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A. **Eligibility**

As a full-time Local 399 employee of City Colleges of Chicago (CCC), you are eligible to participate in the CCC Benefits Programs outlined in this guide.

B. **CCC Employer-Subsidized Benefits Programs**

**Medical, Dental, and Vision Plans**

CCC contributes to Local 25, SEIU Health and Welfare Plan to provide medical, dental, and vision benefits to Local 73 employees. For additional information, contact your Union Representative.

C. **CCC Voluntary Employee-Paid Benefit Programs**

**Voluntary Disability Benefits (Employee-paid)**

**Long Term Disability**

The Long-Term Disability (LTD) benefit will provide you with 65% of your pre-disability monthly earnings when you are disabled due to an illness, injury or pregnancy for more than 90 days. The LTD benefit replaces a portion of your pre-disability monthly earnings, less other income you may receive from other sources during the same Disability (e.g., Social Security, Workers’ Compensation, vacation pay, etc.). The amount of the LTD monthly benefit may not exceed $8,000. If your monthly salary exceeds $12,308.00, your LTD benefit will be limited to this maximum monthly benefit of $8,000. LTD benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for LTD is 90 days.

The LTD program has exclusions for pre-existing conditions. The exclusions are that for the first 12 months, the LTD policy may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. Provided you remain disabled, the sickness or accidental injury may be covered.

The LTD policy does not cover any Disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

Additionally, no payment will be made for a Disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers’ Compensation or a similar law.

For LTD, limited benefits apply for specific conditions. If you are disabled due to alcohol, drug or substance abuse or addiction or mental or nervous disorders, MetLife will limit your Disability benefits to a combined lifetime maximum of Disability for these conditions, for any and all of the above equal to the lesser of: 24 months; or the Maximum Benefit Period. If your LTD is due to alcohol, drug or substance addiction, MetLife requires you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. MetLife will end LTD benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program. Your LTD benefits will be limited as stated above for mental or nervous disorder or disease except for: schizophrenia; dementia; or organic brain disease. Other limitations or exclusions to your LTD coverage may apply. The cost, based on your age, will be divided by the number of pay periods between your first date of full-time hire and the plan year end. The premiums will be deducted on an after-tax basis in equal amounts each pay period.

If you purchased Voluntary Long Term Disability coverage, it ends on your last day of active employment. You may elect to continue your coverage with Metropolitan Life under a conversion option. Generally, you can convert your voluntary long term disability policy to an Individual Long Term Disability policy.

<table>
<thead>
<tr>
<th>LTD Rates by Age</th>
<th>Rate per 1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.112</td>
</tr>
<tr>
<td>25 to 29</td>
<td>$0.125</td>
</tr>
<tr>
<td>30 to 34</td>
<td>$0.144</td>
</tr>
<tr>
<td>35 to 39</td>
<td>$0.170</td>
</tr>
<tr>
<td>40 to 44</td>
<td>$0.226</td>
</tr>
<tr>
<td>45 to 49</td>
<td>$0.385</td>
</tr>
<tr>
<td>50 to 54</td>
<td>$0.624</td>
</tr>
<tr>
<td>55 to 59</td>
<td>$0.637</td>
</tr>
<tr>
<td>60+</td>
<td>$0.669</td>
</tr>
</tbody>
</table>

**Transit Benefits (Employee-paid)**

**Metra Card Program**

The Regional Transportation Authority (RTA) METRA Prepaid MasterCard allows employees to use pre-tax dollars for commuting expenses for transportation on the METRA, CTA, Pace, South Shore Railroad, certain Amtrak routes and Chicago Water Taxi. Visit the RTA website for details. The IRS maximum amount is currently $130/month.

All transit payroll deductions are pre-tax and the amount elected will be deducted from the first payroll check of each month. There is an additional monthly fee of $1.50. Your RTA Transit Benefit Prepaid MasterCard will be delivered to your home and your monthly pre-tax deduction amount will be loaded onto your card each month. You must activate your card online or by phone with the RTA prior to use.

The maximum amount allowed by the IRS for pre-tax commuting expenses is $130 per month. If you also participate in the CTA Ventra Program, your combined RTA & CTA total deductions cannot exceed $230 monthly. For additional information and current fare rates, visit the RTA website.

**CTA Ventra Card Program**

All payroll deductions are pre-tax. The amount elected will be deducted from the first payroll check of each month. Amounts will be forwarded to Ventra and will be available for use on the 1st day of the following month. There are two enrollment options for the program:

- **Pay-Per-Use** – Choose from the following amounts: $30, $45, $60, or $80
- **30 Day Pass** – Get unlimited rides for 30 days for $100

The maximum amount allowed by the IRS for pre-tax commuting expenses is $240 per month. If you also participate in the RTA Metra Program, your combined CTA/Pace Ventra & RTA total cannot exceed $230 monthly.

