

# THE UNIVERSITY OF CHICAGO **2016 BENEFITS GUIDE**



THE UNIVERSITY OF  
**CHICAGO**

Human  
Resources

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# Dear University of Chicago Colleague,

**Welcome to the University of Chicago community.** I hope you find your time with the University a rewarding experience.

Benefits, including health and welfare and retirement programs, are important for you and your family's financial security and peace of mind. This guide is designed to provide you with a summary of health and welfare and retirement benefits for which you are eligible. Additionally, the University has established a helpful on-line tool called The Choice Is Yours, to help you choose a health plan. Simply answer a few questions about your medical, dental, and vision benefit needs. Then in just a few minutes, The Choice Is Yours will suggest the plan that is right for you based on your responses. Your responses are anonymous and you can use the tool multiple times. Visit [decisionsupportsuite.com/uchicago16](https://decisionsupportsuite.com/uchicago16) to find your choices.

Also, to help you compare your medical plan choices before you enroll and understand your coverage after you enroll, a Summary of Medical Benefits and a Glossary of Medical Terms are available online at [humanresources.uchicago.edu/benefits/healthwelfare](https://humanresources.uchicago.edu/benefits/healthwelfare). Additional information is available at [humanresources.uchicago.edu](https://humanresources.uchicago.edu) to assist you as you make decisions on the benefit programs that best meet your needs and the needs of your eligible dependents.

## **Health care benefits are an important part of your benefits package at the University.**

We focus our efforts on providing the University community access to high quality health care while balancing rising costs. Our goal is to put the University in the best possible position to support the health and wellness of our faculty and staff members while offering affordable and comprehensive health plan choices.

## **We also remain dedicated to providing plans that:**

- Offer choice in benefit options while providing you and your family financial protection
- Encourage and offer tools to support healthy lifestyles
- Evaluate our current plan offerings and make enhancements that benefit our faculty and staff and their families

Please read and consider the information provided in the guide carefully. Should you have questions on any of the plan options, please do not hesitate to take advantage of the personal assistance that our Benefit Specialists can provide. Specialists can be reached Monday through Friday from 8:30 a.m. to 4:30 p.m. by phone at **773.702.9634** or email at [benefits@uchicago.edu](mailto:benefits@uchicago.edu).

Sincerely,



Michael F. Knitter  
Interim Associate Vice President  
Human Resources  
The University of Chicago

# Understanding Your Benefits

Choosing and personalizing your benefits depends on your specific needs, preferences, and budget. We've made it easy for you to do your homework, research plans, and get answers to your questions.

- Read this benefits summary and the plan comparisons on pages 8, 9, 11, and 13.
- Visit the University of Chicago Benefits website at [humanresources.uchicago.edu/benefits](http://humanresources.uchicago.edu/benefits) for additional plan information and resources.

## CONTRIBUTING TO YOUR PLANS

You and the University of Chicago share the cost of your medical benefits. You pay the full cost for your dental and vision benefits. Refer to the contribution charts on the University of Chicago Benefits website [humanresources.uchicago.edu/benefits](http://humanresources.uchicago.edu/benefits) or see page 7 for medical, page 10 for dental, and page 12 for vision.

## UNIVERSITY-PROVIDED BENEFITS

The University of Chicago pays 100% of the cost for:

- Basic life insurance for you equal to one times your annual salary to a maximum benefit of \$50,000 and
- Business travel accident insurance for you equal to generally five times your annual salary up to a maximum benefit of \$500,000.

## BEFORE-TAX BENEFITS

You, as the employee, pay the cost for this coverage through pre-tax payroll deductions. **You must enroll in the following benefits within 31 days following your hire date or the date you become benefits eligible.** Otherwise, you will not be able to enroll in them until the next Open Enrollment period for an effective date of January 1 of the following year.

- Medical coverage
- Dental coverage
- Vision coverage
- Health and dependent care flexible spending accounts
- Commuter benefit (see enrollment rules on page 23)
- Health Savings Account

**Elections for before-tax benefit plans are binding through December 31, 2016, unless you experience a qualified life event.**

Please visit [humanresources.uchicago.edu/lifework](http://humanresources.uchicago.edu/lifework) for information on the steps you may need to take should you experience changes in your life or on the job in calendar year 2016.

## AFTER-TAX BENEFITS

You, as the employee, pay the full cost for this coverage through after-tax payroll deductions. The following benefits can be elected at any time during the year.

- Personal accident insurance for you and your dependents
- Supplemental life insurance for you
- Voluntary life insurance for your same-gender and opposite-gender spouse/civil union or registered same-gender domestic partner and children
- Long-term disability
- Long-term care

## Coverage Effective Dates

Coverage under most plans starts on your date of hire or the date you become benefits eligible with the following exceptions:

### Supplemental Life Insurance—Employee

- For coverage amounts in excess of \$750,000 elected **within 31 days** following your hire or benefits eligible date, benefits begin the date evidence of insurability is approved by Sun Life. Coverage is not automatic; your application must be approved.
- For any coverage amount elected **after 31 days** following your hire or benefits eligible date, benefits begin the date evidence of insurability is approved by Sun Life. Coverage is not automatic; your application must be approved.

### Voluntary Life Insurance—Spouse or Same Gender Domestic Partner or Civil Union Partner

- For coverage amounts in excess of \$20,000 elected **within 31 days** following your hire or benefits eligible date, benefits begin the date evidence of insurability is approved by Sun Life. Coverage is not automatic; your application must be approved.
- For any coverage amount elected **after 31 days** following your hire or benefits eligible date, benefits begin the date evidence of insurability is approved by Sun Life. Coverage is not automatic; your application must be approved.

## Who's Eligible?

### YOU

You are eligible to participate if you work in a position that is expected to last at least one year and are a:

- Full-time benefits-eligible employee of the University of Chicago (“the University”) scheduled to work at least 35 hours per week
- Part-time benefits-eligible employee of the University scheduled to work at least 20 hours per week

### YOUR FAMILY MEMBERS

You can also cover your eligible dependents, including your:

- Same-gender and opposite-gender spouse, if not legally separated
- Same-gender and opposite-gender civil union partner
- Same-gender domestic partner (“DP”) registered with the University
- Child up to age 26
  - A child is a:
    - Natural child
    - Stepchild
    - Legally adopted child
    - Ward
    - Any individual named in a court order for whom you are legally responsible for providing coverage under the terms of a qualified medical child support order
    - DP child who depends on you for support and lives with you in a regular parent-child relationship
- Unmarried child beyond age 26 if the child is:
  - Incapable of self-sustaining employment due to a mental or physical disability that occurred before attaining age 26 (proof of disability will be required and reviewed for approval);
  - Dependent on employee/DP for primary support and maintenance; and
  - Covered continuously by the plan prior to and beyond age 26
- Military veteran dependent child up to age 30 if the child:
  - Has established residency in Illinois
  - Has served in the active or reserve components of the US Armed Forces
  - Has received a release of discharge other than a dishonorable discharge

### ACCEPTABLE DOCUMENTATION FOR DEPENDENTS

Proof of relationship for each dependent you choose to enroll for the first time must be scanned, uploaded, and attached at the time of enrollment through Workday. Otherwise your dependent(s) will not be considered eligible, and their enrollment will not be processed. Your next opportunity to add your eligible family members will be during Open Enrollment or if you experience a qualifying life event.

#### Same-Gender and Opposite-Gender Spouse

- Marriage certificate

#### Same-Gender and Opposite-Gender Civil Union Partner

- Certificate of civil union

#### Same-Gender DP

- University of Chicago statement of domestic partnership

#### Child

- A birth certificate
- Record of birth from hospital
- Documentation of adoption
- Other appropriate legal documents
- For military veteran dependents, the “Certificate of Release or Discharge from Active Duty” document is also required.

# New Hire Enrollment Process

## STEPS FOR NEWLY HIRED EMPLOYEES

- Attend the University of Chicago Getting to Know UChicago orientation session.
- View the benefits materials you receive at the orientation session and visit the Benefits website at [humanresources.uchicago.edu/benefits](https://humanresources.uchicago.edu/benefits) for more information and resources.
- Visit Workday ([workday.uchicago.edu](https://workday.uchicago.edu)) for a video on Enrolling in Benefits as a New Hire ([youtube.com/watch?v=kPp8Q7AWito](https://youtube.com/watch?v=kPp8Q7AWito)) to guide you through the enrollment process.

### Please Note:

If both you and your spouse/domestic partner/civil union partner are University employees:

- you may each select employee only coverage, or
- one of you may choose employee plus spouse/domestic partner/civil union partner coverage (without a child/children), or
- one of you may choose employee plus child/children (without a spouse/partner) coverage, or
- one of you may choose employee plus family coverage (with a spouse/partner and child/children).

You may not elect coverage as an employee and also receive coverage as a dependent. Only one parent may cover eligible dependent children. Both of you cannot choose employee plus spouse/partner, employee plus child/children or employee plus family coverage.

## WAIVING HEALTH COVERAGE

If you have medical, dental, or vision coverage elsewhere, you can choose to waive coverage provided by the University of Chicago.

## LONG-TERM CARE

If you would like to enroll in the long-term care insurance, you will need to contact Genworth at **800.416.3624** or visit [genworth.com/groupltc](https://genworth.com/groupltc), and enter group id: **UChicago** and code: **groupltc**.

## COMMUTER BENEFITS

If you would like to enroll in the commuter benefits, you will need to contact Conexus at **877.822.9091** or visit [mybenefits.conexus.com](https://mybenefits.conexus.com).

## WHAT IF I DON'T ENROLL?

If you do not enroll within 31 days following your hire date or the date you become eligible for benefits, you will have to wait until Open Enrollment or until you experience a qualified life event. Qualifying life events include:

- Marriage, divorce, legal separation, or annulment
- Registration or termination of a domestic partnership
- Death of a child, spouse, civil union or domestic partner
- Birth, adoption, or placement for adoption of a child
- The start or end of your spouse's, civil union or domestic partner's employment
- A change in your spouse's, civil union or domestic partner's employment status
- Loss of status as a dependent
- Loss of or change in your spouse's, civil union or domestic partner's health care coverage
- A court order which requires that a dependent be covered under your medical coverage

**REMEMBER:** You have **31 days** from the date you experience a qualified life event to make your benefit changes in Workday or you will have to wait until Open Enrollment. Changes made at Open Enrollment will be effective on January 1 of the following year. Proof of the life event is required and must be submitted within 31 days of the change effective date.



# Medical Plans

The University of Chicago offers two different types of medical plans: two preferred provider organization (PPO) plans and three health maintenance organization (HMO) plans.

## MEDICAL PLANS OFFERED

The University of Chicago offers five medical insurance plans, all which provide coverage for pre-existing conditions, prescription drugs, mental health, and substance abuse. Choosing and personalizing your benefits depends on your specific health care needs, doctor preferences, budget, and the type of plan you prefer. Use the comparison chart on pages 8 and 9 to determine which of the following plans best suits your medical needs.

