



Protecting Lake Michigan & Our Waterways.

North Shore Water Reclamation District

SUMMARY OF EMPLOYEE BENEFITS AND COMPENSATION ALL EMPLOYEES

Contained in these pages is a brief summary of North Shore Water Reclamation District's employee benefits and compensation for the District's non-bargaining unit employees. For more detailed information, please refer to District Personnel Policies or benefit plan descriptions. This is merely a summary; should any discrepancies occur District policies and benefit plan descriptions always govern.

SUMMARY OF HEALTH/DENTAL COVERAGE

- Newly-hired full-time employees may elect medical and/or dental coverage for themselves and eligible dependents.
- Coverage begins after satisfying a 30-day waiting period.
- The District funds a significant portion of the cost of both health and dental coverage. The District may require its employees to contribute a portion of the cost of these coverages. The percentage of employee contribution is subject to change.
- At the present time, eligible employees who elect to have health and/or dental coverage are required to contribute as follows:

All Full-Time Employees with Eligibility for Coverage:	Health Coverage Single	Dental Coverage Single	Health Coverage Family	Dental Coverage Family
On July 21, 2010	0 %	0 %	0 %	0 %

Medical Plan Summary

	<u>In-Network</u>	<u>Out-of-Network</u>
Deductible	\$100 per person, \$200 per family	
Out-of-Pocket Limit	\$250 per person, \$500 per family	\$500 per person, \$1000 per family
Co-Insurance	90% (most services)	80% (most services)
Office Visits	100% after \$10 co-pay per visit	80%
Prescription Drugs	80%	80%
Mail Order Drugs	90-day supply paid at 100% after \$5 co-pay per prescription	

Dental Plan Summary

Deductible	\$25 per person, per year
Maximum Dental Benefit	\$1500 per person, per year
Co-Insurance:	
Preventive Care	80%
Primary Care	80%
Major Dental Services	50%

SUMMARY OF LIFE INSURANCE PLANS

TERM LIFE AND AD&D INSURANCE

- All full-time employees are covered by Term Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance. The premiums for both coverages are paid **entirely** by the District.
- Life and AD&D coverages are equal to an employee's annual salary rounded to the next higher \$1,000 to a maximum of \$50,000.
- Coverage begins after satisfying a 30-day waiting period.

VOLUNTARY LIFE INSURANCE

NCPERS (Member Benefits, Inc.)

- Decreasing term insurance covering individuals and their families.
- The premium is \$16.00 per month and the benefit amount varies based upon age. The employee is responsible for 100% of the premium.
- Employees may enroll during the first 90 days of employment. Enrollment after that time will require evidence of good health.

SUMMARY OF PAYROLL INFORMATION

- Paydays: All District employees are paid every week on Thursday with the pay period beginning on Monday and ending on Sunday.
- Direct Payroll Deposit: Employees may elect to have all or a portion of their paychecks directly deposited into a checking or savings bank account of their choice.
- U.S. Savings Bonds: Employees may elect to have weekly payroll deductions for the purchase of U.S. Savings Bonds. Bonds are purchased on the last payday of each month providing the accumulated deductions during the month cover the denomination cost. The Federal Reserve Bank then mails the bonds directly to employees.
- United Way: Employees may have money withheld weekly to contribute to the United Way of Lake County, Inc. These contributions may be tax deductible. The District does not match employee contributions.

SUMMARY OF PAID TIME OFF POLICY

PAID TIME OFF (PTO)

- The District provides full-time employees with Paid Time Off to enable them to promote their personal health and welfare. PTO may be used for almost any reason including vacations, personal or family illness, doctor/dentist appointments, personal or family business, religious observations, observance of alternative holidays, birthdays, etc.
- PTO leave may be used in six-minute increments during a workday (such as for a doctor/dentist appointment), or may be used in full-day increments.
- New employees are eligible for PTO leave after the successful completion of ninety (90) days of employment. The amount of PTO leave for which new hires are eligible during their first calendar year is based upon the month employment begins. Each full-time new hire will receive PTO leave in accordance with the following schedule:

PTO Schedules

New Employees:

Month Hired:	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
PTO Leave Hours	88	80	72	64	56	48	40	40	40	0	0	0

Full-time Employees each Calendar Year:

January 1st	PTO Leave Hours
1st Year *	120 Hours
2nd - 6th Year	160 Hours
7th - 14th Year	200 Hours
15th - 24th Year	240 Hours
25th and Each Additional Year	280 Hours

*Employees hired prior to January 1st who have not completed 90 days of employment will receive the 1st year allocation upon the successful completion of that probationary period.

