



2010 EMPLOYEE BENEFITS INFORMATION SHEET

1. Medical/Dental Insurance

Medical insurance is provided for all regular employees and their families. Employees have a choice of many different providers through the Blue Cross Blue Shield National Network. To find a provider in the network, you can log-on to www.BlueCrossBlueShield.com. The employee pays a portion of the premium and the Park District pays for the remainder of the premium.

Employee Contribution Salary **Under \$59,000:**

Single Coverage	\$ 31.18 per pay period
Employee + One	\$ 62.46 per pay period
Family	\$ 74.79 per pay period

Employee Contribution Salary **Over \$59,000:**

Single Coverage	\$ 44.17 per pay period
Employee + One	\$ 88.49 per pay period
Family	\$105.95 per pay period

2. Prescription Drugs

Prescription Drug coverage is provided for all regular employees and their families. The premium paid for Health and Dental also includes our prescription program. Mandatory mail order service is required on all maintenance medications.

	<u>Generic</u>	<u>Brand Name No Generic</u>	<u>Brand Name Generic Available</u>
Co-pay Retail	\$ 10.00	\$ 25.00	\$ 50.00
Co-pay Mail Order	\$ 20.00	\$ 50.00	\$100.00

3. Dental Insurance

The premium for dental insurance is included in the premium for employee medical insurance. Because the dental insurance plan of the Rockford Park District is self-insured, employees have the option of utilizing the dental provider of their choice. However, by choosing a dentist in the Blue Cross Blue Shield Network, charges will be discounted resulting in less co-insurance due by the employee. The employee health insurance card must be presented at the time of visit to the employee dental provider for proper and expedient processing of dental claims.

4. Basic Life Insurance

This policy covers all regular employees and pays 1 ½ time your salary with a maximum coverage of \$150,000 in cases of death. The Park District pays the entire premium.

5. Voluntary Vision Insurance

The Rockford Park District offers the EyeMed voluntary vision plan. Rates for this plan are:

Single:	\$ 8.12 per month
EE + 1:	\$20.68 per month
Family:	\$20.68 per month

This plan is an EyeMed PPO, with several area locations, including: **Rockford:** 20/20 Optical, American Vision Center, Brookside Primary Eye Care, Dr. Cruden, Edgebrook Eye Care, Family Optical Centre (2 locations), Heartland Vision, Lenscrafters, Miller Eye Center, New Vision of Illinois, Northern Illinois Optical, Pearle Vision, Primary Eye Care Center, Sears Optical, Target Optical, Whalen Optical Lab INC **Loves Park:** Sears Optical **Machesney Park:** American Vision Center, Lenscrafters **Roscoe:** Dr. Newcomb; **Belvidere:** Shopko Eye Care Center, Family Optical, Newcomb Eye

Please refer to EyeMed information sheet for details on coverage levels.

6. Illinois Municipal Retirement Fund

Besides being an excellent retirement program, this fund also includes death and disability benefits after one full year of employment. Employees contribute 4.5% and the Park District contributes a designated percent of an employee's gross salary for the year. Employees working in positions that meet certain hourly standards (1,000 hours per year) are required to participate in IMRF.

Illinois Municipal Retirement Fund (IMRF)
2211 York Road, Suite 500
Oak Brook, IL 60523-2337
(800) 275-4673
www.imrf.org

7. 11 ½ Paid Holidays

Full time employees receive 11 ½ paid holidays per year.

New Year's Eve	Labor Day
New Year's Day	*Columbus Day
*Martin Luther King Day	*Veteran's Day
*Lincoln's Day (Observed)	Thanksgiving Day
*President's Day	Day after Thanksgiving
Good Friday (1/2 day)	Christmas Eve
Memorial Day	Christmas Day
Independence Day	

* Two (2) Floating Holidays – In the Spring, employees may choose from one (1) of the following floating holidays: Martin Luther King Day, Lincoln's Birthday or President's Day. In the Fall, employees will receive one (1) floating holiday to choose from: Columbus Day or Veteran's Day. The Park District service and facilities will be open for business as usual on these days.

8. 12 Paid Sick Leave Days

Employees of the District are allowed up to 12 paid sick days per year. This time is to be used for personal illness, including appointments with doctors and dentists. Paid sick days may also be used for an illness or death in the employee's family. Unused sick days may be accumulated from year to

year and are available to an employee in the event of a major illness or accident requiring a lengthy convalescence.

9. Personal Days

Included in the 12 annual sick leave days are 2 days that may be used as personal days. Personal days may be taken in hourly increments and may be used for business or other obligations that an employee is unable to take care of during their normal time off. Unused personal days are accumulated as sick days.

10. Vacation

Employees are eligible for up to 10 days paid vacation time after 30 days of continuous employment, which will be prorated the first year at the rate of .84 days for each month between their hire date and December 31. After the fifth year, the number of days will increase to 15 days, and on the tenth year the number of days will increase to 20 days. A maximum of 2 years vacation time may be accumulated.