- Maroon Plan (PPO)
- Maroon Savings Choice (PPO)
- University of Chicago Health Plan (HMO)
- HMO Illinois (BlueCross BlueShield)
- Humana Illinois Platinum HMO

## COST OF COVERAGE

You and the University of Chicago share the monthly cost for medical coverage. The University pays the majority of the costs. Your cost is based on

- The plan you choose;
- The coverage level you choose (yourself only; yourself+ spouse/partner; yourself + child(ren); yourself + family);
- Your annual salary; and
- Whether you are a full-time or part-time employee.

## HEALTH MAINTENANCE ORGANIZATION (HMO)

An HMO is a managed care group that provides services and supplies through its own network of doctors, hospitals, and other health care facilities. It covers your expenses only if you go to a health care provider within its network of providers (unless it's a life-threatening emergency).

When you enroll in an HMO plan, you will be required to select a primary care physician (PCP) who manages your care using the HMO network's physicians and facilities. Each member of your family may have his or her own PCP. You will need approval from your PCP before seeing a specialist.

HMOs provide health care within specific geographic areas called service areas. To be a member of an HMO, you must live in its service area. Except for emergencies, you must use doctors in your HMO's network and within your service area.

With an HMO:

- There is NO deductible
- You pay a fixed copayment for each office visit, emergency room visit, and hospital stay.

## PREFERRED PROVIDER ORGANIZATION (PPO)

A PPO gives you freedom of choice and greater flexibility than an HMO. You are not required to choose a primary care physician and do not need a referral to see a specialist. The PPO offers a large network of contracting doctors and hospitals to choose from when care is needed. When a contracting network provider is used, the care is considered "in-network" and out-of-pocket costs will be less. If a provider outside the network is used, the care is considered "out-of-network" and coverage is still provided, but the out-of-pocket costs will be significantly higher. PPO members have access to care anywhere they live, work, or travel, across the country and around the world.

With a PPO:

- There is an annual deductible.
- You pay a percentage of the charge after you have met your deductible for each office visit, emergency room visit, and hospital stay.

With the Maroon Savings Choice plan:

- Access to a University-funded Health Savings Account is provided. All non-preventive care will require you to meet 100% of your annual deductible before the plan will provide coverage. For those enrolled with a spouse and/or children, the family deductible must be satisfied before coverage begins for any one family member.
- You will pay the full cost of prescription drugs until your annual deductible is met unless it is a preventive drug.

## WHICH PLAN IS RIGHT FOR YOU?

The best medical plan for you depends on a number of factors:

- What are your anticipated medical expenses for 2016?
- Do you want to participate in a Health Savings Account or a Flexible Spending Account?
- What can you afford to pay out-of-pocket (in terms of deductibles and copayments) if you or a covered dependent needs medical care?
- Do you have a doctor whom you want to keep seeing, or would you be willing to switch to a network doctor if necessary to pay less for coverage?

### The Choice Is Yours

Find the medical plan that is right for you by answering a few questions about your medical needs. Visit [www.decisionsupportsuite.com/uchicago16](http://www.decisionsupportsuite.com/uchicago16) to find your choices.

# Monthly Medical Rates for Full-Time Employees

If your salary is:	Under \$45,000	\$45,000 – \$74,999	\$75,000 – \$99,999	\$100,000 – \$174,999	\$175,000 or more
<b>Maroon Plan</b>					
Yourself Only	\$125	\$165	\$186	\$293	\$309
Yourself + Spouse/Partner	\$234	\$304	\$380	\$464	\$480
Yourself + Child(ren)	\$208	\$289	\$341	\$379	\$432
Yourself + Family	\$297	\$385	\$475	\$588	\$602
<b>UCHP</b>					
Yourself Only	\$51	\$77	\$115	\$130	\$134
Yourself + Spouse/Partner	\$110	\$174	\$242	\$287	\$305
Yourself + Child(ren)	\$97	\$152	\$229	\$252	\$263
Yourself + Family	\$140	\$210	\$290	\$360	\$375
<b>Humana Illinois Platinum HMO</b>					
Yourself Only	\$60	\$80	\$119	\$151	\$156
Yourself + Spouse/Partner	\$130	\$198	\$265	\$349	\$358
Yourself + Child(ren)	\$108	\$182	\$252	\$286	\$296
Yourself + Family	\$165	\$240	\$338	\$425	\$440
<b>HMO Illinois</b>					
Yourself Only	\$47	\$69	\$95	\$111	\$121
Yourself + Spouse/Partner	\$105	\$152	\$203	\$270	\$284
Yourself + Child(ren)	\$90	\$138	\$193	\$216	\$234
Yourself + Family	\$130	\$190	\$280	\$337	\$347
<b>Maroon Savings Choice</b>					
Yourself Only	\$57	\$74	\$91	\$107	\$124
Yourself + Spouse/Partner	\$130	\$160	\$195	\$230	\$259
Yourself + Child(ren)	\$104	\$134	\$163	\$193	\$222
Yourself + Family	\$173	\$222	\$272	\$321	\$371

# Monthly Medical Rates for Part-Time Employees

If your salary is:	Under \$45,000	\$45,000 – \$74,999	\$75,000 – \$99,999	\$100,000 – \$174,999	\$175,000 or more
<b>Maroon Plan</b>					
Yourself Only	\$188	\$248	\$279	\$440	\$464
Yourself + Spouse/Partner	\$351	\$456	\$570	\$696	\$720
Yourself + Child(ren)	\$312	\$434	\$512	\$569	\$648
Yourself + Family	\$446	\$578	\$713	\$882	\$903
<b>UCHP</b>					
Yourself Only	\$77	\$116	\$173	\$195	\$201
Yourself + Spouse/Partner	\$165	\$261	\$363	\$431	\$458
Yourself + Child(ren)	\$146	\$228	\$344	\$378	\$395
Yourself + Family	\$210	\$315	\$435	\$540	\$563
<b>Humana Illinois Platinum HMO</b>					
Yourself Only	\$90	\$120	\$179	\$227	\$234
Yourself + Spouse/Partner	\$195	\$297	\$398	\$524	\$537
Yourself + Child(ren)	\$162	\$273	\$378	\$429	\$444
Yourself + Family	\$248	\$360	\$507	\$638	\$660
<b>HMO Illinois</b>					
Yourself Only	\$71	\$104	\$143	\$167	\$182
Yourself + Spouse/Partner	\$158	\$228	\$305	\$405	\$426
Yourself + Child(ren)	\$135	\$207	\$290	\$324	\$351
Yourself + Family	\$195	\$285	\$420	\$506	\$521
<b>Maroon Savings Choice</b>					
Yourself Only	\$86	\$111	\$137	\$161	\$186
Yourself + Spouse/Partner	\$195	\$240	\$293	\$345	\$389
Yourself + Child(ren)	\$156	\$201	\$245	\$290	\$333
Yourself + Family	\$260	\$333	\$408	\$482	\$557

# Medical Plan Comparison Chart

Your medical-related needs and considerations are unique, and so are your family's.

That's why the University offers you the opportunity to select the plan option that works best for you.

PLAN FEATURE	Maroon Plan			Maroon Savings Choice
	<b>University of Chicago Medical Center (UCMC)</b>	<b>Inside BCBSIL</b> (BlueCross BlueShield) <b>Network</b>	<b>Outside BCBSIL Network</b>	<b>Inside BCBSIL</b> (BlueCross BlueShield) <b>Network</b>
Choice of doctor	Limited to UCMC	Limited to BCBSIL network	Any provider	Limited to BCBSIL network
Deductible	Individual — \$250 Family — \$600	Individual — \$400 Family — up to \$900	Individual — \$400 Family — up to \$900 Additional \$200 per hospital admission	Individual — \$2,000 Family — \$4,000 <b>For those enrolled with a spouse and/or children, the entire family deductible must be satisfied before coverage begins for any one family member.</b>
Benefit payment percentage	You pay 10%; Plan pays 90% of covered expenses	You pay 20%; Plan pays 80% of covered expenses	You pay 35% ***; Plan pays 65% of the costs	You pay 20%; Plan pays 80% of covered expenses
Out-of-pocket maximum	\$1,500/Individual \$3,000/Family	\$2,250/Individual \$4,500/Family		\$3,000/Individual \$6,000/Family
<b>Health Savings Account</b> (University contribution)	<b>None</b>			<b>\$500/Individual \$1,000/Family</b>
Physician office visits	You pay 10%; Plan pays 90% of covered expenses for "non-preventive services."	You pay 20%; Plan pays 80% of covered expenses for "non-preventive services."	You pay 35% ***; Plan pays 65% of the costs	You pay 20%; Plan pays 80% of covered expenses for "non-preventive services."
Maternity	Provided in full after deductible	You pay 20%; Plan pays 80% of covered expenses	You pay 35%***; Plan pays 65% of the costs	You pay 20%; Plan pays 80% of covered expenses
Knee replacement	Provided in full after deductible	You pay 20%; Plan pays 80% of covered expenses	You pay 35%***; Plan pays 65% of the costs	You pay 20%; Plan pays 80% of covered expenses
Hip replacement	Provided in full after deductible	You pay 20%; Plan pays 80% of covered expenses	You pay 35%***; Plan pays 65% of the costs	You pay 20%; Plan pays 80% of covered expenses
Emergency room	You pay 10%; Plan pays 90% of covered expenses	You pay 20%; Plan pays 80% of covered expenses	You pay 20%***; Plan pays 80% of the costs	You pay 20%; Plan pays 80% of covered expenses
Hospital: inpatient	You pay 10%; Plan pays 90% of covered expenses	You pay 20%; Plan pays 80% of covered expenses	You pay 35%*** (after \$200 deductible); Plan pays 65% of the costs	You pay 20%; Plan pays 80% of covered expenses
Hospital: outpatient	You pay 10%; Plan pays 90% of covered expenses	You pay 20%; Plan pays 80% of covered expenses	You pay 35%***; Plan pays 65% of the costs	You pay 20%; Plan pays 80% of covered expenses
<b>Preventive care/wellness</b> (including preventive office visits)	Provided in full			Provided in full
Ongoing therapy, occupational therapy, and physical therapy	20 visits maximum per condition			20 visits maximum per condition
Hearing services	Not covered			Not covered
Vision services	Contact Davis Vision at 877.393.8844			Contact Davis Vision at 877.393.8844
Prescriptions (generic/preferred brand name/ non-preferred brand-name)	Covered under a separate prescription drug plan administered by CVS Caremark Retail (30-day supply): \$8/\$25/\$45 copayment Mail Service (90-day supply): \$16/\$50/\$90 copayment			Covered under a separate prescription drug plan administered by CVS Caremark; Retail (30-day supply): \$8/\$25/\$45 copayment; Mail Service (90-day supply): \$16/\$50/\$90 copayment. <b>You are responsible for the full cost of non-preventive drugs until the plan deductible has been met, after the deductible copays apply.</b>

\*PCP = Primary Care Physician

Use this chart to help you make a decision. It's a good idea to think through how you might use the plan in the coming year. Do you want a plan that offers you more access to providers? Are you looking for a plan with lower costs? Do you want to have one doctor to coordinate your care? Before you enroll in a new plan, make sure the doctor you want to receive care from is accepting new patients.