HOLIDAYS

The District observes ten paid holidays per year for which full-time employees are paid, as follows:

New Year's Day	Labor Day
President's Day	Veterans Day
Good Friday	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Independence Day	Christmas Day

** The President's Day Holiday is frequently changed to a different day in conjunction with another holiday.

SUMMARY OF RETIREMENT PLANS

ILLINOIS MUNICIPAL RETIREMENT FUND (IMRF)

This is a mandatory program to which all employees must contribute 4.5% of gross earnings, with the deductions taken on a per paycheck basis. This deduction is federal and state tax exempt. For Tier 2 full-time employees beginning to work for an IMRF-employer, like the District, after January 1, 2011, the following benefits exist:

- A Pension Plan which requires **ten** years of service in order to be vested. Pension amount is based upon years of service and "final" wages. The normal retirement age for a full pension is age **67** and the earliest retirement age for a reduced pension is age **62**.
- Temporary disability benefits for up to 50% of your salary after you have completed one year of continuous service and have been disabled for 30 days due to a medical leave or workers' compensation. The benefit amount will be offset by any Social Security and/or workers' compensation benefits.
- Death Benefit Insurance: The benefit amount varies depending upon the number of years of service you have with the District, with a minimum of one year of continuous service for eligibility.

457 DEFERRED COMPENSATION PLAN

- The District offers two 457 deferred compensation plans, Mission Square (formerly known as ICMA-RC) and Nationwide Retirement Solutions, enabling employees to invest a percentage of their pay.
- New employees may enroll at any time after completion of 30 days of employment.
- Participants may start, stop or make changes to the amount of deductions and investment elections as they desire.
- Deductions are taken weekly and are subject to IRS regulations. The contribution limits through the year 2025 are as follows:

<u>Year</u>	<u>Contribution Limit</u>	<u>Age 50+ Catch-Up</u>	<u>Double Limit Catch Up</u>
2025	\$23,500	\$7,500	\$47,000

- The District also offers a ROTH IRA (ICMA-RC), enabling employees to invest a percentage of their pay. The contribution limits through the year 2025 are as follows:

<u>Year</u>	<u>Contribution Limit</u>	<u>Age 50+ Catch Up</u>
2025	\$7,000	\$1,000

SUMMARY OF OTHER BENEFIT PLANS

FLEXIBLE SPENDING ACCOUNTS

Health Care Spending Account

This is an optional plan that enables employees to set aside a portion of their wages on a pre-tax basis to pay for health care expenses that are incurred but not paid by medical and dental plans. Such expenses may include deductibles, co-pays, vision expenses such as glasses or contacts lenses, orthodontia or other unpaid medical or dental expenses. Employees can have pre-tax dollars deducted from their paychecks to pay for health care expenses, to a maximum of **\$3,300** each calendar year (2025). In 2025, the maximum Health FSA Carry Forward will be **\$660**.

Dependent Care Spending Account

This is an optional plan that provides substantial tax advantages for employees who have the major expense of dependent care. Employees can have pre-tax dollars deducted from their paychecks to pay for day care expenses, to a maximum of **\$5,000** each calendar year (2025).

INTENSIVE CARE & CANCER CARE INSURANCE

This program is administered by The American Family Life Assurance Company (AFLAC) and enables employees to enroll in Intensive Care and/or Cancer Care coverage for themselves and their dependents. The employee is responsible for 100% of the premium. Premiums vary based on coverage selected and are paid through payroll deduction.

EDUCATIONAL ASSISTANCE

- Full-time employees who have completed 180 days of service are eligible to be reimbursed for job-related courses.
- The District will reimburse tuition, required fees and required books at 100% for up to two courses per semester, up to a maximum of **\$137.96 per credit hour**.
- Employees must provide written evidence of successful course completion in order to be fully reimbursed.

BUSINESS RELATED TRAVEL EXPENSES

Employees are reimbursed for meals and incidental expenses at the Maximum Federal Per Diem Rate as established by the IRS.

MILEAGE ALLOWANCES

The District pays to employees the IRS regulated amount per mile whenever employees use their own vehicles for District business travel.