Illinois Tech is committed to providing a comprehensive suite of benefits to meet the needs of our diverse campus community and their families. We constantly review our offerings, and are excited to be offering some new options heading into 2022.

Note that information in this summary pertains to all benefits-eligible faculty and staff. Further and more in-depth information for each benefit is also available on the HR Portal (intranet) page for each benefit, accessible through MyIIT.

**Most benefits are effective the first date of the month following hire date, unless the hire date is the first of the month in which case benefits are effective immediately.** Any exceptions are noted in the descriptions of individual benefits.

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**In this guide:**

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- Important information regarding enrollment deadlines

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There’s an app for that!
**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 Participating Provider Organization [PPO] network, with a $20 office co-pay 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)**. 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.

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.

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### As of 1/1/2022

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>In-Network PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $35,000</td>
<td>$148.73 Single</td>
</tr>
<tr>
<td>$35,000 to 44,999</td>
<td>$178.48 Single</td>
</tr>
<tr>
<td>$45,000 to 64,999</td>
<td>$208.22 Single</td>
</tr>
<tr>
<td>$65,000 to 99,999</td>
<td>$237.97 Single</td>
</tr>
<tr>
<td>$100,000 &amp; over</td>
<td>$267.72 Single</td>
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<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>HDHP with HSA Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $35,000</td>
<td>$63.24 Single</td>
</tr>
<tr>
<td>$35,000 to 44,999</td>
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<tr>
<td>$45,000 to 64,999</td>
<td>$117.73 Single</td>
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<td>$65,000 to 99,999</td>
<td>$144.99 Single</td>
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<tr>
<td>$100,000 &amp; over</td>
<td>$172.24 Single</td>
</tr>
</tbody>
</table>

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**Covering Eligible Dependents**

Employees may cover dependents under the medical, dental, vision, and optional life plans. Proof of relationship and eligibility must be provided to include spouse/civil union partner and/or dependent children on the plan.

**Prescription Benefits**

Prescriptions for the Illinois Tech Health Plan are administered through CVS/Caremark (www.caremark.com). All health plan members are automatically enrolled in this part of the plan.

**Health Plan Additional Perks**

Those who enroll in the health plan have access to several other programs offered through BCBS. Additional information on each program is available on the HR Portal Health benefits page, accessible through MyIIT.

- MD Live Virtual Visits
- Well-on-Target Wellness Program
- BCBS Fitness Program
- Livongo Diabetes & Hypertension Management
- Hinge Health Back & Joint Therapy
- Wondr Health
- Ovia Women’s Health & Pregnancy Support

**Health Savings Account (HDHP Only)**

HDHP members not covered under Medicare are you are eligible to contribute to a health savings account through HSA Bank (www.hsabank.com). An account will automatically be opened for new enrollees, and IIT will contribute $500 for Single, $1,000 for 1+1, and $1,500 for Family tiers each year (pro-rated, with 1/12 of the annual amount contributed monthly). 2022 contribution limits are $3,650 single and $7,300 all other tiers, including IIT’s contributions. If 55 or older, you may also make a $1,000 annual catch up contribution. When contributing to the HSA, you may also open a limited purpose FSA to pay for dental and vision expenses (HSA balances carry forward each year, FSA account balances do not). You can make changes to your HSA contributions once a month.

HSA account holders may also move some of their account balance to an investment account through TD Ameritrade or Devenier Investments to grow their account balances more quickly.
**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/civil union partner and/or dependent children on the plan.

The monthly premium for this coverage is:

<table>
<thead>
<tr>
<th>As of 1/1/2022</th>
<th>DHMO</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$16.38</td>
<td>$39.06</td>
</tr>
<tr>
<td>1+1</td>
<td>$31.98</td>
<td>$74.96</td>
</tr>
<tr>
<td>Family</td>
<td>$43.79</td>
<td>$128.66</td>
</tr>
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</table>

**Voluntary Vision Plan**

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/civil union partner and/or dependent children on the plan.

The monthly premium for this coverage is:

<table>
<thead>
<tr>
<th>As of 1/1/2022</th>
<th></th>
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<tbody>
<tr>
<td>Single</td>
<td>$6.79</td>
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<tr>
<td>1+1</td>
<td>$12.90</td>
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<tr>
<td>Family</td>
<td>$18.94</td>
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</table>

**Basic Life Insurance**

IIT provides at no cost a term life insurance benefit of two times annual salary to a maximum of $500,000 through BCBS Ancillary. 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.

