverage and plan documents, if applicable, are available on the HR Portal, accessible through MyIIT.

Health Care Plans

The university offers two PPO health care plans through BlueCross BlueShield of Illinois (www.bcbsil.com).

The first plan is an In-Network Only PPO plan (also referred to as an EPO). This plan offers a full range of health care benefits through BlueCross BlueShield’s Exclusive Participating Provider Organization [PPO] network, with a $20 office co-payment for each visit to a primary care physician; $40 co-pay for a specialist and no co-pay for preventive care. The deductible is $750 single / $1,500 family.

The second plan option is a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) option. The HDHP utilizes the same PPO network as the In-Network Only PPO plan. The single deductible is $1,500 and family is $4,500. When enrolled in the HDHP there are no copays, but the member pays all non-preventive medical expenses until meeting the deductible. After the deductible has been met, BCBS pays 80% of all medical costs, you pay 20% up to your out of pocket maximum. Preventive care is covered at 100%, not subject to deductible.

A vision benefit is included with each plan for no additional premium. This includes an eye exam once every 24 months, with a $200 maximum reimbursement for prescription eye-wear. HDHP members will not receive reimbursement if they have not met their deductible for the year.

Proof of relationship and eligibility must be provided to include spouse/dependent children on the plan. A same-sex domestic partner meeting eligibility criteria may be covered.

The monthly cost of coverage to the employee is based on income as indicated on the following charts. The university will pay the remainder of the cost.

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>Single</th>
<th>1 + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $35,000</td>
<td>$129.66</td>
<td>$259.34</td>
<td>$311.20</td>
</tr>
<tr>
<td>$35,000 to 44,999</td>
<td>$155.60</td>
<td>$311.21</td>
<td>$373.42</td>
</tr>
<tr>
<td>$45,000 to 64,999</td>
<td>$181.53</td>
<td>$363.07</td>
<td>$435.70</td>
</tr>
<tr>
<td>$65,000 to 99,999</td>
<td>$207.47</td>
<td>$414.94</td>
<td>$497.89</td>
</tr>
<tr>
<td>$100,000 &amp; over</td>
<td>$233.40</td>
<td>$466.81</td>
<td>$560.11</td>
</tr>
</tbody>
</table>

As of 1/1/2019

HDHP with HSA Option

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>Single</th>
<th>1 + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $35,000</td>
<td>$55.67</td>
<td>$111.36</td>
<td>$130.25</td>
</tr>
<tr>
<td>$35,000 to 44,999</td>
<td>$79.66</td>
<td>$159.34</td>
<td>$187.80</td>
</tr>
<tr>
<td>$45,000 to 64,999</td>
<td>$103.65</td>
<td>$207.30</td>
<td>$245.40</td>
</tr>
<tr>
<td>$65,000 to 99,999</td>
<td>$127.64</td>
<td>$255.28</td>
<td>$302.92</td>
</tr>
<tr>
<td>$100,000 &amp; over</td>
<td>$151.63</td>
<td>$303.25</td>
<td>$360.47</td>
</tr>
</tbody>
</table>

Health Savings Account (HDHP Only)

If you enroll in the HDHP and meet other eligibility requirements, you are eligible to contribute to a health savings account. IIT will contribute $500 for single, $1,000 for 1+1, and $1,500 for Family tiers for 2018. The 2018 contribution limits are $3,500 single and $7,000 all other tiers, including IIT’s contributions. If 55 or older, you may also make a $1,000 annual catch up contribution. If you are enrolled in Medicare, you cannot contribute to an HSA. When contributing to the HSA, you may also open a limited purpose FSA to pay for dental and vision expenses. You can make changes to your HSA contributions once a month.

Dental Insurance

A voluntary dental plan offering both a DHMO and PPO is available through Delta Dental (www.deltadentalil.com).

Proof of relationship and eligibility must be provided to include spouse/dependent children on the plan. A same-sex domestic partner meeting eligibility criteria may be covered.

The monthly premium for this coverage is:

As of 1/1/2019

<table>
<thead>
<tr>
<th></th>
<th>DHMO</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$16.09</td>
<td>$36.74</td>
</tr>
<tr>
<td>1+1</td>
<td>$31.40</td>
<td>$70.51</td>
</tr>
<tr>
<td>Family</td>
<td>$42.99</td>
<td>$121.02</td>
</tr>
</tbody>
</table>
**Vision Insurance**

A voluntary vision plan offering both PPO is available through EyeMed (www.eyemed.com). This plan provides an annual eye exam.

