

# WELCOME TO EIU!

New Hire Benefits Overview

# WHO'S WHO IN HUMAN RESOURCES

- Matt Bierman, VP of Business Affairs
- Amie Calvert, Director of Employee & Labor Relations
- Fantasy Sharrett, Asst. Director Human Resources
- Amanda Repp, Benefits Counselor
- Alex Thomas, HR Officer
- Kelli Davis, HR Representative
- Alexander Marston, HR Representative
- Cristine Shick, HR Representative (Student Employment)
- Andrea Murphy, Payroll Manager
- Travis Trimble, Payroll Specialist
- Melissa Schmieder, Payroll Representative



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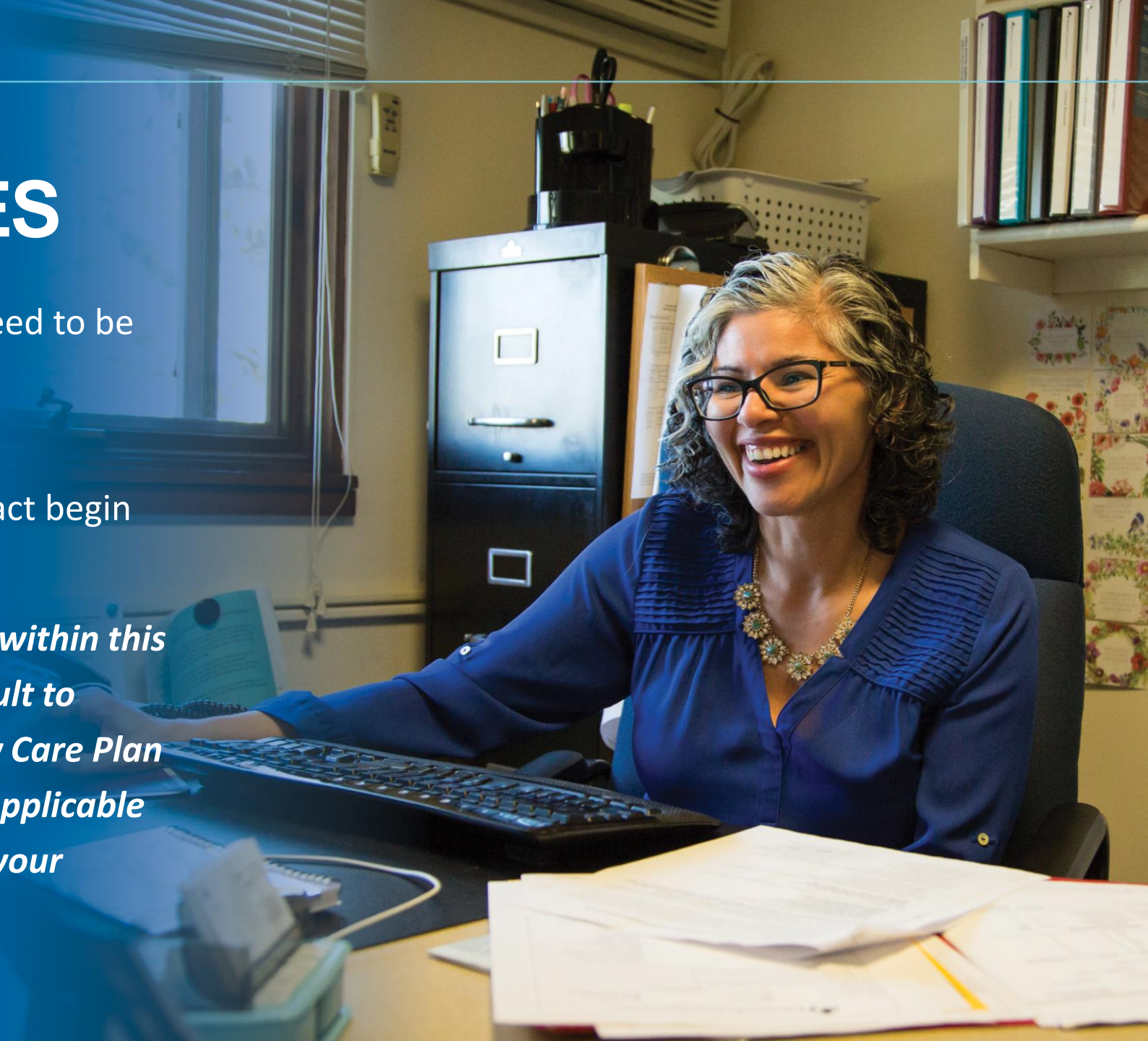
# AGENDA

- When To Enroll
- Insurance Coverage Choices
- Life Event/Annual Enrollment
- How to Enroll
- EAP
- Retirement
- Paid Time Off (Sick and Vacation)
- Policies Regulations
- EIU Website/PAWS



# NEW HIRE RULES

- As a new hire, benefit elections need to be chosen within the first 30 days of employment.
- Coverage is effective on the contract begin date or date of hire.
- ***IMPORTANT: If you do not enroll within this 30-day time period, you will default to single coverage under the Quality Care Plan administered by AETNA and the applicable premiums will be deducted from your payroll check.***