**Voluntary/Supplemental Life and AD&D**

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

**Short Term Disability (Staff Salary Continuation – Staff Only)**

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 BCBS Ancillary.

**Long-Term Disability**

Long-term disability coverage is provided at no cost through BCBS Ancillary. It offers income protection for a non work-related disability lasting more than 180 days. The plan provides income replacement at 60% of base pay to a maximum of $10,000 per month.

**Flexible Spending**

Healthcare Flexible Spending permits employees to use pre-tax dollars to pay for up to the $2,750 individual maximum in out-of-pocket medical, dental, vision and hearing care not covered by insurance plans (note that individuals covered under a High Deductible Health Plan may only use health FSA dollars for dental and vision costs). Dependent Care Flexible Spending allows individuals to set aside up to a $5,000 household maximum for dependent (child and elder) care expenses.

Employees may enroll on the first day of the month after hire and most reenroll during Open Enrollment each year they wish to participate. Flexible Spending Dollars must be used by the end of each year or are forfeited (non-HDHP members have a grace period of through March 15 of the following year to use the current year’s balance).

**Commuter Program**

Employees may use pre-tax dollars to pay for transit passes (Metra, Pace, CTA, etc.) and parking. A maximum of $270 per month can be set aside for transit and $270 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.
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 Reimbursement (Staff Only)

Full-time IIT staff with at least one year of service may enroll in classes outside of IIT and be eligible for reimbursement of 100% of undergraduate or 50% of graduate tuition up to a maximum of $2,000 per academic year. These classes may include job-related courses taken for credit, certificates or training at trade schools. Preference will be given to community college classes. Limited funding is available each semester.

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 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.

403(b) 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.org) and/or Fidelity Investments (www.fidelity.com/atwork).

403(b) Retirement Plan and HSA Calculators

Not sure how much should contribute to your Retirement Plan? Thinking about the HDHP because of the HSA but unsure if it’s the right plan for you? These calculators may help you break down the options.

HSA Bank’s Plan Comparison Tool will help you quickly break down annual costs associated with a traditional PPO vs. a HDHP to help you assess which may be most beneficial for you and your family.

Fidelity’s and TIAA’s calculator tools can help you determine how much you can afford to save, as well as how your savings might grow depending on how you invest. Still feeling unsure? Illinois Tech hosts education consultants for one-on-one sessions every quarter, and you can even call Participant Services any time for guidance.
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)

Employee Assistance Program: Lifeworks

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).

Pet Insurance

Illinois Tech is pleased to offer pet insurance. My Pet Protection® from Nationwide® helps you provide your pets with the best care possible. Plan reimburses up to 70% on vet bills including accidents, illnesses and hereditary conditions. Illinois Tech employees have the benefit of preferred pricing on these plans. Those interested can enroll or cancel at any time by contacting Nationwide directly.

Perkspot Perks Program

We are pleased to offer this incredible program with thousands of perks and discounts. From travel to cell phones, steaming services to groceries, there are over 30,000 national and local offers available through Perkspot! Getting started with saving is as simple as a 10 second registration. From there you’ll unlock thousands of offers. Sign up for weekly emails to stay on top of the new discounts being added every day.

Mies (Main) Campus Parking

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

Mies (Main) Campus Fitness Facilities

At Keating Sports Center, available facilities/services are basketball, volleyball, racquetball/handball, 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.

Other Main Campus Amenities

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.

There’s an app for that!

Many of our benefit offerings have partner apps, making it easy to pull up ID cards, view claims information, or access other resources on the go. Here are a few that are available to you:

- Blue Cross Blue Shield
- CVS/Caremark
- HSA Bank
- Delta Dental
- EyeMed
- WageWorks (eZReceipts for Flexible Spending)
- TIAA
- Fidelity
- Lifeworks Employee Assistance Program
- Perkspot
**Holidays**

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

- New Year’s Day
- Martin Luther King Day
- Memorial Day
- Juneteenth
- 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.

**Vacation (Staff Only)**

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 (Staff Only)**

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 Only)**

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.

**Parental Leave (Staff Only)**

For birth or adoption of a child, the university will provide 10 concurrent days of paid leave to benefits eligible full-time employees. Benefits eligible part-time employees will be provided a pro-rated leave based upon hours worked. The leave must be taken within 60 days of the birth or adoption. Employees must request the leave through Human Resources.

**Bereavement Leave (Staff Only)**

Staff members may be eligible for up to three days of bereavement leave upon the death of an immediate family member.

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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.

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