Your Ventra transit card has a balance that you maintain in an online account in the Ventra system. Fare transactions are deducted from your account each time the card is used on all CTA fare machines. If you lose your card, your account balance remains secure. Alert Ventra if your card is lost or stolen and order another card. For additional transit information and current fare rates, visit the Ventra website at [www.ventrachicago.com](http://www.ventrachicago.com).

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**Employee Benefits Guide**

**PAGE 1**

**Local 399 Building Engineers**
CCC offers voluntary 403(b) and 457(b) retirement plans which are valuable tax-advantaged retirement savings plans. The salary deferrals you elect to contribute to the Plan are made before income tax is paid. Your contributions are allowed to grow tax-deferred until the money is withdrawn from the Plan. Once withdrawn, your contributions are taxable to you upon receipt. You select which investment provider you want your money invested in from the eight CCC 403(b)/457(b) investment providers.

If you elect to participate immediately in this Plan, your 403(b)/457(b) Salary Reduction Authorization Form must be mailed to TSA Consulting Group, the plan administrator. A copy of your signed 403(b)/457(b) account application must be attached to your authorization form that indicates that you have opened an account with one of the CCC investment providers.

You have the option to increase, decrease, discontinue or resume your salary deferral contributions to the Plan on a quarterly basis. Investment provider changes may be made at any time.

Refer to the Retirement Savings Plans section of the Benefits Department Website for investment options.

### 2015 City Colleges of Chicago (CCC) 403(b) & 457(b) Plans Comparison

<table>
<thead>
<tr>
<th>403(b) and 457(b) Retirement Plans</th>
<th>403(b) Plan</th>
<th>457(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Same Plan Features</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eligibility</td>
<td>All full and part-time employees except student employees and work study employees.</td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>You can contribute a specific dollar amount or up to 75% of your salary each pay period through bi-weekly pre-tax salary deferrals. You can contribute to both plans concurrently or to either plan individually in any order.</td>
<td></td>
</tr>
<tr>
<td>Basic Annual Contribution Limit</td>
<td>$18,000 per plan and $36,000 for both plans combined. (The IRS determines the limit each calendar year.)</td>
<td></td>
</tr>
<tr>
<td>Age 50 Additional Annual Contribution Limit</td>
<td>$6,000 per plan and $12,000 for both plans combined for employees who are over 50 years old or attain the age of 50 by December 31, 2015. (The IRS determines the limit each calendar year.)</td>
<td></td>
</tr>
<tr>
<td>Total Annual Basic and Age 50 Contribution Limits</td>
<td>$24,000 per plan and $48,000 for both plans combined. (The IRS determines the limit each calendar year.)</td>
<td></td>
</tr>
<tr>
<td>Contribution Changes</td>
<td>As a new participant, you can enroll in the Plan at any time. Your contributions will begin the first payroll after an account has been established with a CCC investment provider. If you are a current participant you can increase, decrease, resume or discontinue your contributions once per quarter.</td>
<td></td>
</tr>
<tr>
<td>Investment Provider Changes</td>
<td>You can change your investment provider at any time. You can also transfer your account balance to another investment provider or change the allocation of your contributions among the investment options offered by your investment provider.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>403(b) and 457(b) Retirement Plans</th>
<th>403(b) Plan</th>
<th>457(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Different Plan Features</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-Based Catch-up Contributions</td>
<td>Employees with at least 15 years of consecutive service with City Colleges can contribute up to $3,000 per year to a lifetime maximum of $15,000. (Prior year contributions may limit this amount.)</td>
<td>Employees within 3 years of Normal Retirement Age 65 can contribute up to 2 times the basic annual contribution limit, or up to $36,000 for 2015. (Prior year contributions may limit this amount.)</td>
</tr>
<tr>
<td></td>
<td>Employees can make this contribution and the age 50 additional contribution in the same year.</td>
<td>Employees can make the greater of this contribution or the age 50 additional contribution, but cannot do both in the same year.</td>
</tr>
<tr>
<td>Investment Providers</td>
<td>You can invest your contributions with one of 8 investment providers shown on page 3.</td>
<td>You can invest your contributions with one of 5 investment providers shown on page 3.</td>
</tr>
</tbody>
</table>
### 403(b) Investment Providers

