



Chicago Metropolitan Agency for Planning Employee Benefits Plan



CMAP's goal is to offer a comprehensive yet flexible benefits package that helps our employees to live more fully engaged and healthy lives. We realize that an inclusive benefits program that is of value to both you and your family is an important part of your total compensation. CMAP's benefit plan also provides options so that employees can structure their benefits to meet their needs today and to adjust them as their needs change. This booklet provides you with an overview of your benefits as a CMAP employee. Detailed information about each plan can be found on CMAP's intranet under the benefits tab.

THE GOALS OF OUR BENEFITS PACKAGE

CMAP annually evaluates our benefit program to make sure we accomplish the following goals:

- Provide cost effective and competitive health coverage
- Promote health and wellness among our employees and their families
- Provide financial and other resources to support employees and their families through the various stages of their lives

YOUR BENEFITS ARE PAID FOR WITH PRE-TAX DOLLARS

CMAP has a pre-tax deduction plan that allows us to take your deductions from each paycheck prior to taxes being deducted. This in turn lowers your taxable income. (This plan is within Section 125 of the IRS Code.)

BENEFITS ELIGIBILITY

All regular full-time employees, working a minimum of 30 hours a week, are eligible to participate in CMAP's benefits.



Table of Contents

Leave	4	Other Benefits	12
Vacation	4	Retirement	12
Holidays	4	Employee Assistance Program	12
Sick Leave	4	Flextime	12
Parental Leave	4	Voluntary Benefits	13
Personal Business Days	4	AFLAC	13
Employee Development	5	Deferred Compensation	13
Tuition Reimbursement	5	Flexible Spending Accounts	14
Conference/Training	5	Questions?	15
Certification/Licenses and Association Dues	5		
Insurance Benefits	6		
Medical Insurance	6		
Dental Insurance	8		
Vision Benefits	9		
Life Insurance	10		
Short- and Long-Term Disability	11		



Leave

CMAP believes that spending time away from work to recharge is a crucial part of being a fully engaged and healthy employee.

Leave with pay for regular full-time employees accrues at the following rates.

Vacation

1-4 years service	12 days/year
5-8 years service	15 days/year
9-12 years service	18 days/year
13-16 years service	21 days/year
17 + years service	24 days/year

A maximum of 30 days of vacation may be accrued. Once you reach the maximum of 30 days, no additional time will be accrued until your balance is below 30 days.

Holidays

CMAP observes 11 paid holidays per year as listed below.

WEEKDAY	DATE	HOLIDAY
Friday	January 1, 2016	New Year's Day
Monday	January 18, 2016	Martin Luther King Day
Monday	February 15, 2016	President's Day
Monday	May 30, 2016	Memorial Day
Monday	July 4, 2016	Independence Day
Monday	September 5, 2016	Labor Day
Monday	October 10, 2016	Columbus Day
Friday	November 11, 2016	Veteran's Day
Thursday	November 24, 2016	Thanksgiving Day
Friday	November 25, 2016	Day after Thanksgiving
Monday	December 26, 2016	Christmas Day

Sick Leave

Sick leave is accrued at one day per month. There is no limit on the amount of sick leave that can be accrued. Sick leave is not paid out upon separation. For employees hired prior to June 1, 2014, any unused sick leave will be reported to appropriate retirement program for inclusion in the calculation of your future pension.

Parental Leave

Two weeks of paid time off is available for maternal or paternal leave for the birth or adoption of a child. Parental leave must be taken within the first 12 months after birth or adoption. It can only be used in weekly increments.

Personal Business Days

All regular full-time employees receive three Personal Business days at the beginning of each calendar year. Personal days must be used within the year earned and are not paid out upon separation. Days will be prorated for any employee hired after January 1.



Employee Development

Education and professional growth is encouraged and supported for CMAP employees.

Tuition Reimbursement

Tuition reimbursement is eligible to all full-time employees who have completed their first six months of employment and wish to pursue a degree program that enhances CMAP goals. The employee must have received a performance rating of “exceeds expectations” or “superior” on their last evaluation to be eligible. As of calendar year 2016, up to \$5,250 of educational costs or reimbursements is non-taxable and can be requested. Costs over \$5,250 are not supported or reimbursable.

Grade A	80% up to \$2,500
Grade B	60% up to \$1,850

Pre-Approval:

Approval each semester/quarter is required and is based on funding availability and course relevance.