**REMEMBER: All medical plans provide emergency care anywhere in the world.**

	University of Chicago Health Plan (UCHP)	Humana Illinois Platinum HMO	HMO Illinois
<b>Outside BCBSIL Network</b>			
Any provider	Limited to network	Limited to network	Limited to network
Individual — \$4,000 Family — \$8,000 Additional \$200 per hospital admission	None	None	None
You pay 35% ***; Plan pays 65% of the costs	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%
\$6,000/Individual \$12,000/Family	\$1,500/Individual \$3,000/Family	\$1,500/Individual \$3,000/Family	\$1,500/Individual \$3,000/Family
	<b>None</b>	<b>None</b>	<b>None</b>
You pay 35% ***; Plan pays 65% of the costs	You pay a \$20 copayment for a PCP* visit and \$40 for a specialist visit; Plan covers the remainder	You pay a \$20 copayment for a PCP* visit and \$40 for a specialist visit; Plan covers the remainder	You pay a \$20 copayment for a PCP* visit and \$40 for a specialist visit; Plan covers the remainder
You pay 35%***; Plan pays 65% of the costs	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%
You pay 35%***; Plan pays 65% of the costs	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%
You pay 35%***; Plan pays 65% of the costs	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%	You pay nothing or a minimal copayment; Plan pays 100%
You pay 20%***; Plan pays 80% of the costs	\$100 copayment; waived if admitted	\$100 copayment; waived if admitted	\$100 copayment; waived if admitted
You pay 35%*** (after \$200 deductible); Plan pays 65% of the costs	You pay \$300 copayment per admission; Plan covers the remainder	You pay \$300 copayment per admission; Plan covers the remainder	You pay \$300 copayment per admission; Plan covers the remainder
You pay 35%***; Plan pays 65% of the costs	Provided in full	Provided in full	Provided in full
	\$0 copay	\$0 copay	\$0 copay
	Limit of 60 combined treatments per calendar year	PCP* and any consulting physician must determine that the member's condition can improve significantly within 2 months	Limit of 60 combined treatments per calendar year; \$20 copayment per visit
	Exam provided in full; no coverage for hearing aids	Exam provided in full; no coverage for hearing aids	\$20 PCP*/\$40 specialist; no coverage for hearing aids
	Contact the Plan at 773.834.0900	Contact EyeMed Vision Care at 888.289.0595	Contact Davis Vision at 877.393.8844
	Retail (30-day supply): \$8/\$25/\$45 copayment; 50% copayment for maintenance medications after 2nd refill; Mail service at DCAM** Pharmacy (90-day supply): \$10/\$30/\$60 copayment; Mail service (90-day supply) with CVS Caremark: \$16/\$50/\$90 copayment	Retail (30-day supply): \$8/\$25/\$45 copayment  Mail service (90-day supply): \$16/\$50/\$90 copayment	Retail (34-day supply): \$8/\$25/\$45 copayment  Mail service (90-day supply): \$16/\$50/\$90 copayment \$50 copay for self-injectables

\*\*DCAM = Duchossois Center for Advanced Medicine at the University of Chicago Medicine

\*\*\*You are also responsible for 100% of the charges in excess of the prevailing fee schedule

# Dental Plans

The University of Chicago offers two different types of dental plans: a Preferred Provider Organization (PPO) Plan and a Copay Plan through MetLife.

## DENTAL PLANS OVERVIEW

Regular visits to the dentist may do more than just brighten your smile—they can be important to your overall health. Many diseases produce oral signs and symptoms. Both of the University of Chicago dental insurance plans provide coverage for preventive care, basic care, major care, and orthodontia.

Choosing and personalizing your benefits depends on your specific dental care needs, budget, and the type of plan you prefer. Under both plans, you are free to visit any licensed dentist you choose. The dental plans offer a large network of contracting providers to choose from when dental care is needed.

When a contracting network provider is used, the care is considered “in-network,” out-of-pocket costs will be less, and the highest level of benefits is received. If a provider outside the network is used, the care is considered “out-of-network” and coverage is still provided, but the out-of-pocket costs will be significantly higher.

## USING YOUR DENTAL BENEFIT IS EASY.

- To find a preferred provider, visit [metlife.com](http://metlife.com) or call **800.942.0854**. Reference the “PDP Plus” network.
- At your appointment, tell them you have MetLife. There’s no ID card necessary.

## COST OF COVERAGE

You pay the full cost for your dental coverage based on:

- The plan you choose and
- The coverage level you choose

## WHICH PLAN IS RIGHT FOR YOU?

Although the plans utilize the same provider network, your costs associated with the plans will vary. Use the Dental Plan Comparison Chart to determine which plan suits your dental needs.

The best dental plan for you depends on a number of factors:

- What are your anticipated dental expenses for 2016?
- What can you afford to pay out-of-pocket (in terms of deductibles and copayments) when dental care is needed?
- Do you have other dental care?

### The Choice Is Yours

Find the dental plan that is right for you by answering a few questions about your dental needs. Visit [www.decisionsupportsuite.com/uchicago16](http://www.decisionsupportsuite.com/uchicago16) to find your choices.

## Monthly Dental Rates

	MetLife Dental CoPay Plan	MetLife Dental PPO Plan
You Only	\$29.61	\$45.41
You + Spouse/Partner	\$49.05	\$81.35
You + Child(ren)	\$56.72	\$102.15
You + Family	\$78.32	\$161.04

# Dental Plan Comparison Chart

PLAN FEATURE	COPAY PLAN		PPO PLAN	
	Inside MetLife Network	Out of MetLife Network	Inside MetLife Network	Out of MetLife Network
<b>Choice of Dentist</b>	Limited to MetLife Network	Any dentist	Limited to MetLife Network	Any dentist
<b>Deductible*</b>	None	Per Individual - \$75 Per Family - up to \$225	Per Individual - \$60	
<b>Annual Maximum</b>	Per Individual - \$5,000	Per Individual - \$1,000	Per Individual - \$1,500 Per Family - \$3,000	
<b>Preventive Care</b>	You pay 10%; Plan pays 90%**	You pay 30%; Plan pays 70%***	You pay 0%; Plan pays 100%**	You pay 0%; Plan pays 100%***
	<b>One visit in a six month period</b>		<b>Two visits per calendar year</b>	
<b>Basic Care</b>	You pay 30%; Plan pays 70%**	You pay 60%; Plan pays 40%***	You pay 20%; Plan pays 80%**	You pay 20%; Plan pays 80%***
<b>Major Care</b>	You pay 50%; Plan pays 50%**	You pay 70%; Plan pays 30%***	You pay 50%; Plan pays 50%**	You pay 50%; Plan pays 50%***
<b>Orthodontia</b> (Adult and Child)	You pay 50%; Plan pays 50%**	You pay 60%; Plan pays 40%***	You pay 50%; Plan pays 50%**	You pay 50%; Plan pays 50%***
	<b>Lifetime Maximum Per Individual - \$1,500</b>	<b>Lifetime Maximum Per Individual - \$500</b>	<b>Lifetime Maximum Per Individual - \$1,000</b>	

\* Deductible waived for Copay Plan's Orthodontia care and PPO Plan's Preventative and Orthodontia care.

\*\* Payment for percentage of negotiated fees as determined by MetLife, subject to cost sharing, deductible and benefit maximums.

\*\*\* Payment for percentage of reasonable and customary charges as determined by MetLife. You are responsible for 100% of any charges in excess of the reasonable and customary charge.

# Vision Plan

The University of Chicago offers two different types of vision plans through the Vision Service Plan.

## VISION PLAN OVERVIEW

The University of Chicago's two separate vision plans offer comprehensive coverage, including eye exams and discounts on eyewear. With open access to see any eye care provider, you can see the one who is right for you.

Eye exams are an important part of overall health care for the entire family. The summary on the next page may help you decide if you or your family need a separate vision plan to save money, stay healthy, and look great.

The Vision Service Plan (VSP) offers a large network of contracting providers to choose from when vision care is needed. When a contracting network provider is used, the care is considered "in-network," out-of-pocket costs will be less, and the highest level of benefits is received. If a provider outside the network is used, the care is considered "out-of-network" and coverage is still provided, but the out-of-pocket costs will be significantly higher.

## USING YOUR VSP BENEFIT IS EASY.

- To find a VSP provider, visit [vsp.com](http://vsp.com) or call **800.877.7195**. Reference the "choice" network to find an "in-network" VSP provider.
- At your appointment, tell them you have VSP. **No ID card is necessary.** If you would like a card, you can visit [vsp.com](http://vsp.com) and print your personalized member vision card.

## COST OF COVERAGE

You pay the full cost for your vision coverage based on:

- The plan you choose and
- The coverage level you choose

## WHICH PLAN IS RIGHT FOR YOU?

Although the plans utilize the same provider network, your costs associated with the plans will vary. Use the Vision Plan Comparison Chart to determine which plan suits your vision needs.

The best vision plan for you depends on a number of factors:

- What are your anticipated vision expenses for 2016?
- What can you afford to pay out-of-pocket (in terms of deductibles and copayments) when vision care is needed?
- Do you have other vision insurance?

## The Choice Is Yours

Find the vision plan that is right for you by answering a few questions about your vision needs. Visit [www.decisionsupportsuite.com/uchicago16](http://www.decisionsupportsuite.com/uchicago16) to find your choices.

# Monthly Vision Rates

	Base Plan	Premier Plan
You Only	\$7.49	\$14.48
You + Spouse/Partner	\$14.98	\$28.94
You + Child(ren)	\$16.44	\$31.76
You + Family	\$26.27	\$50.74

# Vision Plan Comparison Chart

Your Coverage with VSP Doctors under the Base and Premier Plans*		
	BASE PLAN	PREMIER PLAN
<b>PLAN FEATURES</b>		
Exam	Every Calendar Year	Every Calendar Year
Lenses	Every Calendar Year	Every Calendar Year
Frame	Every OTHER Calendar Year	Every Calendar Year
Contacts (instead of glasses)	Every Calendar Year	Every Calendar Year
<b>COPAYMENTS</b>		
Exam	\$0	\$0
Prescription Glasses	\$25	\$25
Contact Lens Exam (fitting & evaluation)	15% Discount (up to \$60 copay)	15% Discount (up to \$60 copay)
<b>ALLOWANCES</b>		
Retail Frame	\$170	\$250
Wholesale Frame	\$65	\$96
Contact Lenses	\$170	\$250
<b>LENS ENHANCEMENTS</b>		
Anti-Reflective Coating	Discounted	\$25 copay
UV Protection	Discounted	Covered in full

Your Coverage with Other Providers under the Base and Premier Plans	
Visit <a href="http://vsp.com">vsp.com</a> for details if you plan to see a provider other than a VSP doctor.	
Exam	Up to \$45
Frame	Up to \$70
Single Vision Lenses	Up to \$35
Bifocal Lenses	Up to \$50
Trifocal Lenses	Up to \$65
Contacts	Up to \$105

\* Coverage with a participating retail chain may be different. Visit [vsp.com](http://vsp.com) for details.

# Group Life, Personal Accident, Business Travel Accident, and Long-Term Care Insurance

Whether you're just getting started or preparing for what's next in life, someone is depending on you. Adequate life insurance protection means your loved ones can pursue their plans and dreams, even if something happens to you.