# ELIGIBILITY

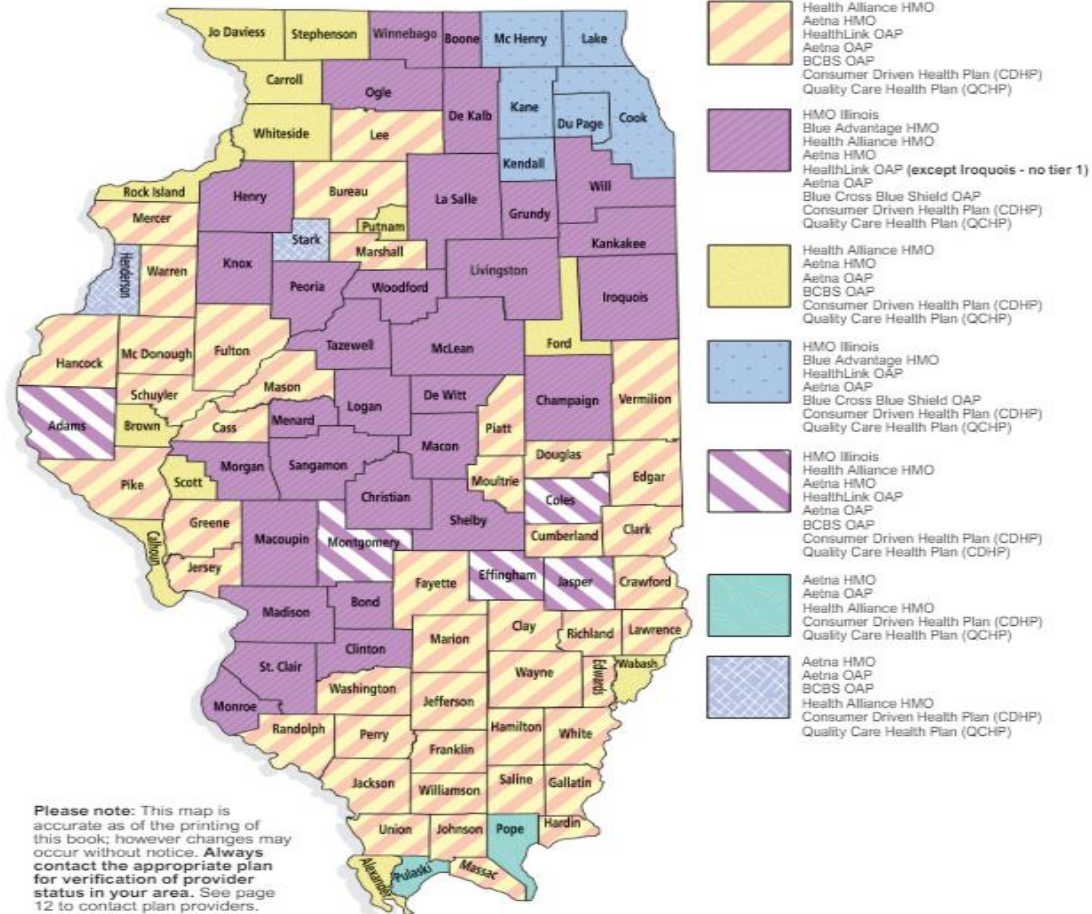
- **Full-time Employees:** Permanent employees who work 100 percent of a normal work period
  - University Full-Time Faculty: Employees working greater than or equal to 9 months of the year
  - University Full-time Non-Faculty: Employees hired to work an average of 37.5 hours or more per week on a permanent basis
- **Part Time Employees:** Employees who work 50-99 percent of a normal work period
  - University Part-time Faculty (Academic Year): Employees hired to work only one contract period of 4.5 continuous months (e.g., filling in for faculty on maternity leave) are eligible for insurance benefits only if their contract is 100 percent.
- **Ineligible employees include:**
  - Contractual employees
  - Temporary employees
  - Employees whose work visa has expired
  - Employees who are ineligible to participate in and contribute to one of the five State retirement systems



# HEALTH PLAN ADMINISTRATORS

## What is Available in Your Area in FY25

Review the following map and charts to identify plans available in your county. Then, review your monthly contribution and plan benefits to determine which plan is best for you.



