

Insurance Benefits Program		
Eligibility	All Plans <ul style="list-style-type: none"><li>• Full-time, regular faculty and staff who work at least 30 hours per week</li></ul> Dental, Vision, Accident, Critical Illness, Hospital Indemnity, Identity Theft, and Legal Plans only <ul style="list-style-type: none"><li>➤ Part-time, regular staff who work at least 20 hours per week</li></ul>	
Effective Date	First of the month following date of hire or change to eligible status	
Enrollment Opportunities	<ul style="list-style-type: none"><li>➤ Hire Date</li><li>➤ Qualifying Life Event – within thirty (30) days of event</li><li>➤ Qualifying life events include: Change in legal marital status, Change in number of dependents, Change in employment status, Change in place of residence</li><li>➤ Annual Open Enrollment – effective date of January 1 of each year</li></ul>	
Plans	Medical – BlueCross BlueShield <ul style="list-style-type: none"><li>➤ Blue Advantage HMO</li><li>➤ Blue Choice Options PPO</li><li>➤ High Deductible Health Plan with HSA</li></ul>	To find HMO or PPO Providers: <ul style="list-style-type: none"><li>• Go to <a href="http://www.bcbsil.com">www.bcbsil.com</a>.</li><li>• Click on ‘Find Care’ at top of page.</li><li>• Select Find a Doctor or Hospital or Dentist</li><li>• “Search as a Guest” and follow on screen instructions.</li><li>• Select one of following plans:<ul style="list-style-type: none"><li>– BlueAdvantage HMO – PPO (Participating Provider Organization) or Blue Care Dental PPO</li></ul></li></ul>
	Dental – BCBS <ul style="list-style-type: none"><li>➤ Basic Plan</li><li>➤ Enhanced Plan</li></ul>	
	Vision – BCBS/EyeMed <ul style="list-style-type: none"><li>➤ PPO</li></ul>	To find PPO Providers: <ul style="list-style-type: none"><li>• Go to <a href="http://www.eyemedvisioncare.com/bcbsil/en">www.eyemedvisioncare.com/bcbsil/en</a></li><li>• Click on “Find an eye doctor”</li><li>• Enter city or zip code and click on Search</li></ul>
	Life, AD&D and Long Term Disability – MetLife <ul style="list-style-type: none"><li>➤ Basic Life and AD&amp;D – 1.5 times base annual salary up to \$400,000 – paid by AU</li><li>➤ Voluntary Life and AD&amp;D – paid by employee<ul style="list-style-type: none"><li>– Employee up to \$500,000 (\$100,000 guarantee issue)</li><li>– Spouse up to \$150,000 (\$50,000 guarantee issue)</li><li>– Child(ren) \$5,000 or \$10,000</li></ul></li><li>➤ Long Term Disability – 60% up to \$10,000 per month; 90-day elimination period<ul style="list-style-type: none"><li>Pre-tax option paid by AU; Post-tax option paid by employee</li></ul></li><li>➤ Accident Insurance</li><li>➤ Critical Illness Insurance</li><li>➤ Hospital Indemnity Insurance</li><li>➤ Identity Theft Protection</li><li>➤ Legal</li><li>➤ Pet Insurance</li></ul>	
	Flexible Spending Accounts – Flores & Associates <ul style="list-style-type: none"><li>➤ Medical Spending Account up to \$3,300 per calendar year</li><li>➤ Dependent Care Spending Account up to \$5,000 per calendar year</li><li>➤ Transportation (public transportation) / Parking Spending Account – up to \$325 per month</li><li>➤ Up to \$640 can be rolled over into the next calendar year for the Medical Spending Account Only</li></ul>	
Employee Assistance Program – TELUS Health		
Confidential counseling services available 24 hours/7 days to employee and dependents at no cost. Services include Family Source, Legal Connect, Financial Connect, and Guidance Resources Online.		

