



Chicago Metropolitan Agency for Planning Employee Benefits Plan



January 1 - December 31, 2019

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.



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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.

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.

Holidays

CMAP observes 11 paid holidays per year as listed below.

Weekday	Date	Holiday
Tuesday	January 1, 2019	New Year's Day
Monday	January 21, 2019	Martin Luther King Jr. Day
Monday	February 18, 2019	President's Day
Monday	May 27, 2019	Memorial Day
Thursday	July 4, 2019	Independence Day
Monday	September 2, 2019	Labor Day
Monday	October 14, 2019	Columbus Day
Monday	November 11, 2019	Veteran's Day
Thursday	November 28, 2019	Thanksgiving Day
Friday	November 29, 2019	Day after Thanksgiving
Wednesday	December 25, 2019	Christmas Day



Employee Development

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

Tuition Reimbursement

Tuition reimbursement is available to all regular full-time employees who have completed their first six months of employment and wish to pursue a degree program that enhances CMAP goals. Reimbursement is contingent on continuously maintaining performance that “meets expectations” or better on annual reviews and full-time job performance, prior management approval and availability of funds. As of calendar year 2018, up to \$5,250 of educational costs or reimbursements is non-taxable and can be requested. Costs over \$5,250 are not eligible or reimbursable. The employee must earn a passing grade, in classes in which grades are provided, to be eligible for reimbursement. Approval each semester/quarter is required and is based on funding availability and course relevance. Reimbursement is for tuition and costs of books less any scholarships, grants or military benefits received. Associated fees are not reimbursable. To be considered employees must submit a completed, signed Educational Reimbursement Agreement in advance to Human Resources.

Conference Training

All regular full-time employees are eligible to participate in or attend work-related conferences or training, contingent upon prior management approval, which will be based on priority and availability of funding.

Membership and Association Dues

All regular full-time employees who have completed their first six months of employment are eligible for professional association membership and dues reimbursement, which requires prior management approval and will not exceed \$250 per calendar year per employee.

Certification, Licenses and Professional Development Reimbursement

Certification and license programs, in addition to professional development training with costs that exceed \$3,500, are available to all regular full-time employees who have completed their first six months of employment. Certification, licenses and professional development must be relevant to the current employee’s job responsibilities, development plans and / or provide skills that will contribute to CMAP’s goals or resource needs. Only costs of registration are eligible for reimbursement. To be considered employees must submit a completed, signed Educational Reimbursement Agreement in advance to Human Resources. Reimbursement is contingent upon prior management approval and availability of funds.

Insurance Benefits



**BlueCross BlueShield
of Illinois**

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.

The chart on the below shows what each medical insurance plan offers.

Choice of medical insurance plans

	BlueAdvantage HMO B97229 1.800.892.2803	BluePrint PPO B97229 1.800.541.2762	BlueEdge PPO P97433 1.800.541.2762
Network	BlueAdvantage HMO <i>In-Network benefits only</i>	PPO	PPO
Deductible			
Individual (In-Network/ Out-of-Network)	\$0	\$250 / \$500	\$2,700 / \$5,200
Family (In-Network/Out-of-Network)	\$0	\$750 / \$1,500	\$5,400 / \$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	\$2,700 / \$10,400
Family (In-Network/Out-of-Network)	\$3,000 <i>(Maximum in copays)</i>	\$3,750 / \$7,500 <i>Includes deductible</i>	\$5,400 / \$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



CMAF 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.

The chart below shows how much employees and CMAF will contribute depending on the plan chosen.

Please see Human Resources for more details.

Employee and CMAF monthly contributions for each medical insurance plan offered

	BlueAdvantage HMO			BluePrint PPO		
	Employee contribution	CMAF contribution	Total premium	Employee contribution	CMAF contribution	Total premium
Employee	\$97.71	\$553.69	\$651.40	\$119.49	\$677.09	\$796.58
Employee + Spouse	\$265.74	\$1,062.98	\$1,328.72	\$324.97	\$1,299.90	\$1,624.87
Employee + Children	\$229.25	\$917.00	\$1,146.25	\$280.34	\$1,121.38	\$1,401.72
Family	\$364.71	\$1,458.86	\$1,823.57	\$446.00	\$1,784.01	\$2,230.01

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

	BlueEdge PPO / HSA			HSA Deductible/Contributions		
	Employee contribution	CMAF contribution	Total premium	CMAF's contribution to deductible	Employee's yearly/maximum deductible	IRS contribution limit
Employee	\$94.52	\$535.62	\$630.14	\$600.00	\$2,900.00	\$3,500.00
Employee + Spouse	\$257.07	\$1,028.30	\$1,285.37	\$1,250.00	\$5,750.00	\$7,000.00
Employee + Children	\$221.77	\$887.09	\$1,108.86	\$1,250.00	\$5,750.00	\$7,000.00
Family	\$352.82	\$1,411.26	\$1,764.08	\$1,250.00	\$5,750.00	\$7,000.00