- HMO Plans
  - Aetna HMO-Available in Coles County
  - Blue Advantage HMO
  - BCBS HMO Illinois
  - Health Alliance HMO- HMO-Available in Coles County
- OAP (Open Access Plans)
  - Aetna OAP
  - BCBS OAP
  - HealthLink OAP
- PPO (Preferred Provider Organization)
  - Consumer Driven Health Plan (CDHP) - Aetna PPO
  - Quality Care Health Care Plan (QCHP) - Aetna PPO

# ENROLLMENT PERIODS

Employees may enroll, opt-out or change benefit selections with supporting documentation during the following periods

- Initial Enrollment
  - Within 30 days of Date of Hire
- Annual Benefit Choice Period
  - May of each year for an effective date of July 1
- Qualifying Change in Status
  - It is the employee's responsibility to notify the Benefits Office and/or MyBenefits Marketplace if any change in status occurs. Any changes made due to the Qualifying Life Event must be done within 60 days of the event.
- Examples of a qualifying life event include:
  - Marriage
  - Divorce
  - Birth
  - Death
  - Adoption/Adjudication
  - Address Change
  - Spouse Employment

# OPTING OUT OF COVERAGE

- FT employees may elect to opt-out of the health coverage:
  - During the Initial Enrollment Period
  - The annual Benefit Choice Period or
  - Upon experiencing a qualifying change in status (Life event)
- Opt-out employees will be enrolled with Basic Life coverage and remain eligible to elect Optional Life coverage.
- Employees who elect to opt-out of the Program must provide proof of other major medical insurance



# PLAN COVERAGE



- Each plan provides:
  - Medical and Behavioral Health Benefits
  - Vision
  - Dental
  - Prescription Drug

When Making your choices, consider the following:

- Primary Care Physician
- Health Status
- Coverage Needs
- Service Providers

\*Dependents mirror health and dental plans as the employee under whom they are enrolled.

\*Spouses who are both employees of EIU, must be enrolled separately as an employee and not as a dependent.

# ELIGIBLE DEPENDENTS

If you are adding dependents, you will be required to upload the following documentation ...

<b>Spouse</b>	Marriage Certificate
<b>Natural Child</b>	Birth Certificate for Adult Child up to age 26: Birth Certificate, proof of Illinois residency, Eligibility Certification Statement and form DD-2   4 for Veteran Adult Child up to age 30
<b>Stepchild</b>	Birth certificate indicating your spouse is the child parent and marriage certificate indicating you are married to the child's parent
<b>Adopted Child</b>	Adoption certificate stamped by the circuit clerk.
<b>Adjudicated Child / Legal Guardian</b>	Court documentation signed by a judge.
<b>Disabled Dependent</b>	1) Diagnosis from an MD with an ICD.9 diagnosis code. 2) letter from the doctor detailing the dependent's limitations, capabilities and onset of condition, 3) statement from the Social Security Administration with the Social Security disability determination or a court order adjudicating the disability. 4) a copy of the Medicare card. 5) an Eligibility Certification Statement and 6) a Birth Certificate. In addition, for tax years in which the child is age 27 or above, a copy of the member's tax return is required indicating the dependent was claimed by the member for income tax purposes.
<b>Civil Union Partner</b>	Civil Union Partnership Certificate and, if the partner is an IRS dependent, a joint tax return is required.
<b>Child of a Civil Union Partner</b>	Birth Certificate indicating your partner is the child's parent and the civil union partnership certificate indicating your civil union with the child's parent. In addition, if the child is an IRS dependent, a copy of the member's tax return is required indicating the dependent was claimed for income tax purposes.

# CENTRAL MANAGEMENT SYSTEM



- The State of Illinois insurance plan is negotiated and directed by Central Management Services (CMS).
- Each plan, providers, and coverages offered, including costs may change annually July 1 of each year.
- Employees should refer to the annual Benefit Choice Booklet Choice Booklet and the Benefits Handbook for more detailed information.
- You may also visit the CMS Website for additional resources and information.

# HMO: HEALTH MAINTENANCE ORGANIZATION

- HMOs have their own network of doctors, hospitals and other healthcare providers who have agreed to accept payment at a certain level for services they provide.
- Members select a primary care physician (PCP) from a network of participating providers.
  - A PCP can be a family practice, general practice, internal medicine, pediatric or an OB/GYN physician.
  - The PCP will direct all healthcare services and will make referrals for specialists and hospitalizations.
  - When care and services are coordinated through the PCP, only a copayment will apply.
  - There are no annual plan deductibles
  - No coverage of any out-of-network care, except in a true emergency
- **Factors to consider:**
  - Cost of monthly premiums
  - Out-of-pocket costs
  - Using a PCP vs. choosing your own healthcare providers
  - The current health of the people you want to cover

*\*It is the plan participant's responsibility to become familiar with all the specific requirements of the HMO health plan.*

# OAP: OPEN ACCESS PLANS

- OAP Combine similar benefits of an HMO with the same type of coverage benefits as a traditional health plan.
- Members will have three tiers of providers from which to choose to obtain services.
  - The benefit level is determined by the tier in which the health care provider is contracted.
  - Members can mix and match providers and tiers.
- Members have more freedom to see the health care providers they choose.
  - Employees do not need referrals from a primary care physician to see providers, but they may have to pay a different level of co-pay or coinsurance if they see providers outside of the tier specified by the insurance company.

***\*It is the plan participant's responsibility to become familiar with all the specific requirements of the OAP health plan.***

# OAP: OPEN ACCESS PLANS TIERS

## Tier I

- Offers a managed care network which provides enhanced benefits and requires copayments which mirror HMO copayments, but do not require a plan year deductible.