## Life Insurance

The University of Chicago group life insurance plans provide your family (or beneficiary) with a lump sum payment in the event of your death.

### BASIC LIFE INSURANCE

All benefits-eligible employees have a life insurance coverage amount equal to one times their annual salary to a maximum benefit of \$50,000. If you are a benefits-eligible employee your basic life insurance is effective on your date of hire or benefits eligible date. Enrollment is automatic; as long as you are actively at work on that date. The University pays the full cost for this benefit.

### SUPPLEMENTAL LIFE INSURANCE

The University of Chicago offers all benefits-eligible employees the opportunity to purchase additional life insurance protection for yourself. Enrollment is voluntary and you decide how much to purchase.

- **During the first 31 days following your employment, or during the first 31 days after you become benefits eligible,** you have the option of selecting coverage equal to a multiple of your annual base salary (1x, 2x, 3x, 4x, 5x, 6x, 7x, or 8x) up to \$750,000 without having to submit evidence of insurability to an overall maximum of \$1,500,000 (basic and supplemental combined).
- **After the first 31 days following your employment, or after the first 31 days after you become benefits eligible,** you have the option of selecting coverage equal to a multiple of your annual base salary (1x, 2x, 3x, 4x, 5x, 6x, 7x, or 8x) with evidence of insurability to an overall maximum of \$1,500,000 (basic and supplemental combined).

Any coverage requiring evidence of insurability will not become effective until approved by Sun Life. You will be contacted directly by Sun Life through US mail.

You, as the employee, pay the full cost of this coverage. When you reach age 65, coverage is only available at a reduced percentage of your elected coverage amount.

### VOLUNTARY SPOUSE, SAME-GENDER DOMESTIC PARTNER (REGISTERED WITH THE UNIVERSITY), OR CIVIL UNION PARTNER LIFE INSURANCE

The University of Chicago offers you the opportunity to purchase life insurance protection for your spouse, same-gender domestic partner (DP) who is registered with the University, or civil union partner. Enrollment is voluntary and you decide how much to purchase.

- You may elect coverage for your spouse, DP, or civil union partner in \$10,000 increments up to \$150,000.
- **During the first 31 days following your employment, or during the first 31 days after you become benefits eligible,** you have the option of selecting coverage up to \$20,000 for your spouse, DP, or civil union partner without evidence of insurability. Election amounts greater than \$20,000 will require evidence of insurability.
- **After the first 31 days following your employment, or after the first 31 days after you become benefits eligible,** evidence of insurability is required for all coverage elections.
- Any coverage requiring evidence of insurability will not become effective until approved by Sun Life. You will be contacted directly by Sun Life through US mail.
- You, as the employee, pay the full cost for this benefit.
- When your spouse, DP, or civil union partner reaches age 65, coverage is only available at a reduced percentage of the elected coverage amount.

### VOLUNTARY DEPENDENT CHILD(REN) LIFE INSURANCE

The University of Chicago offers you the opportunity to purchase life insurance protection for your child(ren). Enrollment is voluntary and you decide how much to purchase.

- You may elect coverage for your eligible dependent child(ren) (up to age 26) in \$2,000 increments up to \$10,000.
- You may cover one child or multiple children in your family. You will only pay premium based on one level of coverage. So, if you choose the \$2,000 level of coverage, you will only pay premium based on \$2,000, yet you will have \$2,000 worth of life insurance coverage on each eligible child in your family.
- There is no evidence of insurability required for children.
- You, as the employee, pay the full cost for this coverage.

**The monthly cost for supplemental and voluntary life insurance is based on the coverage amounts you elect. Use the chart on page 16 to determine your coverage costs.**

## Personal Accident Insurance (Accidental Death and Dismemberment)

The University of Chicago offers benefits-eligible employees personal accident insurance, which provides a benefit that helps protect you and your family from financial hardship if you or a covered family member dies or suffers a serious injury in an accident. You may elect up to \$1 million of personal accident insurance for you and your dependents (to a maximum of 10x your annual salary). Participation is voluntary, and you decide how much to purchase. Evidence of insurability is not required.

If family coverage is selected, you must select the dependents to be covered. If both you and your spouse, same-gender University-registered domestic partner, or civil union partner are University employees, both of you cannot choose family coverage. You, as the employee, pay the full cost of this coverage through payroll deductions.

**The cost for personal accident insurance is based on the coverage amounts you elect. Use the chart on page 17 to determine your coverage costs.**

## Business Travel Accident Insurance

The University of Chicago provides benefits-eligible employees business travel accident insurance, as a benefit in the event of your death or serious injury in an accident while traveling on University business away from University premises.

- Enrollment is automatic and coverage begins on your first day of work.
- Coverage begins automatically when you leave your home or office to start a business trip. It does not cover your commute to and from work.
- Amount of coverage is generally five times your annual salary to a maximum of \$500,000.
- The University pays the full cost for this benefit coverage.

## Long-Term Care Insurance

The University of Chicago offers benefits-eligible employees long-term care (LTC) insurance to provide support when needed due to a long-term illness, recovery from an accident or illness, or advanced aging. LTC support can include help getting dressed, eating, bathing, or self-administering medication. Skilled, intermediate, and custodial care in your home, an adult day care center, an assisted living facility, or a nursing home can be covered. LTC insurance will provide coverage for services when they are required for an extended period of time and are not associated with acute care or short-term illness.

All benefits-eligible employees actively at work are eligible to apply. Also eligible are the employee's spouse, same-gender domestic partner (registered with the University), or civil union partner and adult children between the ages of 18 and 79 years. All applicants must maintain a permanent United States residence.

Enrollment is voluntary and you decide how much to purchase. Evidence of insurability is required for all coverage elections for part-time employees and all spouses/same-gender domestic partners/civil union partners and adult children. **During the first 31 days following your employment,** full-time benefit-eligible employees may elect to participate without evidence of insurability. **After the first 31 days following your employment,** evidence of insurability is required to participate. Any coverage requiring evidence of insurability will not become effective until evidence of insurability is approved by Genworth. You will be contacted directly by Genworth.

The cost for long-term care insurance is based on your age and the coverage amounts you select. Premiums are paid directly to Genworth. You choose between payroll deduction (for employees and/or spouses), direct bill or electronic funds transfer from checking or savings accounts. If you select payroll deduction as your method of payment, Genworth will communicate the appropriate deductions to the University of Chicago. Coverage is portable, so you can continue coverage if you change jobs, retire, or leave the University of Chicago as long as you keep paying the premiums. If you would like to enroll, you will need to contact Genworth at **800.416.3624** or visit **genworth.com/groupltc** and enter group id: **uchicago** and code: **groupltc**.

# Supplemental and Voluntary Life and Insurance Rates

When it comes to life insurance, many families are underinsured. It can be difficult to know how much protection is needed in the event of an unexpected death.

## How to Calculate Your Monthly Rate for Supplemental Life

### Step One

Take your annual salary and round it up to the next \$1,000.

### Example

Sue is 38 and her annual salary is \$34,482. Sue rounds that figure up to \$35,000.

### Step Two

Elect the level of coverage that you want.

Sue wants to elect three times her annual salary.

### Step Three

Multiply annual salary times the coverage that you elect.

$$3 \times \$35,000 = \$105,000$$

### Step Four

Divide the result in Step Three by \$1,000.

$$\$105,000 \div \$1,000 = 105$$

### Step Five

Multiply the result in Step Four by the applicable rate per \$1,000.

$$105 \times \$0.034 = \$3.57 \text{ per month}$$

### Employee

Your Age	Monthly Cost per \$1,000 of Coverage
Under 35	\$0.027
35 - 39	\$0.034
40 - 44	\$0.061
45 - 49	\$0.103
50 - 54	\$0.158
55 - 59	\$0.293
60 - 64	\$0.444
65 - 69*	\$0.820
70 - 74*	\$1.506
75 and over*	\$1.506

### Spouse, Same-Gender Domestic Partner (Registered with the University), or Civil Union Partner

Age	Monthly Cost per \$1,000 of Coverage
Under 35	\$0.027
35 - 39	\$0.034
40 - 44	\$0.061
45 - 49	\$0.103
50 - 54	\$0.158
55 - 59	\$0.293
60 - 64	\$0.444
65 - 69*	\$0.820
70 - 74*	\$1.506
75 and over*	\$1.506

### Child(ren)

Age	Monthly Factor per \$2,000 of Coverage
All Eligible Children	\$0.200

\*Reduction in coverage applies.

# Personal Accident Insurance Rates

## How to Calculate Your Monthly Rate for Personal Accident Insurance

### Step One

Choose the amount of coverage you want.

### Example

Jane wants to know what it would cost if she chooses coverage equal to \$80,000 for herself only or for herself and family.

### Step Two

Divide the amount of your total coverage (your principal amount) by \$10,000.

$$\$80,000 \div \$10,000 = 8$$

### Step Three

Multiply the result by the appropriate rate:

- \$0.14 if you have coverage for yourself only
- \$0.23 if you have coverage for yourself and your family

This gives you your monthly contribution rate.

$$8 \times \$0.14 = \$1.12$$

Jane will pay \$1.12 per month for coverage for herself.

or

$$8 \times \$0.23 = \$1.84$$

Jane will pay \$1.84 per month for family coverage.

The table below shows some examples of monthly Personal Accident Insurance contribution rates for various coverage levels:

Principal Amount	Cost of Individual Coverage (Yourself Only)	Cost of Family Coverage (Yourself and Your Family)
\$50,000	\$0.70	\$1.15
\$100,000	\$1.40	\$2.30
\$150,000	\$2.10	\$3.45
\$200,000	\$2.80	\$4.60
\$250,000	\$3.50	\$5.75
\$300,000	\$4.20	\$6.90
\$350,000	\$4.90	\$8.05
\$400,000	\$5.60	\$9.20
\$450,000	\$6.30	\$10.35
\$500,000	\$7.00	\$11.50

# Disability Benefits

The University of Chicago offers disability coverage under two plans depending on the length and type of your disability.

## Short-Term Disability Insurance

The University of Chicago provides short-term disability (STD) insurance to benefits-eligible staff employees who have completed their probationary period. The STD insurance provides income replacement for eligible employees who have a non-work-related illness or injury that makes them unable to work for more than two work weeks. STD is designed to allow you to focus on your recuperation. The University pays the full cost for this benefit.

### STD BENEFITS

- STD pays 60% of your regular salary minus all regular deductions for insurance, union dues, and retirement, after a two-week deductible period, for up to 13 weeks from the date of disability.
- You must use all your accrued sick leave before STD benefits begin or satisfy the two-week deductible period, whichever is longer.
- Pregnancy is a covered disability. STD provides benefits for the balance of six weeks for a regular delivery from the date of birth; the balance of eight weeks are provided for a C-section delivery from the date of birth.
- STD runs concurrent to a leave under the Family and Medical Leave Act (FMLA).

## Long-Term Disability Insurance

The University of Chicago offers benefits-eligible employees long-term disability (LTD) insurance, which provides supplemental income to allow you to focus on your recovery when you suffer an illness, injury, or disabling condition that prevents you from working for more than three months. You can choose from the base plan or the optional plan.