Proof of relationship and eligibility must be provided to include spouse/dependent children on the plan. A same-sex domestic partner meeting eligibility criteria may be covered.

The monthly premium for this coverage is:

<table>
<thead>
<tr>
<th></th>
<th>As of 1/1/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$6.79</td>
</tr>
<tr>
<td>1+1</td>
<td>$12.90</td>
</tr>
<tr>
<td>Family</td>
<td>$18.94</td>
</tr>
</tbody>
</table>

**Life Insurance**

IIT provides at no cost a term life insurance benefit of two times annual salary to a maximum of $500,000 through Dearborn National Life Insurance Company. At ages 65, 70, 75, and 85, the coverage level is reduced. An accidental death and dismemberment (AD&D) policy provides additional coverage in the same amount.

**Optional/Supplemental Life and AD&D Insurance**

Supplemental Life and Supplemental AD&D insurance for both employees and family members may be purchased through payroll deduction.

**Long-Term Disability**

Long-term disability coverage is provided at no cost through Dearborn National. It offers income protection for a non-work-related disability lasting more than 180 days. The plan provides income replacement at 60 percent of base pay to a maximum of $7,500 per month.

**Flexible Spending**

This program permits employees to use pre-tax dollars to pay for up to $2,700 in out-of-pocket medical, dental, vision and hearing care not covered by insurance and for up to $4,000 in dependent (child and elder) care expenses. Employees may enroll on the first day of the month after hire and again during Open Enrollment. Medical and dental care premiums paid by payroll deduction are also withheld pre-tax.

**Tuition Remission**

Full-time employees may take a maximum of nine credit hours per semester (six credit hours in the summer). Dependent children and spouses/eligible same-sex domestic partners receive a full tuition waiver for undergraduate study and a 50-percent tuition waiver for graduate work. Benefits-eligible staff may also audit courses.

Part-time benefits-eligible employees who regularly work between 23.25 and 30.75 hours per week receive 50 percent of the full-time benefit. Part-time employees who regularly work 31 (but less than 38.75) hours per week receive 75 percent of the full-time benefit.

To be eligible for tuition remission, the employee must submit a timely application each academic term. This benefit covers only tuition for IIT credit-bearing courses, and does not cover books or fees. Graduate level courses are generally taxable to the employee.

**Tuition Exchange**

IIT is a member of the Tuition Exchange, a nonprofit organization of over 600 colleges and universities that agree to a reciprocal scholarship program. Visit www.tuitionexchange.org for a listing of participating schools and more details about how the exchange works.

IIT holds a lottery each fall for Tuition Exchange scholarships. Faculty and staff who have met a two-year service requirement and whose employment is in good standing may apply for a scholarship for an eligible dependent. An eligible dependent under this program at IIT is any born or adopted child of an eligible IIT employee. The child must be a dependent as defined by the IRS. (Appropriate proof may be requested).

The award is for new first year students and continuing students, although preference will be given to new first year students.
Commuter Program

Employees may use pre-tax dollars to pay for transit passes (Metra, Pace, CTA, etc.) and parking. A maximum of $265 per month can be set aside for transit and $265 per month for parking. Employees may enroll following a notification from Human Resources that their account has been established. Employees may change their transit and parking elections each month.

Mies (Main) Campus Parking

Information and fee schedules for Mies Campus parking are available at www.parking.iit.edu.

Employee Assistance Program

This program provides to employees and their families voluntary, confidential and free access to short-term counseling and online resources that cover a wide range of issues that include emotional and personal health as well as work-life issues. (www.lifeworks.com).

Retirement Plan

The 403(b) retirement plan is available for all benefits-eligible employees who are at least 21 years of age. Employees who have not fulfilled a service requirement, may participate on an unmatched basis only.

Participants who have attained one year of employment for faculty and two years of employment for staff, and are at least 21 years of age, may participate in the matched part of the plan. Please note that the match is not automatic and requires the completion of an enrollment form even if the employee is participating on an unmatched basis.