## Tier II

- Offers another managed care network, in addition to the managed care network offered in Tier I and provides enhanced benefits. Tier II requires copayments, coinsurance and is subject to an annual plan year deductible.

## Tier III

- Covers all providers which are not in the managed care network of Tiers I or II (i.e., out of network providers) and does not have an out-of-pocket maximum.
- Offers members flexibility in selecting healthcare providers but involve higher out of pocket costs.
- Higher plan year deductible and has a higher coinsurance amount than Tier II services.

# PPO: PREFERRED PROVIDER

## 1. Quality Care Health Plan (QCHP) - Aetna PPO

- The State's self-insured health plan
- All claims and costs are paid by the State through a third-party administrator.
- Benefit enhancements are available by utilizing the:
  - Nationwide QCHP physician, hospital, ancillary services and transplant network.
  - Pharmacy network.
  - Behavioral health network.
- Each component has its own plan administrator

## 2. Consumer Driven Health Plan (CDHP) - Aetna PPO

- A high-deductible health plan which is available for active employees only
- Partners with a Health Saving Account (HSA)
- Employees choosing to enroll in the CDHP and an HSA, will receive a State contribution of one third of the deductible into their HSA account (\$533.34 individual or \$1,066.68 family).
- The HSA is only available to employees enrolling in the CDHP. Employees may only enroll in an HSA when choosing the CDHP.

# PLAN COMPARISONS

Co-Payments	<p><b>HMO</b></p> <ul style="list-style-type: none"> <li>• Plan year Out of Pocket Max:             <ul style="list-style-type: none"> <li>• \$3,000 Individual</li> <li>• \$6,000 Family</li> </ul> </li> <li>• Physician Office Visit \$30</li> <li>• Specialist &amp; Home Health Care Visit \$40</li> <li>• ER Services \$275</li> <li>• Inpatient Hospitalizations \$425</li> <li>• Outpatient Surgery \$300</li> </ul>	Coinsurance & Deductibles	<p><b>OAP</b></p> <ul style="list-style-type: none"> <li>• <b>Tier I</b> <ul style="list-style-type: none"> <li>• Same as HMO</li> </ul> </li> <li>• <b>Tier II Plan \$300 Year Deductible/Enrollee</b> <ul style="list-style-type: none"> <li>• Physician &amp; Specialist 90%</li> <li>• ER Services \$275/visit</li> <li>• Inpatient Hospitalizations Services 90% after \$475 copay</li> <li>• Outpatient Surgery 90% after \$300 copay</li> </ul> </li> <li>• <b>Tier III Plan \$400 Year</b> <ul style="list-style-type: none"> <li>• Deductible/enrollee</li> <li>• Physician &amp; Specialist 60%</li> <li>• ER Services \$275</li> <li>• Inpatient Hospitalizations Services 60% after \$575 copay</li> <li>• Outpatient Surgery Services 60% after \$300 copay</li> </ul> </li> </ul>	Coinsurance & Deductibles	<p><b>PPO</b></p> <ul style="list-style-type: none"> <li>• Plan Year Deductibles             <ul style="list-style-type: none"> <li>• Salary based             <ul style="list-style-type: none"> <li>• Individual/Family</li> </ul> </li> </ul> </li> <li>• In-Network             <ul style="list-style-type: none"> <li>• Physician &amp; Specialist visits 85%</li> <li>• ER Services \$450</li> <li>• Inpatient Hospitalizations Services 85% after \$200</li> <li>• Outpatient Surgery 85%</li> </ul> </li> <li>• Out-of-Network             <ul style="list-style-type: none"> <li>• Physician &amp; Specialist 60%</li> <li>• ER Services \$450</li> <li>• Inpatient Hospitalizations Services 60% after \$800</li> <li>• Outpatient Surgery 60%</li> </ul> </li> </ul>



# FLEXIBLE SPENDING ACCOUNT

- The Flexible Spending Account (FSA) Program offers two tax savings plans
  - Medical Care Assistance Plan (MCAP)
  - Dependent Care Assistance Plan (DCAP)
- Medical Care Assistance Plan (MCAP)
  - This plan uses tax free dollars to pay eligible medically-necessary expenses incurred by the employee, spouse and dependent(s) during the plan year
- Dependent Care Assistance Plan (DCAP)
  - This plan uses tax-free dollars to pay eligible child (age 12 and under) and/or adult daycare expenses during the plan year.
- The FSA plan year runs from July 1 through June 30 and employees must re-enroll every plan year to set contribution amounts
- Employees may set aside tax-free monies each year to MCAP (per employee) and/or DCAP (per household)
- When enrolling in an FSA, employees designate the amount they wish to have deducted from each paycheck
- The designated amount is deposited into the employee's MCAP and/or DCAP account Pre-tax
  - Resulting in reduced taxes and greater disposable income.
- A rollover of unused funds will be capped at \$640.00 only if the employee re-enrolls for the new plan year.
- Employees should refer to the [CMS Flex Spending](#) for the maximum amount allowed for an FSA.
- Be sure to review the [ConnectYourCare](#) website for additional information on this plan and its benefits