<table>
<thead>
<tr>
<th>Provider</th>
<th>Plan</th>
<th>New Participants</th>
<th>Current Participants</th>
</tr>
</thead>
</table>
| AIG/VALIC      | #01195 | [valic.com](http://valic.com) | Customer Service (800) 448-2542  
Khai Le (312) 214-5496  
Khai.Le@valic.com | [valic.com](http://valic.com)  
Customer Service (800) 448-2542  
Khai Le (312) 214-5496  
Khai.Le@valic.com |
| Fidelity       | #50075 | [fidelity.com/atwork](http://fidelity.com/atwork) | Click on “resources” tab for forms  
Customer Service (800) 343-0860 | [fidelity.com/atwork](http://fidelity.com/atwork)  
Customer Service (800) 343-0860 |
| Great American | #OTC094 | Les Schwartz (847) 998-8143  
[lschwartz@lincolninvestment.com](mailto:lschwartz@lincolninvestment.com) | [gafri.com](http://gafri.com)  
Customer Service (800) 789-6771 |
| Voya Financial | #VT5590 | [ingretirementplans.com](http://ingretirementplans.com) | [ingretirementplans.com](http://ingretirementplans.com)  
Customer Service (800) 873-9150  
Jim Molster (630) 245-4038  
James.Molster@voyafa.com |
| MetLife Resources | #100217 | Julie Belvedere  
Office: (800) 528-1888  
Cell: (708) 710-2050 | Julie Belvedere  
Office: (800) 528-1888  
Cell: (708) 710-2050 |
| Symetra Financial | #LP1020884 | Customer Service (800) 796-3872 x22299  
Susan Ciucci (312) 922-3264 x227 | Customer Service (800) 796-3872 x22299  
Susan Ciucci (312) 922-3264 x227 |
| The Legend Group | | [legendgroup.com](http://legendgroup.com) | [legendgroup.com](http://legendgroup.com)  
Customer Service (800) 835-2158  
Don Wade, CFP (630) 586-9430  
donaldwade@legendequities.com |
| TIAA-CREF      | #365797 | [tiaa-cref.org](http://tiaa-cref.org) | [tiaa-cref.org](http://tiaa-cref.org)  
Customer Service (800) 842-2888 or (800) 842-2273  
Press 2 for new participants |

Administrative services for the 403(b) and 457(b) Plans are provided by TSA Consulting Group (TSACG). For plan details, read the 403(b) Plan Information and/or 457(b) Plan Information. To help decide which plan might be right for you based on your personal savings goals and objectives, read this side-by-side comparison chart. You can contribute to either plan individually or both plans concurrently.

### 457(b) Investment Providers

<table>
<thead>
<tr>
<th>Provider</th>
<th>Plan</th>
<th>New Participants</th>
<th>Current Participants</th>
</tr>
</thead>
</table>
| AIG/VALIC      | #01195 | [valic.com](http://valic.com) | Customer Service (800) 448-2542  
Khai Le (312) 214-5496  
Khai.Le@valic.com | [valic.com](http://valic.com)  
Customer Service (800) 448-2542  
Khai Le (312) 214-5496  
Khai.Le@valic.com |
| Fidelity       | #84758 | [fidelity.com/atwork](http://fidelity.com/atwork) | Click on “resources” tab for forms  
Customer Service (800) 343-0860 | [fidelity.com/atwork](http://fidelity.com/atwork)  
Customer Service (800) 343-0860 |
| Symetra Financial | #LP1020884 | Customer Service (800) 796-3872 x22299  
Susan Ciucci (312) 922-3264 x227 | Customer Service (800) 796-3872 x22299  
Susan Ciucci (312) 922-3264 x227 |
| The Legend Group | | [legendgroup.com](http://legendgroup.com) | [legendgroup.com](http://legendgroup.com)  
Customer Service (800) 835-2158  
Don Wade, CFP (630) 586-9430  
donaldwade@legendequities.com |
| TIAA-CREF      | #403542 | [tiaa-cref.org](http://tiaa-cref.org) | [tiaa-cref.org](http://tiaa-cref.org)  
Customer Service (800) 842-2888 or (800) 842-2273  
Press 2 for new participants |

Administrative services for the 403(b) and 457(b) Plans are provided by TSA Consulting Group (TSACG). For plan details, read the 403(b) Plan Information and/or 457(b) Plan Information. To help decide which plan might be right for you based on your personal savings goals and objectives, read this side-by-side comparison chart. You can contribute to either plan individually or both plans concurrently.
D. CCC Mandatory Benefit Program

The State Universities Retirement System of Illinois (SURS) provides retirement, disability, death, and survivor plans to eligible SURS participants and annuitants.

CCC employees will not pay into Social Security and are not eligible for Social Security coverage based on their employment while at City Colleges.

New members of SURS must choose from 3 retirement plans within the 6 months of the date SURS receives your employment certification. If you do not make a plan choice within this time frame, you will automatically be permanently enrolled in the Traditional Benefit Plan. Your plan choice is an irrevocable, one-time decision that cannot be changed at a later date.

If you have at least 5 years of service, you qualify to receive your retirement benefit in the form of an annuity. If you have less than 5 years of service, you always are vested in your employee contributions made to SURS.

SURS will send you your SURS Enrollment kit soon after your first day of employment. Please refer to the SURS section of the Benefits Department Website for additional information.

E. Contact Information

If you need assistance please contact the District Office of Human Resources, Benefits Division:

<table>
<thead>
<tr>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>(312) 553-2895</td>
<td>(312) 553-2701</td>
<td><a href="mailto:benefits@ccc.edu">benefits@ccc.edu</a></td>
<td>226 West Jackson Boulevard, 12th Floor</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Chicago, Illinois 60606</td>
</tr>
</tbody>
</table>