### BASE PLAN

Under the Base Plan, you receive 60% of your eligible monthly salary, up to a maximum monthly benefit of \$10,000, less any benefits you receive from other sources, such as Social Security. Under this plan, during the first 24 months, disability is defined as being unable to perform the material and substantial duties of your regular occupation or having a 20% or more loss in your monthly earnings, and being under the regular care of a doctor. After 24 months, disability is defined as being unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training, or experience, and being under the regular care of a doctor.

### OPTIONAL PLAN

Under the Optional Plan, you receive 60% of your eligible monthly salary, up to a maximum monthly benefit of \$20,000, less any benefits you receive from other sources, such as Social Security. Under this plan, disability is defined as being unable to perform the material and substantial duties of your regular occupation or having a 20% or more loss in your monthly earnings, and being under the regular care of a doctor. This plan also provides an annual 5% cost of living adjustment.

### LTD PARTICIPATION AND COVERAGE BEGIN DATE

- **If no plan is selected within the first 31 days following your employment or your benefits-eligible date**, you will be automatically enrolled in the Base Plan effective on your hire date or the date you become eligible for benefits.
- **During the first 31 days following your employment or benefits-eligible date**, you may elect to participate in the Optional Plan without evidence of insurability. Participation is voluntary and coverage automatically becomes effective on your hire date or the date you become eligible for benefits, unless you are a member of Local 743, in which case participation is mandatory and benefits begin after three months of service.
- **After the first 31 days following your employment or benefits-eligible date**, evidence of insurability is required to participate in the Optional Plan. You will be contacted by Sun Life through US mail. Coverage will become effective on the date approved by Sun Life.
- **You must be actively working on the date coverage begins.** If you are not, coverage will not begin until you are actively working, as determined by the insurance contract.

### COST OF COVERAGE

The monthly cost for long-term disability coverage is based on your salary and the plan in which you are enrolled. You, as the employee, pay the full cost for this coverage. Use the chart on the next page to determine your coverage costs.

# Long-Term Disability Insurance Rates

## How to Calculate Your Monthly Rate

### Step One

Subtract the amount of coverage that the University pays (\$14,000 for full-time employees and \$7,000 for part-time employees) from your annual salary.

### Example

Jane Smith, a full-time employee, earns \$25,840 per year. Here is how she calculates her contribution rate if she is choosing the:

**Base Plan:**  $\$25,840 - \$14,000 = \$11,840$

**Optional Plan:**  $\$25,840 - \$14,000 = \$11,840$

### Step Two

Multiply the result by the appropriate factor:

- 0.00175 if you have elected coverage under the Base Plan.
- 0.00279 if you have elected coverage under the Optional Plan.

### Base Plan

$\$11,840 \times 0.00175 = \$20.72$

### Optional Plan

$\$11,840 \times 0.00279 = \$33.03$

### Step Three

Divide the result by 12. This gives you your monthly LTD contribution rate.

### Base Plan

$\$20.72 \div 12 = \$1.73$

### Optional Plan

$\$33.03 \div 12 = \$2.75$

The table below shows some examples of monthly LTD contribution rates for various salaries (based on full-time employment):

Annual Salary	Base Plan	Optional Plan
\$20,000	\$0.88	\$1.40
\$25,000	\$1.60	\$2.56
\$35,000	\$3.06	\$4.88
\$50,000	\$5.25	\$8.37
\$75,000	\$8.90	\$14.18
\$100,000	\$12.54	\$20.00

# Health and Dependent Care Flexible Spending Accounts

The University of Chicago offers benefits-eligible employees flexible spending accounts (FSA) from which the payment for certain health and dependent care expenses can be made with tax-free dollars.

## HEALTH CARE FSA

The **Health Care FSA** offers you the opportunity to pay for certain health care expenses for yourself and your dependents as long as these expenses are not covered by your medical, dental, or vision plans. Eligible health care expenses include:

- Medical, dental, and vision deductibles, coinsurances and office visits
- Prescription medication
- Certain over-the-counter drug expenses
- Unreimbursed vision expenses.

**All benefits-eligible employees not enrolled in the Maroon Savings Choice medical plan can contribute between the annual minimum of \$250 and maximum of \$2,550.**

## DEPENDENT CARE FSA

The **Dependent Care FSA** offers you the opportunity to pay for certain eligible dependent care expenses incurred while you and your spouse (if married) work.

An eligible dependent care expense includes:

- Before- and after-school care
- Extended day programs
- Day care, preschool, or nursery school
- Summer day camp
- Elder day care

An eligible dependent is:

- A child under age 13, who is claimed as a dependent on your income tax
- A child age 13 and older, who
  - Depends on you for at least half of his/her support,

- Regularly spends at least eight hours a day in your household, and
- Is physically or mentally unable to care for himself/herself
- A disabled spouse
- An elderly parent

To enroll you must be either single with eligible dependents or married with a spouse who is actively employed, a full-time student, or disabled. Non-highly compensated employees can contribute an annual maximum of \$5,000 per family. Highly compensated employees, with an annual salary equal to or greater than \$120,000, can only contribute a maximum of \$1,900. There is no annual minimum contribution. Your total dependent care FSA contribution amount is deducted from your paycheck in equal amounts throughout the year. The maximum reimbursement you may receive is equal to the current account balance in your dependent care FSA.

## HOW THE ACCOUNTS WORK

**You may enroll in a health care and/or dependent care FSA within 31 days following your hire or benefits-eligible date.** You elect an annual contribution, which will be deducted on a pre-tax basis from each of your paychecks in equal amounts. As a pre-tax contribution, the amount will be deducted from your salary before federal income tax, Social Security, and in most cases, state and local taxes. Your participation begins on the first day of the month following your hire or benefits-eligible date. If you do not enroll within 31 days, you must wait until Open Enrollment to enroll, with an effective date of the following January 1.

Your health and/or dependent care FSA contribution elections for 2016 must remain in effect through December 31, 2016. IRS regulations do not allow you to increase, decrease, or stop your contributions during a plan year unless you have a qualified life event, such as marriage, divorce, birth, or death. The FSA contribution changes you make must be consistent with the type of life event. Proof of the life event is required and must be submitted within 31 days of the change effective date.

Qualified health and dependent care expenses incurred on the first day of the month following your hire or benefits-eligible date, to December 31, 2016, will be eligible for reimbursement from your FSA accounts. However, you can use money remaining in your health care and dependent care FSAs as of December 31, 2016, for qualified expenses incurred from January 1, 2017, through March 15, 2017. This means you have until March 15, 2017, to use your 2016 remaining account balance before it is forfeited. All claims must be submitted by June 30, 2017.

**Plan carefully. Any balance not used by March 15, 2017, will be forfeited; you cannot receive the balance and you cannot carry it over to the next year.**

## Your FSA Reimbursement Options

### YOUR HEALTH CARE FSA REIMBURSEMENT OPTIONS

As a health care FSA participant you have two reimbursement options. You can pay for an eligible expense up front and then complete and submit a written claim for reimbursement or use a Conexis debit card to pay the expense. Supporting documentation of the expense and payment will be required for each reimbursement and debit card transaction. You may submit your health plan's Explanation of Benefits statement or an itemized receipt or bill from the provider that includes the patient's name, a description of the service, and your portion of the charge. For prescriptions, you may submit the receipt from your pharmacy, including the patient's name, the Rx number, the name of the drug, and the amount. Credit card receipts and cancelled checks do not meet the requirements for acceptable documentation. Find a list of eligible expenses at [conexis.com/myfsa](https://conexis.com/myfsa).

#### Traditional Paper Claims

When you incur an eligible medical expense, you pay for the eligible expense up front and then file a claim with Conexis. For reimbursement, complete, sign, and return the Request for Reimbursement Form to Conexis. Directly with Conexis, you can choose to have eligible health reimbursements either direct deposited into your bank account or mailed to your home address in the form of a check.

#### Debit Card Claims

The Conexis debit card allows you to pay for eligible medical, dental, and vision expenses at the time that you incur the expense. A debit card eliminates the need for you to pay for eligible expenses up front and then submit a claim form for reimbursement.

#### Common Purchases and Uses for the Card

- Doctor and dentist copays
- Medical plan deductibles and co-insurance
- Vision exams, contact lenses, and eyeglasses
- Orthodontia

#### Save Your Health Care FSA Receipts

While using your Conexis debit card offers convenience, please keep receipts for all purchases made with your card.

**Per IRS regulations, Conexis will require itemized receipts to verify card purchases.**

The easiest way to submit receipts and supporting documentation is online at [mybenefits.conexis.com](https://mybenefits.conexis.com). Simply log in, click the Submit a Card Receipt quick link and follow the steps to upload your documentation. You can also send by fax to **877.881.8987** or mail to PO Box 650466, Dallas, Texas 75265-0466. Remember to always include a completed Return Form.

Failure to submit proper documentation within 90 days of the transaction date will result in the deactivation of your card. Once your card has been deactivated, you must clear all of the unresolved card transactions to reactivate your card. If you do not provide acceptable documentation or repay the plan for the ineligible transaction within the allotted time frame, any subsequent non-card (paper) claims will be used to resolve the balance due (by reducing the amount of your reimbursement by the amount of the balance due).

To ensure timely notification, Conexis will send all notices to you via email. Please take time to register and log in to your account at [conexis.com/myfsa](https://conexis.com/myfsa) to submit or update your email address.

### YOUR DEPENDENT CARE FSA REIMBURSEMENT OPTION

For reimbursement from a dependent care FSA you will need to submit a Reimbursement Claim Form along with appropriate supporting documentation. All dependent care reimbursement requests must include a completed and signed provider certification. If you do not have provider certification, complete the Request for Reimbursement Form and submit an itemized statement from the dependent care provider that includes:

- Start and end dates of service
- Dependent's name and date of birth
- Itemization of charges
- Provider's name, address, and tax ID or Social Security number

Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.

The maximum reimbursement you may receive is equal to the current account balance in your dependent care FSA. If your reimbursement request is more than your available balance, the remaining amount will be placed in a pending status. The pending amount will be paid when additional funds are posted to your account.

# Health Savings Account

The University of Chicago's Maroon Savings Choice medical plan includes a Health Savings Account, from which you can pay for qualified health expenses with tax-free dollars.

## HEALTH SAVINGS ACCOUNT (HSA)

The University will automatically open a health savings account (HSA) with HSA Bank, a division of Webster Bank, an FDIC-insured institution, when you enroll in the Maroon Savings Choice medical plan. You can use this tax-advantage account to pay for qualified health expenses. Funds go into your account tax-free, may earn interest or investment returns tax-free, and are distributed from your account free from federal income taxes if spent on qualified health expenses. You will never pay taxes on these funds as long as you use them to pay for qualified health expenses.

Eligible health care expenses include:

- Medical, dental, and vision deductibles, coinsurance, and office visits
- Prescription medications

## CONTRIBUTIONS

If your coverage under the Maroon Savings Choice is effective on or before June 30, 2016, the University will contribute \$500 to the HSA for those enrolled as individuals or \$1,000 for those enrolled with a spouse and/or children. If your coverage under the Maroon Savings Choice is effective after June 30, 2016, the University will contribute \$250 for those enrolled as individuals and \$500 for those enrolled with a spouse and/or children. University contributions are deposited on the last day of the month following the employee's medical plan election.