# HEALTH SAVINGS ACCOUNT

- Eligible Employees may elect to have pre-tax payroll deductions contributed to a Health Savings Account (HSA) to be used for reimbursement of eligible medical expenses or other expenses permitted by federal law
- You must be enrolled under the high deductible health plan (CDHP)
- HSA balances are not subject to forfeiture at the end of a Plan Year
  - Any balance remaining in a participant's HSA at the end of any Plan Year shall be carried forward and may be used by the Participant in any subsequent Plan Year.
  - Employees must re-enroll every plan year to set contribution amounts
- Participants shall retain ownership of any funds within their HSA after their participation in the Plan terminates
- Employees choosing to enroll in the CDHP and an HSA, will receive a State contribution of one third of the deductible into their HSA account (\$533.34 individual or \$1,066.68 family)
- Employees should refer to the [CMS](#) website for the maximum amount allowed for an HSA

# PRESCRIPTION BENEFITS

To compare formulary lists (preferred drug lists), cost-savings programs and to obtain a list of pharmacies that participate in the various health plan networks, plan participants should visit the website of each health plan

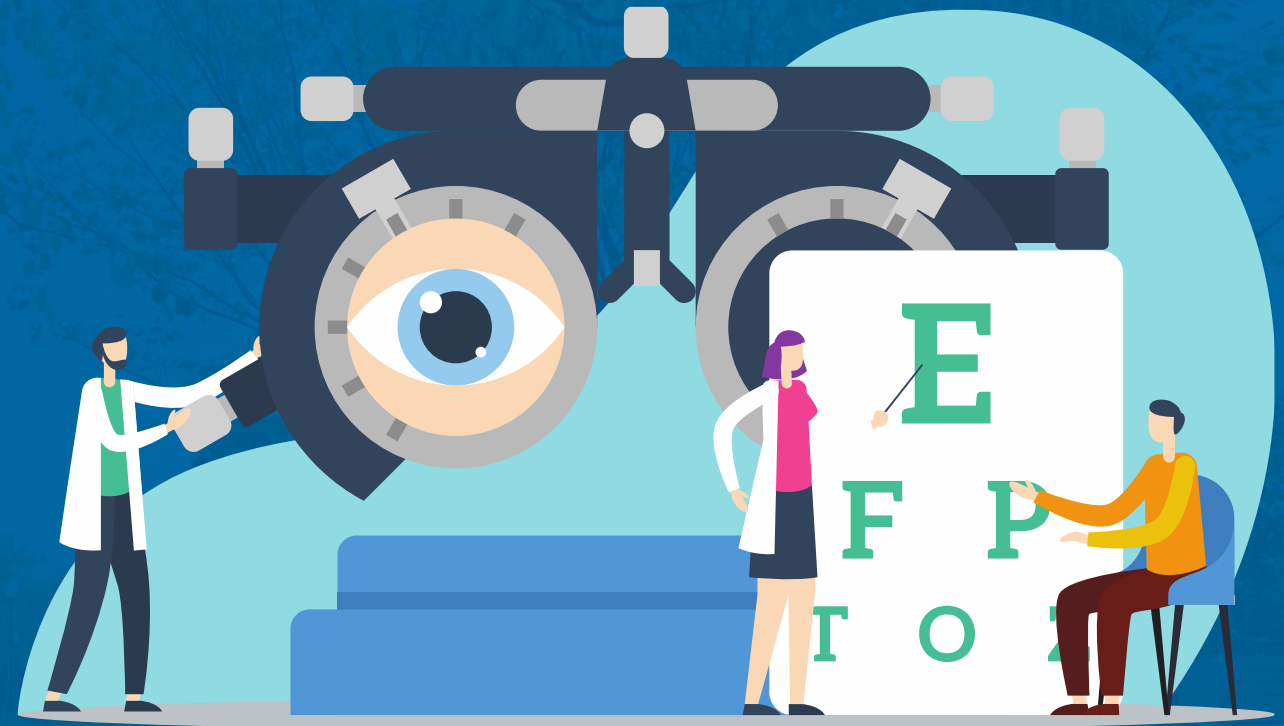
FY25 State Prescription Copayments (Effective July 1, 2024)					
		*Reduced Tier 1	Tier 1	Tier 2	Tier 3
Prescription Drug Deductible \$150 per HMO enrollee					
<b>HMOs</b>	30-day supply	\$4.00	\$20.00	\$35.00	\$60.00
	90-day supply	\$10.00	\$50.00	\$87.50	\$150.00
Prescription Drug Deductible \$150 per OAP enrollee					
<b>OAPs</b>	30-day supply		\$20.00	\$35.00	\$60.00
	90-day supply		\$50.00	\$87.50	\$150.00
	**90-day Maintenance Choice		\$25.00	\$43.75	\$75.00
Prescription Drug Deductible \$175 per QCHP enrollee					
<b>QCHPs</b>	30-day supply		\$20.00	\$40.00	\$65.00
	90-day supply		\$50.00	\$100.00	\$162.50
	**90-day Maintenance Choice		\$25.00	\$50.00	\$81.25
<b>CDHPs</b>	30-day supply		90%; Deductible applies	90%; Deductible applies	90%; Deductible applies
	90-day supply		90%; Deductible applies	90%; Deductible applies	90%; Deductible applies
	**90-day Maintenance Choice		95%; Deductible applies	95%; Deductible applies	95%; Deductible applies