Reimbursement:

Reimbursement is for tuition* and cost of books less any scholarships, grants or military benefits received. Associated fees are not reimbursable.

**If a private university is attended, reimbursement will be equivalent to cost at UIC using the criteria above.*

Conference/Training

All full-time employees are eligible to participate in or attend work-related conferences or training. Participation requires prior management approval. Approval is based on priority and available funding.

Certification/Licenses and Association Dues

All full-time employees are eligible for professional certification and/or license reimbursement. Reimbursement requires prior management approval. There is a maximum of \$250 per calendar year per employee.





BlueCross BlueShield of Illinois

Insurance Benefits

Every employee is different, so CMAP's health and life insurance benefits are meant to provide a variety of options suitable for all phases of life.

Medical Insurance

Carrier: BlueCross BlueShield of Illinois

Effective: 01/01/2016 through 12/31/2016

Website: www.bcbsil.com

Phone: 800-541-2762 (PPO/HSA),
800-892-2803 (HMO)

Choice of medical insurance plans

	HMO	PPO	High Deductible PPO
Network	BlueAdvantage HMO <i>In-Network benefits only</i>	PPO	PPO
Deductible			
Individual (In-Network/ Out-of-Network)	\$0	\$250 / \$500	\$2,600 / \$5,200
Family (In-Network/Out-of-Network)	\$0	\$750 / \$1,500	\$5,200 / \$10,400
Coinsurance			
In-Network/Out-of-Network	100%	90% / 70%	100% / 80%
Out-of-Pocket Max			
Individual (In-Network/Out-of-Network)	\$1,500	\$1,250 / \$2,500	\$2,600 / \$10,400
Family (In-Network/Out-of-Network)	\$3,000 <i>(Maximum in copays)</i>	\$3,750 / \$7,500 <i>Includes deductible</i>	\$5,200 / \$20,800 <i>Includes deductible</i>
Physician Services (In-Network)			
Well Adult /Well Child	\$10 copay	\$20 copay	100%
Physician Office Visit	\$10 copay	\$20 copay	Deductible then 100%
Specialist	\$30 copay	\$40 copay	Deductible then 100%
X-Rays/Lab Diagnostics	100%	Deductible then 90%	Deductible then 100%
Inpatient Hospital Deductible (per admission)			
In-Network/Out-of-Network	\$0 copay per admission	\$0 / \$300	\$0 / \$300
Emergency Room	\$150 copay	\$150 copay	Deductible then 100%
Prescription Drugs (In-Network)			
Generic/Formulary/Non-Formulary	Copays: \$10 / \$20 / \$35	Copays: \$10 / \$20 / \$35	Deductible then 100%
Lifetime Maximum	Unlimited	Unlimited	Unlimited



The chart on the opposite page shows what each medical insurance plan offers. The chart below shows how much employees and CMAP will contribute depending on the plan chosen.

CMAP employees have three options when choosing major medical insurance. **Health Maintenance Organizations (HMOs)** require you to choose and register with a Primary Care Physician who must then refer you for visits to specialists and hospitals to ensure you remain within the HMO network. **Preferred Provider Organizations (PPOs)** offer more flexibility to see out-of-network doctors but encourage you to stay in-network by charging you less

out-of-pocket to visit in-network doctors or hospitals. Finally, a **High Deductible Health Plan (HDHP)** with **Health Savings Account (HSA)** allows you to see any doctor, but offers the biggest savings for trips to doctors in the network. In this plan, services designated as preventative are 100 percent covered, and other services are not covered until your annual deductible is met. You can combine an HSA with this plan to save money for qualified out-of-pocket medical expenses and deductibles tax-free.

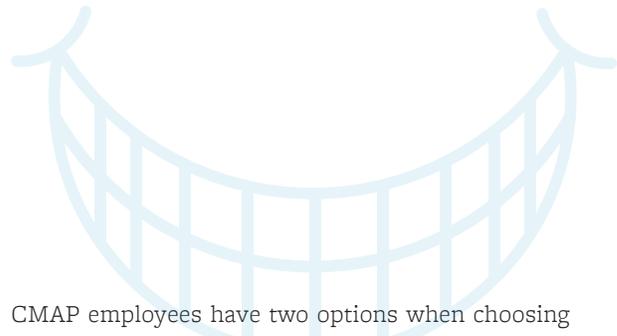
Please see Human Resources using contact information at the back of this book for more details.