BlueCross BlueShield plan features

Virtual Visits

MDLIVE's Virtual Visits program is available for PPO and HDHP participants only. This benefit provides you and covered dependents access to care for non-emergency medical and behavioral health needs. Access to a board-certified MDLIVE doctor is available 24 hours a day, 7 days a week. Speak to a doctor immediately or schedule an appointment based on your availability. Telemedicine can also be a better alternative than going to the emergency room or urgent care.* To take advantage of this benefit, visit www.MDLIVE.com/bcbsil or call 888.676.4204.

*In the event of an emergency, this service should not take place of an emergency room or urgent care facility. Proper diagnosis should come from your doctor and medical advice is between you and your doctor.

Value Added Benefits

BlueAccess for Members: www.bcbsil.com

This portal allows you to check claim status, find in-network providers, use the hospital comparison tool, and much more. Download the BlueAccess Mobile™ app from a mobile device and opt in to receive texts for Rx refill reminders, fitness tips, and more.

24/7 Nurseline: 800.299.0274 (PPO Members Only)

General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses

Mail Order Prescriptions: 888.211.9028

Through BCBS and PrimeMail® by Walgreens, mail order prescriptions may save time and money.

Blue365 Discounts

Access to additional special program discounts. Details can be accessed by logging into Blue Access for Members via www.bcbsil.com. Once logged in, go to the My Coverage tab and click on Discounts found under Member Advantages.

Well on Target Member Wellness Program

Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.

Tips to save money

Prescription Drugs

- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed
- Take advantage of the Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

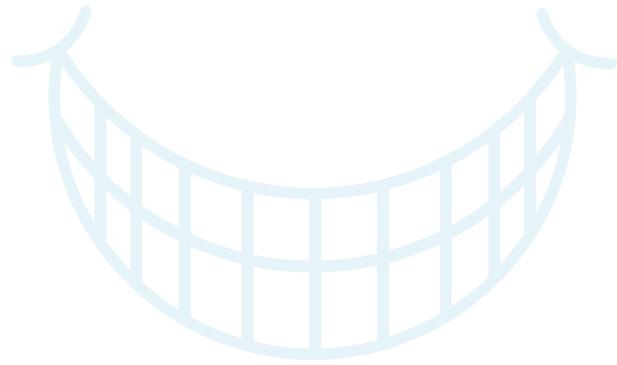
High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Whenever possible, compare cost options prior to scheduling your necessary services

Accessing Medical Care

The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't life threatening, call and let them know your symptoms require immediate attention.
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you.
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.



Dental Insurance

Dental Health Maintenance Organization (DHMO)

A managed care plan that provides dental care through a Primary Care Dentist. You receive all your dental care from a Primary Care Dentist that you select from the dental network. You will have no coverage if you see a dentist outside of your selected Primary Care Dentist or the dental network, other than in an emergency situation.

Dental Preferred Provider Organization (DPPO)

A flexible plan that allows you to choose the dentist of your choice. Manage out-of-pocket costs more efficiently by using in-network dentists. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost:

- | | | |
|---------------------------------|----------------------|----------------------------|
| Preventive: | Basic: | Major: |
| • Annual cleanings (2 per year) | • Fillings | • Dentures/bridges/partial |
| • X-rays (1 per year) | • Simple extractions | • Crowns |
| • And more | • And more | • And more |

Choice of plan options

Delta Dental of Illinois www.deltadentalil.com		
	HMO In-Network benefits only	PPO In-Network/Out-of-Network
Network name	DeltaCare 10408 1.800.942.3772	Dental PPO 10408 1.800.323.1743
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

Dental Insurance (continued)

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	\$23.54	\$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	\$37.40	\$49.86	\$39.84	\$119.51	\$159.34

Delta Dental has perks to be aware of for being an enrolled member on the plan:

YourOralHealthHub.com

On www>YourOralHealthHub.com, a website dedicated to promoting oral health education and wellness, members can access an oral health risk assessment tool, oral health topic library, an Ask a Dentist feature, our blog and other oral health videos, tips and information.

Delta Dental Mobile Application

Use the mobile app to access the cost estimator tool where you can get estimates on dental services. The app also provides a network dentist search and scheduler tool where you can find network dentists and schedule appointments with them online. The app can be downloaded from the App Store (Google) or Google Play (Android).