Once an employee becomes match eligible and elects the match, a base five- percent university contribution is supplemented by matching the employee’s contribution of up to an additional four percent when the employee chooses to make such additional contribution. Prior benefits-eligible employment with an educational institution of higher learning or certain research organizations may qualify the employee for earlier participation. Contributions may be invested in TIAA-CREF (www.tiaa-cref.org) and/or Fidelity Investments (www.fidelity.com/atwork).

Holidays

There are nine official paid holidays each year for eligible non-union employees.

New Year's Day
Martin Luther King Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Christmas Day

In addition to these federal holidays, the university establishes additional days as university holidays. Two of these are established in each year’s holiday schedule and the remainder are used between Christmas Day and New Year’s Day each year when the university is closed.

Part-time employees working at least 23.25 hours per week receive pro-rated time-off benefits.

Mies (Main) Campus Fitness Facilities

At Keating Sports Center, available facilities/services are basketball, volleyball, racquetball/ handheld, swimming pool, weight and cardio rooms and group fitness classes. Locker room facilities are available as well. Visit www.illinoistechathletics.com for additional information.

The IIT Tower also has a small fitness room with locker room facilities for use by faculty and staff.

Direct Deposit

Direct deposit of payroll checks provides the transfer of funds from IIT’s bank facilities directly to your bank or savings institution. Participation is a condition of employment. Enrollment takes place during new hire orientation. Please note that bank documentation, such as a voided check, must accompany your enrollment form.

Credit Union

Corporate America Family Credit Union is available upon request. (www.cafcu.org)

Other

On Mies (Main) Campus there are four dining venues from grab-and-go to a full service restaurant, ATMs from Chase and Harris Banks, 7-Eleven, and post office. The Downtown Campus has a cafeteria and Chase ATM. Both campuses have Barnes & Noble college bookstores.
Staff Benefits Only (does not pertain to faculty)

Short Term Disability (Staff Salary Continuation)
The university provides at no cost a salary continuation plan after 90 days of employment. It offers to staff income protection in the event of a non-work-related short-term disability lasting up to 180 days. This benefit provides 60 percent of base pay to a maximum of $7,500 per month after exhausting accrued sick time off and/or a seven calendar day waiting period (whichever is greater). This benefit is administered through Dearborn National.

Vacation
During the first five years of employment, non-exempt employees earn 10 days (77.5 hrs) of vacation each year. At the beginning of the sixth year of employment, this increases to 15 days annually. One additional vacation day will be added to the employee’s annual accrual during each of the eleventh through fifteenth year of employment, to a maximum accrual of 20 days (155 hrs) per year after 15 years of employment.

Exempt employees earn 15 days (116.25 hrs) of vacation each year. One additional vacation day will be added to the employee’s annual accrual during each of the sixth through tenth years of employment, to a maximum accrual of 20 days (155 hrs) per year after 10 years of employment. Vacation will accrue each bi-weekly pay period. An employee must work 60% of a pay period to accrue vacation for that period. The maximum amount of vacation that an employee can maintain in his/her vacation bank is one and one-half times the annual accrual rate. Part-time employees working at least 23.25 hours per week receive pro-rated time-off benefits.

Sick Leave
Use of sick leave is limited to the employee’s personal illness or injury that disables him/her from work. The employee earns 10 sick days (77.5 hrs) per year. Sick leave will accrue each bi-weekly pay period to a maximum accrual of 142 days (1100 hrs). An employee must work 60% of a pay period to accrue sick time for that period. Part-time employees working at least 23.25 hours per week receive pro-rated time-off benefits.

Personal Days
Staff are provided up to two personal days each calendar year. These days may not be carried into the following calendar year. New employees hired after May 31 are ineligible for these days during the first calendar year of employment. All other new employees are allowed one day during the first calendar year. Part-time employees working at least 23.25 hours per week receive pro-rated time-off benefits.

Additional information on each benefit can be found online via MyIIT (my.iit.edu). Go to the Work tab, then the HR Announcements box, and click on Benefits.

Human Resources
Illinois Institute of Technology
10 West 35th Street, 9F8-1
Chicago, IL 60616-3793
ph: 312.567.3318
fax: 312.567.3450

updated 12/17/2018