You have the option to contribute additional funds through pre-tax payroll deductions, but contributions are not mandatory. For 2016 you can contribute up to an additional \$2,850 if you are enrolled as an individual or \$5,750 if you are enrolled with a spouse and/or children through payroll deductions on a pre-tax basis. If you are age 55 or older, you can contribute an additional \$1,000 regardless of your coverage level. As a pre-tax contribution, the amount will be deducted from your salary before federal income tax, Social Security, and, in most cases, state and local taxes. Additional contributions are not mandatory. **If you do not elect to contribute additional funds through pre-tax payroll deductions within 31 days of your hire or benefits eligible date, you must wait until Open Enrollment to elect with an effective date of the following January 1.**

Your HSA pre-tax payroll contribution elections for 2016 must remain in effect through December 31, 2016. You are not allowed to increase, decrease, or stop your contributions during a plan year unless you have a qualified life event, such as marriage, divorce, birth, or death. The HSA contribution changes you make must be consistent with the type of life event. Proof of the life event is required and must be submitted within 31 days of the change effective date.

## HOW THE ACCOUNT WORKS

**If you enroll in the Maroon Savings Choice Medical Plan within 31 days following your hire or benefits-eligible date,** this will automatically enroll you in a Health Savings Account on the first day of the month following your hire or benefits-eligible date.

Your HSA will operate just like a bank account you own. As the account holder, you will be responsible for all banking fees, such as replacement of a debit card or ordering checks. You will also be required to maintain the account, including making updates to your address and marital status, directly with HSA Bank. You will be issued a debit card. You can use your debit card or checks to directly pay for your eligible out-of-pocket health expenses to providers. You are not required to provide proof that an HSA distribution was used exclusively for an eligible out-of-pocket health expense; however, you will want to maintain records showing that payments were for qualified health care expenses in the event of an IRS audit.

Any unused funds will roll over, allowing you to build tax-free savings for future health care needs, including funds for medical expenses during retirement years. You can also grow your HSA savings through TD Ameritrade and Devenir self-directed investment options (through HSA Bank's internet banking). There is no minimum requirement to begin investing. Monies in your HSA are yours to take with you if you leave the University. There is no vesting requirement.

## Important Information to Know If You Choose to Enroll

- IRS rules state that participants cannot be covered in any other Traditional Health Plan, Health Care Reimbursement Account (HRA), Health Care Flexible Spending Account (FSA), Tricare, and/or VA benefits.
- You cannot be claimed as a dependent on another person's tax return (excluding your spouse's).
- You cannot be enrolled in Medicare.
- You are responsible for informing HSA Bank if you are not eligible for an HSA.
- Some states (California, Alabama, and New Jersey) will apply state taxes to contributions.
- Investment accounts are not bank guaranteed or FDIC insured and are the sole responsibility of the account holder.
- HSA Bank will provide monthly account statements, a year-end status report, and IRS Forms 5498-SA and 1099-SA to report contributions and distributions on your tax returns.

# Adoption Assistance Program

The University of Chicago offers financial assistance to employees who seek to become parents through the legal adoption process.

The University of Chicago's Adoption Assistance Program provides financial support to help defray expenses related to the medical, legal, and administrative costs associated with adopting a child.

- The University offers benefits-eligible employees up to \$5,000 per adoption (and \$10,000 per lifetime) for qualified adoption expenses, per household.
- Qualified adoption expenses are reasonable and necessary adoption fees, court costs, attorneys' fees, and other expenses directly related to, and whose principal purpose is for, the legal adoption of an eligible child.
- An eligible child must be under age 18 (unless it is a special needs adoption); not be of the employee's spouse, University registered same-gender domestic partner, or civil union partner and not be part of a permanent family.
- Ninety days prior to placement/adoption of an eligible child, a "Notice of Intent to Adopt" must be submitted. This notice must include a written statement from the adoption agency indicating the anticipated date of placement, anticipated date(s) of travel, and estimated adoption costs.
- Within 90 days following the placement/adoption of an eligible child, a copy of itemized bills, receipts/cancelled checks for each expense, and paperwork that demonstrates that a legal adoption has been finalized must be submitted along with the Adoption Assistance Program application, found at [humanresources.uchicago.edu/benefits/adoption](http://humanresources.uchicago.edu/benefits/adoption).
- If approved, a lump sum reimbursement check will be forwarded to the employee for actual costs incurred, up to \$5,000 per adoption. This reimbursement will also be included on the employee's annual W-2 form as taxable income.

For more information, please refer to the Adoption Assistance Program Policy available online at [humanresources.uchicago.edu/benefits/adoption](http://humanresources.uchicago.edu/benefits/adoption).

# Commuter Benefits

The University of Chicago offers the opportunity to save money by using pre-tax dollars to pay for qualified work-related transit and parking expenses.

The University of Chicago offers benefits-eligible employees the Qualified Transportation Program to help save on the commute to work. You authorize the University to deduct an amount from your salary before federal income tax, Social Security, and in most cases, state and local taxes are withheld to pay for transit and/or parking expenses. Participation is voluntary and enrollment is monthly rather than annual. You can enroll one month and not the next—it's your choice.

Eligible expenses incurred for parking and/or transportation to and from work are:

- Transit expenses: train, bus, van pool
- Parking expenses: Parking at or near work (other than University lots), parking at or near transportation service sites, Park & Ride.

## IRS PRE-TAX MAXIMUM ALLOWABLE EMPLOYEE CONTRIBUTIONS FOR 2016

- Transit - \$130 per month
- Parking - \$255 per month

If you would like to enroll, you will need to contact Conexus, at **877.822.9091** or visit [mybenefits.conexus.com](http://mybenefits.conexus.com). Conexus will communicate your elections to the University to begin the appropriate payroll deductions.

# Retirement Plans

Invest in your financial future by taking advantage of the University of Chicago's supplemental retirement plans. Depending on your job classification and as a condition of your employment, you will also enjoy University contributions to your retirement savings through the University's mandatory retirement plans.

## The University of Chicago offers the following plans:

- Supplemental Retirement Program (SRP)
- Retirement Income Plan for Employees (ERIP) / Pension Plan For Staff Employees (SEPP)
- Contributory Retirement Plan (CRP)
- 457(b) Deferred Compensation Plan

## SUPPLEMENTAL RETIREMENT PROGRAM

You can begin saving for retirement immediately by taking advantage of the Supplemental Retirement Program (SRP). The University of Chicago offers the SRP to all employees. The SRP is a voluntary plan that provides an opportunity to save additional money for retirement through tax-deferred savings. The University does not contribute to your SRP account.

You may enroll at any time by logging into Workday with your CNetID and password. Deductions will begin on the first payroll cycle following enrollment. You enroll only once and your contribution rate and percentage allocation will continue year after year unless you actively make a change. You may change your contributions and stop your participation anytime in Workday.

Once you specify the amount you want to contribute to the plan and the percentage you would like to invest, all contributions are deducted automatically from each paycheck before federal taxes. SRP contributions are subject to FICA. Your contributions are invested in the funds of your choice and any earnings on your contributions are not taxed until you take a distribution from the program.

If you enroll in one of the University's mandatory retirement plans (CRP, ERIP/SEPP), you can save even more toward your retirement by electing to contribute to the SRP. If you are not yet eligible to participate in a mandatory retirement plan, you can still save for retirement by participating in this program. For example, staff employees who have not yet completed a year of employment (and thus are not eligible for a mandatory plan) may choose to participate in the SRP from their date of hire.

*Note: Distributions from previous employers' plans can be rolled over to the SRP.*

## Contribution Limits

The IRS limits the maximum amount that you can contribute to the SRP each calendar year. For 2016, all employees may contribute \$18,000. All employees age 50 or older (including those who will attain age 50 by December 31, 2016, may contribute an additional catch up of \$6,000. In other words, all employees age 50 or older may contribute \$24,000. Your voluntary contributions to another employer's retirement plan reduce the amount that you can contribute to the SRP. If you already made voluntary contributions to another employer's retirement plan this calendar year (or if you maintain a retirement plan as a sole proprietor), please consult with the Benefits Office regarding your maximum SRP contribution.

For more information, please refer to the Supplemental Retirement Program Enrollment Guide 2016. This guide is available online at [humanresources.uchicago.edu/benefits/retirefinancial/retireplans/srp.shtml](http://humanresources.uchicago.edu/benefits/retirefinancial/retireplans/srp.shtml).

## RETIREMENT INCOME PLAN FOR EMPLOYEES (ERIP/SEPP)

Staff employees age 21 or older who have completed their one-year anniversary of employment and who work at least 1,000 hours annually are required to participate in the mandatory staff retirement plan. Enrollment is automatic and occurs as soon as the eligibility requirements are satisfied, because participation is a condition of employment for all who are eligible. The Retirement Income Plan is comprised of two plans:

- Retirement Income Plan for Employees (ERIP)
- Pension Plan for Staff Employees (SEPP)

ERIP is a 403(b) defined contribution plan that provides benefits through retirement savings accounts. Under ERIP, you establish an account into which both you and the University contribute a percentage of your pay each pay period. The University contributes 2.5% of your compensation and you contribute 3% by payroll deduction. These contributions and their investment earnings make up your retirement savings account from which you can draw retirement income.

SEPP is a tax-qualified 401(a) defined benefit pension plan. Your SEPP participation automatically begins with your ERIP enrollment and continues from one year to the next. You do not need to complete any enrollment forms or make any investment decisions under SEPP.

Your SEPP benefit is funded by the University and provides eligible employees with a retirement benefit based on their final average earnings and years of participation.

### **Participant Directed Investments**

You may direct the investment of both the University's and your own contributions among the investment options offered by TIAA-CREF and Vanguard.

### **Contributions and Earnings Are Tax-Deferred**

All amounts held in your retirement savings account are tax-deferred. This means you pay no income taxes on your ERIP benefits until you receive payments from the plan.

### **CONTRIBUTORY RETIREMENT PLAN (CRP)**

CRP is mandatory upon appointment for full-time faculty and full-time other academic appointees (OAA) without regard to salary. It is also mandatory upon hire for highly compensated staff. For calendar year 2016, staff employees will be considered highly compensated if their benefit base salary is at least \$120,000. For part-time, benefits-eligible faculty and OAA, CRP is mandatory upon completion of one year of service in the position. Laboratory School teachers participate in CRP after one year of service in accordance with their union contract.

The CRP is a 403(b) defined contribution plan that provides benefits through retirement savings accounts. Under CRP, you establish an account into which both you and the University contribute a percentage of your pay each pay period. The University contributes 8% of your compensation and you contribute 5% by payroll deduction.

These contributions and their investment earnings make up your retirement savings account from which you can draw retirement income.

### **Participant Directed Investments**

You may direct the investment of both the University's and your own contributions among the investment options offered by TIAA-CREF and Vanguard. Enrollment is automatic and occurs as soon as the eligibility requirements are satisfied, because participation is a condition of employment for all who are eligible.

