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A. Eligibility
As a part-time Local 1600 professional employee of City Colleges of Chicago (CCC), you are eligible to participate in the CCC Benefits Programs outlined in this guide.

B. CCC Voluntary Employee-Paid Benefit Programs

Flexible Spending Accounts (Employee-paid)

The Health and Dependent Care Flexible Spending Account Plans (FSA) help you save money on your out-of-pocket family health and child care expenses. FSA accounts are exempt from federal income taxes, state income taxes and Medicare taxes. When you use the money in your FSA accounts, you avoid paying taxes on those dollars. As a result, you gain substantial tax savings by using the FSA accounts.

Please be advised that the IRS requires that any unused year-end account balances must be forfeited. However, FSA expenses incurred during the 2-1/2 month “grace period” following the plan year can be reimbursed from your previous year’s FSA balances.

Determine your annual Health and Dependent Care FSA account contributions by calculating your expected expenses. The maximum contributions you can elect are $2,550 for the Health FSA and $5,000 for the Dependent Care FSA. Your contribution amounts will be divided by the number of pay periods in the plan year and will be deducted on a pre-tax basis in equal amounts each pay period.

PayFlex Debit Card: Beginning with the January 1, 2015 FSA election, you can use a debit card for all of your eligible health care expenses. The PayFlex Debit Card makes it easy for you to spend the money in your tax-advantaged FSA by enabling you to pay for eligible health care expenses directly. Make sure you keep a record of your purchases in the event that PayFlex need additional information about a purchase.

For more information about the FSA Plan or for a listing of eligible expenses and worksheets to help you calculate your contribution amounts, visit www.healthhub.com or contact PayFlex at (800) 284-4885.

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.

403(B) and 457(B) Retirement Savings Plans (Employee-paid Contributions)

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.
## 403(b) and 457(b) Retirement Plans

### Same Plan Features

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Contributions</th>
<th>Basic Annual Contribution Limit</th>
<th>Age 50 Additional Annual Contribution Limit</th>
<th>Total Annual Basic and Age 50 Contribution Limits</th>
<th>Contribution Changes</th>
<th>Investment Provider Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>All full and part-time employees except student employees and work study employees.</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>$18,000 per plan and $36,000 for both plans combined. (The IRS determines the limit each calendar year.)</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>$24,000 per plan and $48,000 for both plans combined. (The IRS determines the limit each calendar year.)</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>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>
</tr>
</tbody>
</table>

### 403(b) and 457(b) Retirement Plans

#### Different Plan Features

<table>
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<tr>
<th>Service-Based Catch-up Contributions</th>
<th>403(b) Plan</th>
<th>457(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<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 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>
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<table>
<thead>
<tr>
<th>Investment Providers</th>
<th>403(b) Investment Providers</th>
</tr>
</thead>
</table>

**Provider** | **Plan** | **New Participants** | **Current Participants** |
<table>
<thead>
<tr>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>AIG/VALIC</td>
<td>#01195</td>
<td>valic.com</td>
<td>Customer Service (800) 448-2542 Khai Le (312) 214-5496</td>
</tr>
<tr>
<td>Fidelity</td>
<td>#50075</td>
<td>fidelity.com/atwork</td>
<td>Click on “resources” tab for forms</td>
</tr>
<tr>
<td>Great American</td>
<td>#0TC094</td>
<td><a href="mailto:lschwartz@lincolninvestment.com">lschwartz@lincolninvestment.com</a></td>
<td>Customer Service (800) 343-0860</td>
</tr>
<tr>
<td>Voya Financial</td>
<td>#VT5590</td>
<td>ingretirementplans.com/enrollment</td>
<td>Customer Service (800) 873-9150 Jim Molster (630) 245-4038 <a href="mailto:James.Molster@voyafa.com">James.Molster@voyafa.com</a></td>
</tr>
<tr>
<td>MetLife Resources</td>
<td>#1002017</td>
<td>Julie Belvedere Office: (800) 528-1881 Cell: (708) 710-2050</td>
<td>Julie Belvedere Office: (800) 528-1881 Cell: (708) 710-2050</td>
</tr>
<tr>
<td>Symetra Financial</td>
<td>#LP1020884</td>
<td>Customer Service (800) 796-3872 x22299</td>
<td>Customer Service (800) 796-3872 x22299</td>
</tr>
<tr>
<td>The Legend Group</td>
<td></td>
<td>legendgroup.com</td>
<td>Customer Service (800) 835-2158 Don Wade, CFP (630) 586-9430 <a href="mailto:donaldwade@legendequities.com">donaldwade@legendequities.com</a></td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td>#365797</td>
<td>tiaa-cref.org</td>
<td>Click on “Products and Services” Customer Service (800) 842-2888 or (800) 842-2273 Press 2 for new participants</td>
</tr>
</tbody>
</table>
## 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)  
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 | [fidelity.com/atwork](http://fidelity.com/atwork)  
Click on “resources” tab for forms |
| 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)  
Don Wade, CFP (630) 586-9430  
donaldwade@legendequities.com | [legendgroup.com](http://legendgroup.com)  
Customer Service (800) 835-2158  
donaldwade@legendequities.com |
| TIAA-CREF        | #403542 | [tiaa-cref.org](http://tiaa-cref.org)  
Click on “Products and Services”  
Customer Service (800) 842-2888 or (800) 842-2273  
Press 2 for new participants | [tiaa-cref.org](http://tiaa-cref.org)  
Click on “Products and Services”  
Customer Service (800) 842-2888 or (800) 842-2273  
Press 1 for current 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.

## C. CCC Mandatory Benefit Program

### State University Retirement System of Illinois (SURS) (Mandatory Participation)

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.

## D. Contact Information

### Employee Benefits 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>
</table>
| (312) 553-2895| (312) 553-2701| [benefits@ccc.edu](mailto:benefits@ccc.edu) | 226 West Jackson Boulevard, 12th Floor  
Chicago, Illinois 60606 |