Employee and CMAP contributions for each medical insurance plan offered

	HMO			PPO		
	Employee contribution	CMAP contribution	Total premium	Employee contribution	CMAP contribution	Total premium
Employee	\$89.17	\$505.28	\$594.45	\$109.32	\$619.49	\$728.81
Employee + Spouse	\$250.94	\$1,003.76	\$1,254.70	\$307.66	\$1,230.62	\$1,538.28
Employee + Children	\$218.80	\$875.19	\$1,093.99	\$268.25	\$1,072.98	\$1,341.23
Family	\$350.85	\$1,403.38	\$1,754.23	\$430.14	\$1,720.58	\$2,150.72

Blue Cross Blue Shield – PPO Healthcare Savings Account (HSA)

	HSA			HSA Deductible/Contributions		
	Employee contribution	CMAP contribution	Total premium	CMAP's contribution to deductible	Employee's yearly/maximum deductible	IRS contribution limit
Employee	\$85.14	\$482.43	\$567.57	\$600.00	\$2,750.00	\$3,350.00
Employee + Spouse	\$239.59	\$958.36	\$1,197.95	\$1,250.00	\$5,400.00	\$6,650.00
Employee + Children	\$208.90	\$835.60	\$1,044.50	\$1,250.00	\$5,400.00	\$6,650.00
Family	\$334.98	\$1,339.91	\$1,674.89	\$1,250.00	\$5,400.00	\$6,650.00



Dental Insurance

Carrier: Delta Dental of Illinois

Effective: 01/01/2016 through 12/31/2016

Website: www.deltadentalil.com

Phone: 800-323-1743 (DPPO), 800-942-3772 (DHMO)

The charts below show what each dental insurance plan offers.

CMAP employees have two options when choosing dental insurance. **Health Maintenance Organizations (HMOs)** require you to receive all of your dental care from a primary care dentist you select from the network. **Preferred Provider Organizations (PPOs)** offer more flexibility to see out-of-network dentists but encourage you to stay in-network by charging you less out-of-pocket to visit in-network dentists.

Choice of dental insurance plans

	HMO	PPO In-Network/Out-of-Network
Individual Deductible (Family = 2x)	None	\$50 / \$50
Office Visit Copay	None	None
Preventive Coinsurance	Scheduled fee	100% / 100%
Basic Coinsurance	Scheduled fee	80% / 80%
Major Coinsurance	Scheduled fee	50% / 50%
Annual Plan Maximum	Unlimited	\$2,000 / \$2,000
Orthodontia Coinsurance	Discounts only	50% / 50%
Orthodontia Lifetime Maximum	Unlimited	\$1,500 / \$1,500

Employee and CMAP contributions for each dental insurance plan offered

	Dental DHMO			Dental PPO		
	Employee	CMAP	Total	Employee	CMAP	Total
Employee Only	\$1.70	\$15.27	\$16.97	\$4.63	41.63	\$46.26
Employee + Spouse	\$7.85	\$23.53	\$31.38	\$22.31	\$66.92	\$89.23
Employee + Child	\$8.86	\$26.58	\$35.44	\$23.00	\$69.00	\$92.00
Family	\$12.47	\$37.39	\$49.86	\$39.84	\$119.50	\$159.34



Vision Benefits

Carrier: **Vision Service Plan**

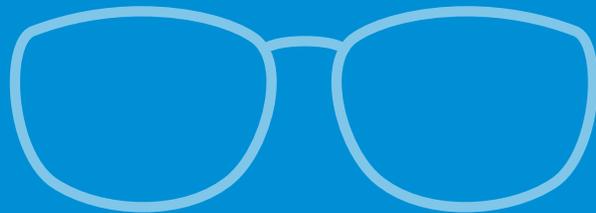
Effective: **01/01/2016 through 12/31/2016**