11. Deferred Compensation

The Deferred Compensation Plan (Section 457 Plan) provides a means through which employees may set aside pre-tax earnings and have those monies invested in a variety of investment funds. Monies invested in this program are not subjected to Federal or State income tax until they are withdrawn. However, if these monies are withdrawn before the age of 59 ½ there is, in addition, to paying taxes, a 10% penalty for early withdrawal. This program is for long-range planning (i.e. retirement).

This program is administered by:

Alpine Trust & Investment Group
6838 East State Street
Rockford, IL 61108
(815) 231-2816

12. Employee Skills Development Program

Park District employees are encouraged to improve and enhance their skills through further education. The Park District will pay 100% tuition and book fees with an annual reimbursement cap of \$2,000 for approved job-related classes upon successful completion. Successful completion is considered a "C" average for undergraduate work and a "B" average for graduate work.

13. Employee Assistance Program

The EAP program was designed to assist employees and their families in solving personal, financial and legal problems. This program is provided at no cost to the employees or their dependents and is strictly confidential. Counselors are available 24 hours a day, seven days a week. EAP is the gatekeeper of our Mental/Substance Abuse portion of our Health Plan. Pre-certification is required prior to treatment. Failure to do so will reduce your benefits.

Pathways EAP
6072 Brynwood Drive, Suite 105
Rockford, IL 61114
(815) 398-7483 Fax: (815) 398-2116
www.eapathways.com

14. Worker's Compensation Insurance

Worker's Compensation Insurance is provided and paid for by the Park District in order to provide medical and disability benefits to employees who sustain work-related illnesses or injuries.

15. RASA

Membership in RASA (Rockford Area Service Agency) qualifies employees to special discounts on a wide variety of goods and services throughout the area. Cards are available from the Human Resource Department.

16. Employee Participation Program

The Employee Participation Program was designed so those employees will utilize the services offered by the Park District to increase their awareness level. All regular employees receive \$400.00 per year in an employee participation swipe card or a Golf pass.

17. Flexible Spending Accounts

Flexible spending accounts make it possible for you to pay certain eligible expenses with money deducted from your pay. This money is free from Federal Income and Social Security taxes, as well as most state and local income taxes. Because your reimbursement account deposits are not taxed, you gain a tax advantage. ***Expenses for a calendar flexible spending year may be incurred until March 15th of the following year.***

The Park District has two accounts:

Health/Dental Reimbursement
Dependent Care Reimbursement

Employees enrolled in the Flexible Spending Accounts will have the option of utilizing a point-of-sale debit-card system for flexible spending purchases, or by completing a claim form and submitting it to Eflex Group for reimbursement.

18. Employee Emergency Fund

The Employee Emergency Fund is designed to monetarily help employees through a no-interest loan in the case of an emergency. Funds contributed by employees are used to help other employees. It is a self-sustaining program whereby the monetary help is repaid over time so that the money would be available for the next emergency that arrives.

19. Voluntary Life Insurance

Because the Rockford Park District believes life insurance is very important, employees have the option to buy Additional Life Insurance through payroll deductions.

The Rockford Park District offers the following voluntary life insurance programs:

The Standard – Basic Life Insurance policy. Coverage is determined by employee (in an amount not to exceed 6 x employee's annual earnings, or \$500,000.00).

Spouse coverage is available, at an amount determined by employee. The amount must not equal more than ½ of the employee's elected amount.

Employees may elect \$10,000 of Dependent Life Insurance for each eligible child(ren) for \$0.70 per month.

IMRF NCPERS Group Decreasing Term Life Insurance - This coverage is designed to pay your beneficiary a maximum benefit amount in your younger years and a gradually decreasing benefit amount in your older years.

Additional coverage pays you or your beneficiary a benefit for loss of life or other injuries resulting from a covered accident.

Dependent Term Life – Plan provides Group Decreasing Term Life Insurance for your spouse and a flat benefit for all dependent children.

Cost: \$16.00 per month – (occasional upgrades offered)

PDRMA Voluntary Personal Accident Insurance Plan – This high limit accidental death and dismemberment insurance plan provides benefits for covered losses resulting from accidental injuries.

Employee selects amount of coverage that is right for their family. Cost per month is \$.30/\$10,000 for employee only and \$.42/\$10,000 for family coverage.

20. Pre-Paid Legal Services

Employees have the option of enrolling in Pre-Paid Legal services as a voluntary benefit. Enrollment into Pre-Paid Legal Services would allow discounts on wills, document preparation, attorney services, etc. to enrolled members.

Contact Information

For further information concerning the Rockford Park District's Benefit Program, please call Human Resource Department at 987-8810 or e-mail Gennie Sandkam @ GennieSandkam@RockfordParkDistrict.org.