# VISION BENEFITS

Included with your medical enrollment

Provided by EyeMed:



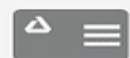




- Login/Register to see In-Network providers
- Out of Network claim processing
- Benefit allowances
- Details on Coverage
- CMS Website



# DENTAL BENEFITS

- The QCDP (Quality Care Dental Plan) offers two separate networks of dentists in addition to the option of going out-of-network
- The two networks:
  - Delta Dental PPO- PPO network, lowest out of pocket costs
  - Delta Dental Premier-PPO network, higher out of pocket costs, but lower than out of network
- If you opt-out out of health coverage, you may elect dental only for you and your dependent(s)
- If you are enrolled in health and dental coverage for yourself, your dependent(s) must mirror your health and dental elections.
  - You cannot be enrolled in health and dental coverage, and request to elect dental only coverage for your dependent(s)
- Visit [Delta Dental of IL](#) and [CMS](#) website for details

# Delta Dental Coverage

Example Savings for a Common Procedure							
	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay	 Your Total Cost Savings
<b>PPO Network</b>	\$1,200	\$750	50%	\$375	\$0	\$375	\$450
<b>Premier Network</b>	\$1,200	\$975	50%	\$487.50	\$0	\$487.50	\$225
<b>Out-of-Network</b>	\$1,200	\$975*	50%	\$487.50	\$225	\$712.50**	\$0

Delta Dental PPO network	Delta Dental Premier® network	Out-of-network
<p>Delta Dental PPO network dentists have agreed to accept \$750 as payment in full for the \$1,200 service, a savings of \$450 compared to using a non-network dentist. In this example, the Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$375 and you'll pay \$375.</p>	<p>Delta Dental Premier network dentists have agreed to accept \$975 as payment in full – a savings of \$225 compared to using a non-network dentist. In this example, your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$487.50 and you'll pay \$487.50. That's an extra \$112.50 tacked on to your share of the bill when compared to what you would have paid with a PPO dentist.</p>	<p>Out-of-network dentists have not agreed to accept a lower fee as payment in full and can bill the full \$1,200. In this example, non-network dentists are paid off the Delta Dental Premier maximum plan allowance, so the maximum allowed fee is limited to \$975*. The dentist can bill you the difference between the maximum allowed fee and what they typically charge.** The Delta Dental plan would cover 50 percent of the \$975, paying \$487.50. You would be left with the other half of \$487.50 plus the \$225 difference between the dentist's usual fee and Delta Dental's maximum allowed fees. You would pay a total of \$712.50.</p>

# LIFE INSURANCE

- Administered by: MetLife
- There are two types of coverage available:
  - Basic Life insurance
  - Optional Life insurance
- All new employees are provided Basic Life Insurance at no cost, with a benefits amount equivalent to their annual salary
- New employees may elect optional life insurance up to 8 times their salary at a premium based on their age and salary
- Up to four times the basic life amount is guaranteed if elected within 30-day initial enrollment period
- Spousal life and Child Life available
- Visit CMS website for details

# ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

- Available in either:
  - An amount equal to member's Basic Life amount, or
  - The combined amount of member's Basic and member's Optional Life
    - Subject to a total maximum of five times the Basic Life insurance amount or \$3,000,000, whichever is less.



# HOW DO I ENROLL?

- Log onto [My Benefits](#) and register for an account or call 1-844-251-1777 (Mon-Fri, 8am-6pm CT)
- Members can do the following:
  - Learn about benefits and update benefits selections
  - Perform benefit changes and learn about their different options
  - Add and/or remove dependents
  - Upload required documents
  - Review Provider Directories
  - Learn more about added Voluntary Benefits to enroll in
    - Critical Illness
    - Accident Insurance
    - Hospital Indemnity
    - Pet Insurance
    - Legal plans

# MY BENEFITS WEBSITE

[CLICK HERE for Important Information on Coronavirus \(COVID-19\)](#)

Illinois Department of Central Management Services

## CMS

[Login](#)

[Make a Payment \(E-Pay\)](#)

[How to Register \(Video\)](#)

TO BROWSE THE PORTAL AS A GUEST, PLEASE TELL US IN WHICH STATE OF ILLINOIS GROUP INSURANCE PROGRAM YOU BELONG:

STATE EMPLOYEES GROUP  
INSURANCE PROGRAM (SEGIP)



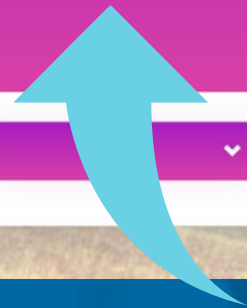
COLLEGE INSURANCE PROGRAM  
(CIP)