Website: **www.vsp.com**

Phone: **800-877-7195**

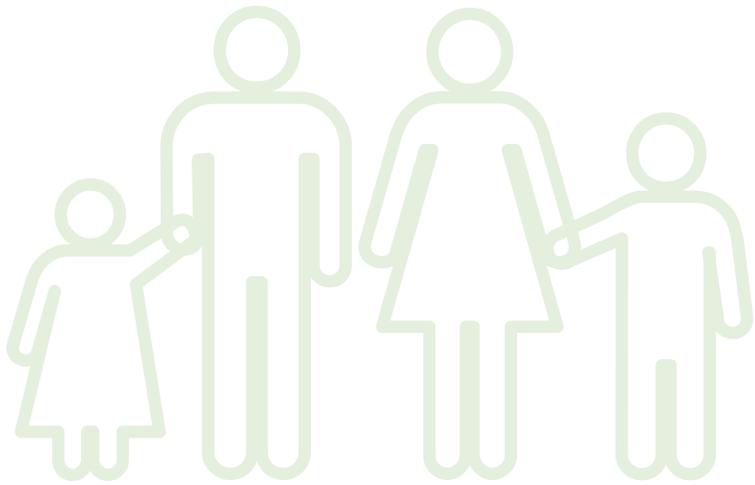
The VSP vision insurance plan provides reimbursement for vision-related services (eye exams, glasses, contact lenses, etc.), as well as allowing you to manage out-of-pocket costs by using in-network vision providers.

**The contact lens benefit is available every 12 months, however you may not use the contact lens benefit in addition to lenses for frames within the same 12 months.*



Vision Plan Details:	Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 months	\$20 copayment	\$50 max allowance
Materials	Every 12 months	\$20 copayment	Allowance varies
Frames	Every 12 months	\$120 allowance	\$70 max allowance
Elective Contacts	Every 12 months*	\$20 copayment	\$105 max allowance

Monthly Contributions			
	Employee	CMAP	Total
Employee Only	\$0.00	\$11.00	\$11.00
Employee + Spouse	\$3.52	\$14.07	\$17.59
Employee + Child	\$3.59	\$14.37	\$17.96
Family	\$5.79	\$23.16	\$28.95



Life Insurance

Carrier: Mutual of Omaha

Website: www.mutualofomaha.com

Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. Accidental Death and Dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a specifically covered accident.

Plan details:

- All full-time employees are eligible for Basic Life/AD&D insurance
- Basic Group Term Life Insurance equal to **\$75,000**, no cost to the employee for basic coverage
- Basic AD&D Insurance benefit amount is 100% of the life amount

Optional, employee paid additional life insurance is available at a maximum of \$300,000, based on a sliding scale depending on age which is underwritten and requires the approval of the insurance carrier.

- Employee coverage in \$10,000 increments; Maximum of \$300,000, not to exceed 5 times salary; \$100,000 Guarantee Issue (GI applies to new hires only).
- Spousal coverage in \$5,000 increments; Maximum of \$150,000, not to exceed 50% of employee amount; \$10,000 Guarantee Issue (GI applies to new hires only).
- Coverage for child(ren) available; \$10,000 per child from age 6 months to 19 yrs old (25 if full-time student), not to exceed 50% of employee amount.
- Employee pays 100% of the insurance premium.

See table below for rates.

Age	Voluntary Life Only per/\$1000	Voluntary Life + AD&D* per/\$1000
<24	\$0.07	\$0.10
25-29	\$0.07	\$0.10
30-34	\$0.07	\$0.10
35-39	\$0.09	\$0.12
40-44	\$0.14	\$0.17
45-49	\$0.24	\$0.27
50-54	\$0.39	\$0.42
55-59	\$0.61	\$0.64
60-64	\$0.96	\$0.99
65-69	\$1.71	\$1.74
70-74	\$3.07	\$3.10
75-79	\$5.06	\$5.09
80-84	\$7.02	\$7.05
85-89	\$7.02	\$7.05
90-100	\$7.02	\$7.05



Mutual of Omaha

Short- and Long-Term Disability

Carrier: **Mutual of Omaha**

Website: www.mutualofomaha.com

CMAP currently provides disability insurance coverage for full-time employees at no cost to the employee.

Short-Term Disability (STD) Program

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

- STD benefit begins after 0 days of injury or 7 days of illness
- STD benefit pays up to 60% of pre-disability earnings to a maximum of \$1,500 per week
- No cost to employees

Long-Term Disability (LTD) Program

If you become ill or suffer an injury that prevents you from returning to work for an extended period of time, this program will replace a portion of your income for a defined period of time.

- LTD benefit begins after 90 days of continuous injury or illness
- LTD benefits pays up to 60% of pre-disability earnings to a maximum of \$7,500 per month
- No cost to employees



Other Benefits

Retirement

As a CMAP employee, you will be enrolled in a statewide retirement fund. You'll also have access to optional resources to support financial well-being and a good work-life balance.