### **Contributions and Earnings Are Tax-Deferred**

All amounts held in your retirement savings account are tax-deferred. This means you pay no income taxes on your CRP benefits until you receive payments from the plan.

### **Compensation Limit**

Federal law limits the amount of your compensation that can be used to determine your CRP contributions. For calendar year 2016, both the University's 8% and your 5% contributions will stop when your year-to-date earnings reach the annual compensation limit of \$265,000. Your CRP contributions will automatically begin again each January 1.

### **Contribution Limit**

Federal law also limits the aggregate amount that can be contributed to your CRP and SRP accounts each calendar year.

For 2016, the sum of

- The University's contributions to your CRP account,
- Your own contributions to your CRP account, and
- Your contributions to your SRP account cannot exceed \$53,000.

*Note that these limits may change annually.*

**457(B) DEFERRED COMPENSATION PLAN**

The 457(b) Plan is a non-qualified plan of deferred compensation offered to those individuals whose benefit base salary is at least 175% of the Social Security taxable wage base for the immediately preceding year. For calendar year 2016, those individuals that have a benefit base salary equal to or greater than \$207,375 are eligible.

Participation is voluntary. Unlike the University's retirement plans, 457(b) Plan enrollments are accepted for January 1 and July 1 only. Eligibility is determined each October (for January enrollments) and April (for July enrollments). If you already maximize your retirement contributions to the CRP and SRP, and you are eligible to participate in the 457(b) Deferred Compensation Plan [the 457(b) Plan], you may take advantage of this additional tax-deferred savings opportunity.

If you are eligible, you will be able to enroll during the Annual Open Enrollment Period, effective for the coming year. Your 457(b) enrollment does not automatically continue from one year to the next. Participants are required to make a new election each year if they wish to take advantage of this program. Eligible participants not already enrolled for the current year also will receive a mailing in May telling them how they can enroll for the July 1 entry date.

Should you wish to enroll, you must complete the 457(b) Plan Salary Reduction Agreement and establish a TIAA-CREF and/or Vanguard account specifically for the 457(b) Plan. Your 457(b) Plan deferrals must be invested separately from your CRP and SRP assets.

Your 457(b) Plan deferrals are in addition to the amount that you contribute to the CRP and SRP. Your total 457(b) Plan deferrals for the calendar year cannot exceed the maximum permitted by federal tax law (\$18,000 for 2016).

The University does not contribute to the 457(b) Plan. You are always fully vested in your 457(b) Plan benefit. The 457(b) Plan does not accept rollovers from other plans.

You (or, in the event of your death, your beneficiary) may receive all or part of your 457(b) account when you attain age 70.5 or when you terminate employment with the University for any reason, including death, disability or retirement. Your account must be paid in a single lump sum no earlier than 75 days and no later than 120 days following your termination date unless you elect a different form of payment or a later payment date. You will be contacted directly by TIAA-CREF/Vanguard within 30 days of your termination date with distribution options. Please note, in no event may payment of benefits begin no later than (1) April 1 of the year following the year in which you attain age 70.5 or (2) April 1 of the year following the year in which you retire (if you retire after age 70.5).

**ADDITIONAL RESOURCES**

Each retirement plan is described in detail in a Summary Plan Description online at [humanresources.uchicago.edu](http://humanresources.uchicago.edu). We encourage you to read each description to learn more about the plans that are available to you.

To help you with your questions about saving for retirement, TIAA-CREF and Vanguard provide free financial counseling on campus throughout the year. Representatives from both companies are available to discuss personal financial planning, investment strategies, portfolio reviews, and retirement education. Your spouse or partner is welcome to attend your meeting.

To schedule a counseling appointment, contact:

**TIAA-CREF**

[tiaa-cref.org/moc](http://tiaa-cref.org/moc)  
800.732.8353

**Vanguard**

[meetvanguard.com](http://meetvanguard.com)  
800.662.0106 ext. 14500

The investment companies also offer online tools to help you choose investment funds, decide how much to save, and manage your retirement account. We hope you will take advantage of the services offered by both TIAA-CREF and Vanguard.

## Retirement Plans Comparison: Faculty, Other Academic Appointees, and Highly Compensated Staff

Features	Contributory Retirement Plan (CRP)	Supplemental Retirement Plan (SRP)	457(b) Deferred Compensation Plan
<b>Eligibility</b>	Mandatory upon appointment for full-time, benefits-eligible academic employees and upon completion of one year of service for part-time, benefits-eligible academic employees; mandatory for highly compensated staff employees having a benefit base salary equal to or greater than \$120,000	All employees	All benefits-eligible employees having a benefit base salary equal to or greater than \$207,375 who are contributing the maximum permitted to SRP
<b>Enrollment</b>	Automatic enrollment as soon as eligibility requirements are satisfied	New enrollments may be made either during Open Enrollment or at any time throughout the year by logging into Workday	Must be renewed annually either during Open Enrollment (for January 1) or on paper (for July 1)
<b>Ongoing Participation</b>	Your participation will automatically continue from one year to the next	Your participation will automatically continue from one year to the next unless you discontinue participation	Must be renewed annually either during Open Enrollment (for January 1) or on paper (for July 1)
<b>University Contributions</b>	8% of compensation (excludes certain extra service pay)	None	None
<b>Employee Contributions</b>	5% of compensation (by payroll deduction)	Participation is voluntary; contributions cannot exceed IRS limits for the calendar year	Participation is voluntary; contributions cannot exceed IRS limits for the calendar year
<b>Vesting Requirement</b>	You are always 100% vested in your payroll deduction contributions; you are 100% vested in the University's contributions upon completing three years of service	You are always 100% vested in your SRP account	You are always 100% vested in your Section 457(b) deferral account
<b>Account Ownership</b>	Participant	Participant	University
<b>Loans</b>	Available through TIAA-CREF	Available through TIAA-CREF	Not available
<b>Hardship Withdrawals</b>	Not available	Available to satisfy "immediate and heavy financial need"; includes tuition and purchase of primary residence; only available through TIAA-CREF	"Unforeseeable emergency" requirement difficult to satisfy; does not include tuition and purchase of a home
<b>In-Service Withdrawals</b>	Not available	Available for hardship and disability, and for any reason after age 59½; hardship withdrawals only available through TIAA-CREF	Not available
<b>Payments Following Employment Termination</b>	Benefits must commence when participant attains age 70½ unless earlier payment is requested	Benefits must commence when participant attains age 70½ unless earlier payment is requested	Entire benefit must be paid in immediate lump sum unless participant affirmatively elects to defer payment within 60 days following employment termination

## Retirement Plans Comparison: Staff Employees

Features	Supplemental Retirement Plan (SRP)	Retirement Plan for Staff Employees	
		Retirement Income Plan (ERIP)	Pension Plan (SEPP)
<b>Eligibility</b>	All employees	Mandatory for all non-highly compensated staff employees who have attained age 21 and completed one year of service (i.e., 1,000 hours of service during the 12 consecutive month period beginning on the employee's hire date and each anniversary thereafter)	Mandatory for all non-highly compensated staff employees who have attained age 21 and completed one year of service (i.e., 1,000 hours of service during the 12 consecutive month period beginning on the employee's hire date and each anniversary thereafter)
<b>Enrollment</b>	New enrollments may be made either during Open Enrollment or at any time throughout the year by logging into Workday	Automatic enrollment as soon as eligibility requirements are satisfied	Automatically triggered by ERIP enrollment
<b>Ongoing Participation</b>	Your participation will automatically continue from one year to the next unless you discontinue participation	Your participation will automatically continue from one year to the next	Your participation will automatically continue from one year to the next
<b>University Contributions</b>	None	2.5% of compensation (including salary, extra service pay, and overtime pay)	An amount determined by outside actuaries in accordance with federal regulations
<b>Employee Contributions</b>	Participation is voluntary; contributions cannot exceed IRS limits for the calendar year	3% of compensation (by payroll deduction)	None
<b>Vesting Requirement</b>	You are always 100% vested in your SRP account	You are always 100% vested in your payroll deduction contributions; you are 100% vested in the University's contributions upon completing three years of service	You are 100% vested upon completing three years of service
<b>Account Ownership</b>	Participant	Participant	This is a defined benefit pension plan; accordingly, participants do not have individual accounts; plan assets are held in a trust for the benefit of participants and beneficiaries
<b>Loans</b>	Available through TIAA-CREF	Available through TIAA-CREF	Not available
<b>Hardship Withdrawals</b>	Available to satisfy "immediate and heavy financial need"; includes tuition and purchase of primary residence; only available through TIAA-CREF	Not available	Not available
<b>In-Service Withdrawals</b>	Available for hardship and disability, and for any reason after age 59½; hardship withdrawals only available through TIAA-CREF	Not available	Not available
<b>Payments Following Employment Termination</b>	Benefits must commence when participant attains age 70½ unless earlier payment is requested	Benefits must commence when participant attains age 70½ unless earlier payment is requested	Benefits must commence when participant attains age 65 unless earlier payment is requested

# Other Benefits

Your employment with the University of Chicago provides you with access to a variety of added benefits that are associated with working for one of the world's top universities.

**For more information about all these benefits, please visit [humanresources.uchicago.edu](https://humanresources.uchicago.edu).**

## STAFF AND FACULTY ASSISTANCE PROGRAM

The University of Chicago's Staff and Faculty Assistance Program (SFAP) is a confidential service offered through Perspectives Ltd. This program provides support, counseling, referrals, and resources for all life issues.

Key Features of the SFAP:

- Confidential – information cannot be released without your written consent.
- Free – any services provided by Perspectives is at no cost to you. You are only responsible for the cost of any referral services such as child/elder care, legal, treatment, etc.
- Benefit for you and your family members

Assistance provided by professional master's level counselors and specialists. SFAP is available 24 hours a day, 7 days a week, and can be accessed three ways:

- Over the phone at **800.456.6327**.
- In person, by appointment only. To schedule an appointment, call **800.456.6327**.
- Online at **perspectivesltd.com**. Log in with user name: **UNI500** and password: **perspectives**.

## CHILD CARE PROGRAM

The University of Chicago's Child Development Center, managed by Bright Horizons, provides child care for children ages 6 weeks to 5 years old of faculty members, other academic appointees, and staff. This center is designed to meet the child care and educational needs of young children, while maximizing learning and encouraging safety. The Bright Horizons experience encourages children to be confident, successful, and lifelong learners. In each classroom, teachers provide a stimulating environment for learning and development.

The Great Places for Babies program is designed to provide a warm, welcoming environment where infants can thrive and grow from a bundle of curiosity. The Growing World of Toddlers curriculum uses hands-on exploration and social interaction to help toddlers learn about the world in a safe and engaging environment.

The Preschool program builds upon established foundations for learning while focusing on the children's newly emerging and advance use of language, mathematical reasoning, and scientific thought. Tuition varies by schedule and individual classrooms.

Additional information, including Enrollment Interest Forms and an FAQ can be found on the University of Chicago Child Development Center website at

**[child-care-preschool.brighthorizons.com/IL/Chicago/uchicagodrexel/Parent-Resources](https://child-care-preschool.brighthorizons.com/IL/Chicago/uchicagodrexel/Parent-Resources)**.