LOCAL GOVERNMENT HEALTH  
PLAN (LGHP)



TEACHERS' RETIREMENT  
INSURANCE PROGRAM (TRIP)



# GOOD TO KNOW

- Should you or a dependent lose insurance coverage you may be eligible for COBRA.
  - [COBRA Information](#)
- Your Health and Dental insurance premiums are pre-tax deductions
- Life insurance premiums under \$50,000 are also pre-tax deductions



# EMPLOYEE ASSISTANCE PROGRAM

- Online: [Employee Assistance Program](#)
  - [ComPsych Corporation - Guidance Resource](#)
  - **833-955-3400**
  
  - [AFSCME 31-is](#) for employees covered by [AFSCME Clerical/Technical, Service groups and Food Court](#)
  - **800-647-8776**

## ComPsych GuidanceResources Employee Assistance Program

New Program Starting July 1, 2021  
*All non- AFSCME Council 31 eligible*

Free, Confidential, 24/7 Assistance

Our counseling, self-improvement tools and solutions for everyday issues can help you be your best, at home and at work.

**NEW FIVE (5)** sessions of short term counseling available per person, per issue per year virtually or in person

**NEW** unlimited legal and financial telephonic consultations

**NEW** unlimited work life research and referral to elder care, child care, relocation, and more.

**NEW** digital tools thru myStrength CCBT and [GuidanceResources.com](http://GuidanceResources.com)



*The EAP is a free, voluntary and confidential program that provides problem identification, counseling and referral services for employees and their covered dependents regardless of the health plan chosen.*

# RETIREMENT

- Provides retirement, disability, death and survivor benefits
- New employees have six months to make a **one-time** **irrevocable** decision in regard to which retirement plan to choose.
- If no election is made, the employee will be defaulted to the Traditional Plan.
- Three Retirement Plans to Choose from:
  - Traditional
  - Portable
  - Retirement Savings Plan aka Self Managed
- Enrollment Packets will be mailed to your home
- Visit SURS website for detailed information: [SURS Retirement](#)



## CONTACTING SURS

Telephone Direct: 217-378-8800

Toll Free: 800-275-7877

Fax: 217-378-9800

Address: SURS 1901 Fox Drive Champaign, IL 61820

# MORE ON RETIREMENT PLANS

## SURS Traditional Benefit Plan: Booklet

- This is the historical SURS defined benefit retirement plan. Until 1998, it was the only SURS plan available.
- It provides lifetime retirement benefits
- Provides for a survivor benefit at no additional cost
- Separation refund feature is not as generous as the Portable Benefit Plan

## SURS Portable Benefit Plan: Booklet

- Defined benefit retirement plan that has much in common with the Traditional Benefit Plan.
- Provides a more generous separation refund if you leave the System.
- The provisions for survivor benefits require a reduction to the retirement and death benefits.

## SURS Retirement Savings Plan (RSP): Booklet

- This is a defined contribution plan that establishes an account in your name into which your contributions and the employer (state of Illinois) contributions are placed.
- You decide how your funds will be invested, selecting from a variety of mutual funds and variable annuities.

# EMPLOYEE CONTRIBUTIONS



- **Traditional**
  - 8% of gross earnings
    - 6.5% retirement annuities
    - .5% post retirement increases
    - 1% survivor benefits
- **Portable**
  - 8% of gross earnings
    - 6.5% retirement annuities
    - .5% post retirement increases
    - 1% enhanced refund benefits
- **RSP (including police officers)**
  - 8% of gross earnings
    - All 8% is retirement contribution
- **Police officers who select Traditional or Portable plans contribute 9.5% of gross earnings**
  - The extra is a normal retirement contribution

# EMPLOYER CONTRIBUTIONS

• Retirement and Termination Benefits	8.05%
• Automatic Annual Increase	3.16%
• Death and Survivor Benefits*	(0.31%)
• Disability Benefits	0.34%
• Administrative Expenses	0.74%
• <b>Total Employer Contribution</b>	<b>11.98%</b>
• RSP Plan	7.60%

*\*Includes normal cost attributable to benefits assumed to be paid to survivors of retired members under Traditional Plan and survivors of active members. The employee contribution is calculated as 1.0% of total payroll although Portable plan members do not receive the automatic benefit to survivors of retired members*