Vision Benefits

Vision insurance helps offset the costs of routine eye exams and helps pay for vision correction eye wear, like eyeglasses and contacts. By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage.

Vision Service Plan (VSP)
www.vsp.com

VSP Signature Network
300020100001
1.800.877.7195

Enrolled VSP members are eligible for additional perks:

TechShield Blue

Reduce your blue light exposure and save! Your VSP benefit provides a savings of up to 40% on TechShield Blue. TechShield Blue is an advanced anti-reflective coating that helps combat digital eye strain by reducing your exposure to blue light from smartphones, tablets, computer monitors, LED and CFL lighting, and the sun.

Unity Progressive Lenses Rebate

Receive a \$25 mail-in rebate when you purchase Unity Progressive Lenses from your VSP network doctor with at least one of the following lens enhancements: Unity Anti-Reflective Coating, TechShield Blue, or SunSync Light-Reactive Lenses.

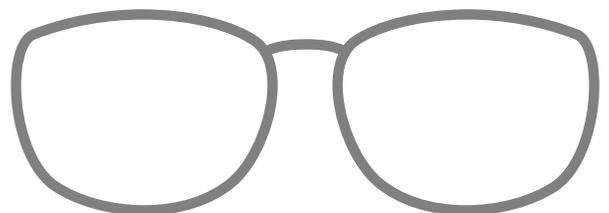
SunSync Light-Reactive Lenses

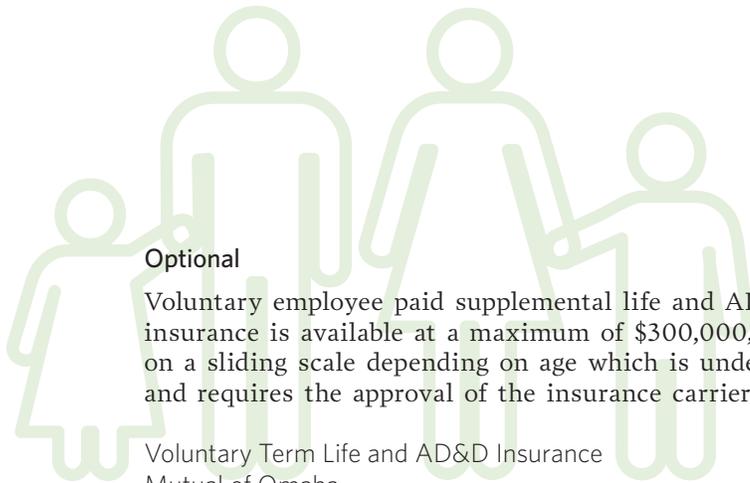
These lenses are backed by a one-year, 100% satisfaction guarantee. If you're not completely satisfied, VSP will refund any associated out-of-pocket expenses, less any copays, and replace your SunSync lenses with clear, prescription lenses free of charge.

Vision Plan Details:	Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 months	\$20 copay or \$0 copay	Up to \$50 reimbursement
Lenses <ul style="list-style-type: none"> • Single vision • Bifocal • Trifocal • Lenticular 	Every 12 months	\$20 copay or \$0 copay	Reimbursement varies
Frames	Every 12 months	\$120 allowance + 20% off balance	Up to \$70 reimbursement
Elective Contacts	Every 12 months*	\$120 allowance	Up to \$105 reimbursement

*You cannot get contacts and glasses in the same calendar year

Monthly Contributions			
	Employee	CMAP	Total
Employee Only	\$0.00	\$11.96	\$11.96
Employee + Spouse	\$3.83	\$15.30	\$19.13
Employee + Child	\$3.91	\$15.62	\$19.53
Family	\$6.30	\$25.18	\$31.48





Life Insurance

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.

Basic Life and AD&D Insurance
Mutual of Omaha

www.mutualofomaha.com

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

Voluntary employee paid supplemental life and AD&D 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.

Voluntary Term Life and AD&D Insurance
Mutual of Omaha

www.mutualofomaha.com

- 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

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

Mutual of Omaha
www.mutualofomaha.com

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 insurance premium 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 2019 it is 4.51% 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 plan that allows you to make contributions on a pre-tax or after tax basis. The 457 Deferred Compensation Plan allows you to increase, decrease, stop, and restart contributions at any time.

CMAP offers the option to invest in a 457 Deferred Compensation Plan through Empower. Employees who enroll in this plan elect to have a certain percentage or amount of the pay "deferred" on a pre-tax or after-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 2019 is \$19,000 and the catch-up maximum is \$6,000. Please contact Human Resources for more details.





Flexible Spending Accounts

FlexSave of America
www.flexsaveamerica.com
1.888.231.1363

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 \$2,700 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.illinos.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