## EDUCATIONAL ASSISTANCE PLAN

The University of Chicago Educational Assistance Plan gives you and your dependent children several educational assistance options, depending on your position and, in some instances, your years of consecutive employment in an eligible position at the University. Benefits for staff employees include tuition assistance for classes at the University for themselves and tuition assistance for their dependent children at the University and the Lab School. Benefits for faculty and other academic appointees include tuition assistance for their dependents at the University and the Lab School. For more information please visit **[humanresources.uchicago.edu/benefits/tuition](https://humanresources.uchicago.edu/benefits/tuition)**.

## GRAHAM SCHOOL

As part of the education assistance benefit, University staff members may enroll for certain job-related courses offered by the Graham School at no cost. Tuition is divided equally between the University and the Graham School, with the employee's department contributing an administrative fee of \$100 or \$150 based on the course. Employees may enroll in two Graham School courses per quarter under the benefit. To learn more about this benefit, visit **[humanresources.uchicago.edu/tpm/continuinged](https://humanresources.uchicago.edu/tpm/continuinged)**.

## HOLIDAYS

The University has eight official paid holidays for benefits-eligible staff employees. The recognized holidays are:

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day and the following day
- Christmas Day

When a regular holiday falls on Saturday, the preceding Friday will be considered the University holiday. When the regular holiday falls on Sunday, the following Monday will be considered the University holiday. Please refer to Personnel Policy 510 University Holidays for eligibility, accrual, payment, and usage guidelines. Employees represented by a union are governed by the applicable collective bargaining agreement.

## VACATION

Each year, eligible employees accrue vacation days as follows:

<b>Years of Service</b>	<b>Accrued Vacation Time</b>
1 – 8 years	3 weeks per year
9 – 20 years	4 weeks per year
21 or more years	5 weeks per year

Please refer to Personnel Policy 509 Vacation for eligibility, accrual, payment, and usage guidelines. Employees represented by a union are governed by the applicable collective bargaining agreement.

## SICK DAYS

The University depends on your regular attendance at work. However, we recognize that there are instances in which you might have to miss work due to your own illness or injury. The University provides sick days for these situations.

Benefits-eligible staff employees who are full time receive 10 days of sick leave per year. Sick Leave may be used as of your most recent date of benefits eligibility and after three months of employment.

Please refer to Personnel Policy 512 Sick Leave for eligibility, accrual, payment, and usage guidelines. Employees represented by a union are governed by the applicable collective bargaining agreement.

## PERSONAL HOLIDAYS

Each calendar year, a benefits-eligible employee accrues five (5) personal holidays to use during the calendar year they are awarded. The personal holidays are awarded as follows:

- two (2) days on January 1
- one (1) day on April 1
- one (1) day on July 1
- one (1) day on September 1

Personal holidays may be used in the calendar year in which they are accrued and should be scheduled in advance with your supervisor or department.

## ARTS AND ENTERTAINMENT

The University of Chicago and the surrounding communities have a rich arts-infused culture that faculty, staff, and students can take advantage of to enrich their experience. The University has a cultural partnership with over 100 organizations in Chicago. Faculty, staff, and students are able to take advantage of membership benefits offered by the Smart Museum (**773.702.0200**), Oriental Institute (**773.702.9514**), Renaissance Society (**773.702.8670**), and Hyde Park Art Center (**773.324.5520**). Also, Court Theatre (**773.753.4472**) offers discounts on performance tickets to University faculty, staff, and students. Film lovers can take advantage of the on-campus movie theater, Doc Films. Music enthusiasts may enjoy the UChicago Presents concerts offered every academic year. Visit the University events calendar for public programs in partnership with other organizations.

## GETTING AROUND—TRANSPORTATION AND PARKING

The University of Chicago offers several local transportation options for faculty, staff, and students. CTA bus routes #170, #171, and #172 serve the campus and surrounding neighborhoods. Students, staff, and faculty may show their UChicago ID Card to ride the CTA routes free of charge. UChicaGO shuttles and evening buses, operated by the University around campus, are also available to faculty, staff, and students.

## FACILITIES

As one of the largest academic research libraries in the United States, the University of Chicago Library is a highly valued partner in research and special collections. University of Chicago faculty and staff can use their UChicago Cards to borrow books and other materials, such as journals and reserve items. View the University of Chicago Library borrowing policies for faculty and staff. Additional information can be found at [lib.uchicago.edu/e/using/access/ucusers.html](https://lib.uchicago.edu/e/using/access/ucusers.html).

Faculty and staff are invited to take advantage of the campus health facilities at the Ratner Athletics Center and Henry Crown Field House before and after work, as well as during lunch time. Payroll deduction is available for University of Chicago employees who purchase a one-year membership. Additional information can be found at [athletics.uchicago.edu/facilities/memberships](https://athletics.uchicago.edu/facilities/memberships).

Faculty and staff are also invited to apply for membership with the Quadrangle Club. The Quadrangle Club offers fine dining and catering services, guest rooms for overnight stays, and top-rated tennis facilities conveniently located in the heart of the University of Chicago campus. The Quadrangle Club provides a unique venue for events and receptions, as well as a comfortable spot for dining, socializing, and conversation. Additional information can be found at [quadclub.uchicago.edu](https://quadclub.uchicago.edu).

## FINANCIAL

There are two financial institutions centrally located on campus: Citibank and Maroon Financial Credit Union. Additional information can be found for Citibank at [citi.com](https://citi.com) and for Maroon Financial at [maroonfinancial.org](https://maroonfinancial.org).

## RESIDENTIAL SERVICES

Residential Properties provides services to faculty and staff seeking assistance in renting or purchasing a residence. The Employer-Assisted Housing Program, offered through Residential Properties, offers financial assistance opportunities to homebuyers. Additional information can be found at [rp.uchicago.edu](https://rp.uchicago.edu).

## SAFETY AND SECURITY

The University of Chicago Police Department provides a safety escort program. If you are concerned about your safety as you walk in their patrol area, you can request a safety escort. The first available patrol officer will be sent to escort you to your destination. Additional information can be found at [safety-security.uchicago.edu/services/umbrella\\_coverage](https://safety-security.uchicago.edu/services/umbrella_coverage).

## HEALTH AND WELLNESS

Each year, the University hosts a Benefits and Health Fair during the annual Open Enrollment period. The fair features several of the University's benefits providers as well as tips, tools, and resources for supporting a healthy lifestyle. In addition, every autumn, the University sponsors an influenza vaccination program for students, faculty, and staff.



# Contact Information

Plan	Additional Resource	Telephone Number	Website
<b>MEDICAL</b>			
Maroon Plan	BlueCross BlueShield of Illinois CVS Caremark 24/7 Nurseline Davis Vision	866.390.7772 866.873.8632 800.299.0274 877.393.8844	bcbsil.com caremark.com bcbsil.com bcbsil.com
Maroon Savings Choice	BlueCross BlueShield of Illinois HSA Bank CVS Caremark 24/7 Nurse Line Davis Vision	866.390.7772 800.357.6246 866.873.8632 800.299.0274 877.393.8844	bcbsil.com hsabank.com caremark.com bcbsil.com bcbsil.com
University of Chicago Health Plan	University of Chicago Health Plan	773.834.0900	uchp.uchicago.edu
Humana Illinois Platinum HMO	Humana Health Care Plans EyeMed Vision Care Nurse Line	800.448.6262 888.289.0595 800.622.9529	humana.com
HMO Illinois	BlueCross BlueShield of Illinois Davis Vision	800.892.2803 877.393.8844	bcbsil.com bcbsil.com
<b>DENTAL</b>			
Copay and PPO	MetLife	800.942.0854	metlife.com/mybenefits
<b>VISION</b>			
Vision Service Plan	VSP	800.877.7195	vsp.com
<b>LIFE/ACCIDENT/DISABILITY/LONG-TERM CARE</b>			
Basic, Supplemental, and Dependent Life	Sun Life	866.230.2278	N/A
	Benefits Office	773.702.9634	humanresources.uchicago.edu
Personal Accident Insurance	Sun Life	866.230.2278	N/A
	Benefits Office	773.702.9634	humanresources.uchicago.edu
Long-Term Disability Insurance	Sun Life	866.230.2278	N/A
	Benefits Office	773.702.9634	humanresources.uchicago.edu
Long-Term Care	Genworth	800.416.3624	genworth.com/groupltc
<b>RETIREMENT AND FINANCIAL</b>			
SRP, CRP, ERIP, and SEPP	TIAA-CREF	800.842.2776	tiaa-cref.org
	Vanguard	800.523.1188	vanguard.com
	Benefits Office	773.702.9634	humanresources.uchicago.edu
457(b) Deferred Compensation Plan	TIAA-CREF	800.842.2776	tiaa-cref.org
	Vanguard	800.523.1188	vanguard.com
	Benefits Office	773.702.9634	humanresources.uchicago.edu
<b>OTHER BENEFITS</b>			
Flexible Spending Accounts	Conexis	877.822.9091	mybenefits.conexis.com
Educational Assistance Program	Benefits Office	773.702.9634	humanresources.uchicago.edu
Qualified Transportation Program	Conexis	877.822.9091	mybenefits.conexis.com
Child Care Resource and Referral Service	Perspectives	800.456.6327	perspectivesltd.com
Staff and Faculty Assistance Program	Perspectives	800.456.6327	perspectivesltd.com
Elder Care Consultation and Referral Service	Perspectives	800.456.6327	perspectivesltd.com

If you have any questions after reading this 2016 Benefits Guide, please visit [humanresources.uchicago.edu](http://humanresources.uchicago.edu) or call the Benefits Office at **773.702.9634**. In addition, you can call the resources above or visit their websites.



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### How to Contact the Benefits Office

**Address:** 6054 South Drexel Avenue, Chicago, Illinois 60637  
**Phone:** 773.702.9634  
**Fax:** 773.834.0996  
**Email:** [benefits@uchicago.edu](mailto:benefits@uchicago.edu)  
**Web:** [humanresources.uchicago.edu](http://humanresources.uchicago.edu)

**Office hours:** 8:30 a.m.–4:30 p.m., weekdays

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The University official responsible for coordinating compliance with this Notice of Nondiscrimination is Sarah Wake, Assistant Provost and Director of the Office for Equal Opportunity Programs. Ms. Wake also serves as the University's Title IX Coordinator, Affirmative Action Officer, and Section 504/ADA Coordinator. You may contact Ms. Wake by emailing [swake@uchicago.edu](mailto:swake@uchicago.edu), by calling 773.702.5671, or by writing to Sarah Wake, Office of the Provost, The University of Chicago, 5801 S. Ellis Ave., Suite 510, Chicago, IL 60637.

This brochure provides an overview of your University of Chicago benefit plans. It is for informational purposes only. It is neither intended to be an agreement for continued employment, nor is it a legal plan document. If there is a discrepancy between this brochure and the plan documents, the plan documents will govern. In addition, the plans described in this brochure are subject to change without notice. Continuation of benefits is at the University's discretion.