403b Retirement Plan	
Options and Eligibility	<p>TIAA Defined Contribution Plan</p> <ul style="list-style-type: none"> <li>➤ All regular faculty and staff who work at least 20 hours per week are eligible</li> <li>➤ Employee contribution <ul style="list-style-type: none"> <li>– 1 to 5% of base annual compensation</li> <li>– Pre-tax or After-tax contributions</li> </ul> </li> <li>➤ Employer contribution <ul style="list-style-type: none"> <li>– Match an additional 1%</li> </ul> </li> </ul> <p>TIAA Tax-Deferred Annuity Plan</p> <ul style="list-style-type: none"> <li>➤ All non-student employees are eligible</li> <li>➤ Employee contribution <ul style="list-style-type: none"> <li>– Percentage or flat dollar amount</li> <li>– Pre-tax or Post-tax (Roth)</li> </ul> </li> <li>➤ Employer contribution – none</li> </ul>
Effective Date	As soon as administratively possible after Hire Date. Participant may enroll or change contributions at any time.
Vesting for Match	You are always 100% vested in all of your Plan accounts.
Limitations on Contributions	There are limits to the amount that can be contributed to a 403b Plan per year. These limits are set by the IRS and can change from year to year. More detailed information can be found at <a href="http://www.irs.gov">www.irs.gov</a> .
Paid Time Off	
PTO Leave	<p>Available to regular staff who work at least 20 hours per week. Pro-rated accrual for part-time staff.</p> <ul style="list-style-type: none"> <li>➤ <b>Non-exempt</b>, hourly staff accrue 10 days of vacation leave in first year of employment. The accrual increases each year up to a maximum of 20 days per year in tenth year of employment and beyond.</li> <li>➤ <b>Exempt</b>, salary staff (excludes 9-month faculty) accrue 4 weeks per year for 12-month appointment; 3 weeks per yr. for 11-mth appointment, 2 weeks per yr. for 10-mth appointment; 1 week per yr. for 9-mth appointment.</li> </ul> <p>*Maximum carry-over of 80 hours per calendar year.</p>
Personal Leave	Available to staff who work at least 20 hours per week. Pro-rated accrual for newly hired and part-time staff. Staff accrue 4 days of personal leave per calendar year.
Sick Leave	<p>Available to regular staff who work at least 20 hours per week. Pro-rated accrual for part-time staff.</p> <ul style="list-style-type: none"> <li>➤ Non-exempt, hourly staff accrue .0462 per hour for each hour paid. Maximum carry-over and accumulation of 90 days.</li> <li>➤ Exempt staff (excludes 9-month faculty) receive 240 hours of sick leave in 1<sup>st</sup> &amp; 2<sup>nd</sup> year of employment; 720 hours in 3<sup>rd</sup> year &amp; beyond.</li> </ul>
Holidays	Up to 16 paid Holidays per year. Available to staff who work at least 20 hours per week. Employee must be scheduled to work on the Holiday to be paid for the Holiday.
Tuition Assistance	
AU Tuition Assistance	Available after 1 year of employment to regular faculty & staff who work at least 30 hours per week. Tuition for undergraduate courses paid at 100% for employee, employee's legal spouse and employee's dependent children. Tuition for graduate programs paid at 60% for employee following Sr. Leadership approval.
Tuition Exchange Scholarship Programs	Aurora University maintains membership in two consortiums of institutions of higher education, Council of Independent Colleges and the Tuition Exchange, that allow eligible family members of regular, full-time employees the opportunity to receive scholarships to attend alternative institutions of higher education. Dependents are eligible to apply for these scholarships after 1 year of the employee's full-time employment as of 8/31.
Other	
Sports, Plays, etc.	All faculty and staff can attend at no cost.
Library	All faculty, staff and their families have access to library materials.
Bookstore	All faculty and staff receive 10% discount on insignia, clothing, books and textbooks.
Dining Hall	All faculty and staff receive an employee discount at the dining hall
Gym Facilities	All faculty and staff have access to on campus gym facilities, as available.