As a full-time, benefits-eligible employee of CMAP, you are automatically enrolled and required to participate in a state retirement fund — the Illinois Municipal Retirement Fund or IMRF. You also have the option of contributing to a 457 Deferred Compensation Plan, which allows you to contribute a portion of your salary on a pre-tax basis to your choice of investment options.



IMRF is different from a traditional 401K in a few significant ways:

- Employees are required to contribute 4.5 percent of their gross income
- CMAP contributes a variable rate, in 2016 it is 8.77 percent of your gross income, for each employee per pay period
- Employees hired after 2011 are vested after 10 years of employment
- Once eligible, an employee's retirement benefits last from retirement until death



IMRF benefits after one year of service currently include a death benefit equal to one year's salary plus the return of member contributions, surviving spouse and disability benefits, as well as retirement benefits. Contributions are treated as deferred compensation for tax purposes. Vesting in the program occurs after eight years of service unless your initial enrollment into IMRF was after January 1, 2011, which put you on a 10-year vesting schedule.

In 2007 state legislation was passed to allow state employees who accepted employment with CMAP, a one-time selection of remaining with the State Retirement System (SERS) instead of participating in IMRF. SERS requires an employee contribution of 4% of their gross income.

For more detailed information, see Human Resources using contact information at the back of this book.

Employee Assistance Program

The EAP provides staff with a 24-hour toll-free hotline to call for guidance on personal or work-related issues. Please contact Human Resources for more details.

Flexitime

Employees have an opportunity to participate in a flexible work schedule which allows the 75-hour pay period to be completed in 9 days during the two-week pay period, working no more than 9 hours/per day (not including lunch), provided there is advance approval by the department deputy director.



Voluntary Benefits



AFLAC

All full-time employees are eligible to participate in the voluntary plans offered by Aflac: Accident Indemnity Advantage, Cancer Care and Hospital Protection. Aflac pays employees cash benefits directly (unless assigned) if they or a family member are sick or injured. This can include payments to help cover things that major medical insurance doesn't cover, such as out-of-pocket medical costs and everyday living expenses during illness. Aflac policies are 100% employee-paid as a voluntary payroll deduction.



Deferred Compensation

A 457 Deferred Compensation Plan is a supplemental retirement savings program that allows you to make contributions on a pre-tax basis. Federal and, in most cases, state income taxes owed on these contributions are deferred until your assets are withdrawn, usually during retirement when you may be in a lower tax bracket. Most 457 Deferred Compensation Plans allow you to increase, decrease, stop, and restart contributions at any time.

CMAP offers the option to invest in a 457 Deferred Compensation Plan through Principal Financial Group. Staff members who enroll in this program elect to have a certain percentage or amount of the pay “deferred” on a pre-tax basis until retirement. Employees may enroll or make changes to their contribution amounts or investment choices at any time. The maximum annual deferral amount for 2016 is \$18,000 and the catch-up maximum is \$6,000. Please contact Human Resources for more details.





Flexible Spending Accounts

Carrier: FlexSave of America

Effective: 01/01/2016 through 12/31/2016

Website: www.flexsaveamerica.com

Phone: 888-231-1363

FlexSave of America administers our flexible spending accounts (FSA). The plan provides tax savings to the employee by reducing employee medical premiums and medical or dependent care elections from gross salary prior to calculation of federal income and social security taxes. Since taxable income is reduced by the amount contributed, employees pay less in taxes, and have more take-home pay. Reimbursement is available by a FlexSave credit card, check, or direct deposit.



- **Healthcare** — a healthcare reimbursement account is available for those individuals who are interested in having money deducted from their paycheck pre-tax and put into an account for medical expenses not covered under any insurance plan. The maximum pre-tax benefit is \$2,550 annually.
- **Dependent Care** — a dependent care reimbursement account is available for those individuals who are interested in having money deducted from their paycheck pre-tax and put into an account for eligible dependent care expenses. The maximum pre-tax benefit is \$5,000 annually.

If you participate in the Healthcare Savings Account (HSA), you can only participate in the limited “healthcare” FSA for dental and vision. Please contact Human Resources for more details.



Questions?

Contact Human Resources by calling **312-454-0400**
or writing to **hresources@cmap.illinois.gov**.





Chicago Metropolitan
Agency for Planning

233 South Wacker Drive, Suite 800
Chicago, IL 60606

312-454-0400
info@cmap.illinois.gov

www.cmap.illinois.gov