# RETIREMENT PLANS

## Two-Tiered System – 401(a), non-ERISA

	Tier I Traditional & Portable Plan Members First Employed Prior to Jan. 1, 2011	Tier II Traditional & Portable Plan Members First Employed On or After Jan. 1, 2011	Tier I & Tier II Self-Managed Plan
Employee Contributions	8% of pensionable earnings	8% of pensionable earnings	8% of earnings
Minimum Vesting	5 years of service	10 years of service	5 years of service
Retirement Age Requirements	Age 62, with at least 5 years of service Age 55, with at least 8 years of service (age reduction of 0.5% for each month under age 60 at retirement may apply) At any age, with at least 30 years of service	Age 67, with at least 10 years of service Age 62, with reduction for age, with at least 10 years of service (age reduction of 0.5% for each month under age 67 at retirement will apply)	Age 62, with at least 5 years of service Age 55, with at least 8 years of service At any age, with at least 30 years of service Age reduction is not applicable to SMP.
Retirement Benefits	Greater of the benefits computed under SURS General Formula, Minimum Annuity calculation and Money Purchase calculation. (The Money Purchase calculation is not available to members who certified on or after 7/1/2005.)	Greater of the benefits computed under SURS General Formula and Minimum Annuity calculation.	Member bears the investment choice risk. At retirement, vested account balance is used to purchase an annuity contract or to pay a lump-sum benefit.
Pensionable Earnings/Contribution Limits	IRS limits apply for members hired after July 1, 1996. FY2016 limit is \$265,000.	Limited to a maximum of \$111,571.63 for FY2016. Increases annually thereafter by the lesser of 3% or 1/2 of the change in the Consumer Price Index for the preceding year.	IRS limits apply. FY2016 limit is \$265,000.
Final Average Earnings (FAE)	Average earnings during 4 highest consecutive academic years or the average of the last 48 months prior to termination (if applicable).	Average earnings during the 8 highest consecutive academic years of the last 10 or average earnings of the highest 96 consecutive months during the last 120 months of service.	Not applicable
FAE Limits	Limited to 20% year-over-year increases in earnings for years in the FAE period.	Limited to 20% year-over-year increases in earnings for years in the FAE period.	Not applicable
Retirement Benefit AAI (Automatic Annual Increase)	3%, compounded annually.	Calculated using the lesser of 3% or 1/2 of the change in the Consumer Price Index. The increase is not compounded.	Not available
Survivor Benefits	An eligible survivor receives a minimum of 50% of a Traditional Plan member's earned retirement annuity. Portable Plan member benefits may be reduced to provide survivor benefits.	An eligible survivor receives a minimum of 66 2/3% of a Traditional Plan member's earned retirement annuity. Portable Plan member benefits may be reduced to provide survivor benefits.	Survivor benefits are not built into this plan. Optional benefits are available through provider.
Survivor AAI	3%, compounded annually.	Calculated using the lesser of 3% or 1/2 of the change in the Consumer Price Index. The increase is not compounded.	Not available

Important - Police/Firefighters may qualify for special contribution rates, eligibility requirements and retirement calculations. For Police/Fire benefit information, see SURS Member Guides. 072715

# TAX-DEFERRED RETIREMENT PLANS

In addition to your retirement account SURS, you may elect to direct part of your pay to investments intended to build an individual retirement fund

## Choices:

1. 403(b) Tax Deferred Plan- Sponsored by EIU: [EIU Supplemental Plan Information](#)
2. CMS 457(b) Plan- Enroll online: [CMS Deferred Plan Information](#)
3. SURS 457(b) Plan- Enroll online: [SURS Deferred Plan Information](#)

-Now New Hires are Automatically enrolled with the SURS 457b plan

# New Auto enrollment for SUR 457b (DCP)

After New hires are certified in SURS, they will receive a notification letter in the mail informing them that they have 30 Calander days to Opt-out of the SURS 457b (DCP)

- If member does not Opt-out, enrollment is effective first day following the 30 Calander day requirement.
- Once enrolled, the member has 90 days to withdraw and be refunded for their contributions.
- After 90 days the member can stop withdraws but they will not be qualified for a refund unless meets requirements. See [SURS](#) website.
- Member contribution are 3% of compensation on a pre-tax basis.
- Effective July 1, 2024, contribution rates automatically increase 1% every July 1 each year until you reach 10%. You always have control of your savings rate and investment options and can make changes at any time.

# SURS DISABILITY

- Disability benefits for University employees are provided through SURS
  - The disability benefits are the same regardless of which SURS retirement plan you choose.
  - The full cost of the plan is paid by the employee and employer contributions to SURS.
- **Eligibility after 2 years:** Disability benefits may be claimed for an illness after you have accumulated 2 years of service credit in SURS.
  - Waiting Period: 60 continuous calendar days of disability, or sick leave benefits have been exhausted, whichever is later.
- **Benefit:** 50% of your base salary.
- **Benefit Duration:** benefits are payable until the total benefits received equal 50% of earnings while in SURS.

# SUPPLEMENTAL LONG-TERM DISABILITY

- This optional plan, administered by Prudential, is designed to act as a supplement to SURS disability
- Prudential will pay a benefit in the event that SURS does not pay, provided you have a qualified disability
- You must be a SURS participant to be eligible for enrollment in this plan
- Employees pay the entire cost for the plan and monthly premiums are based on age and salary
- Benefits paid under this plan are coordinated with any SURS Disability payments so that a total of up to 66.7% of your base salary is paid

*Waiting Period: 90 continuous days*

*\*Plan pays 66.7% during first 2 years when there is no SURS benefit payable*

*\*Plan pays 16.7% once SURS disability begins*

*\*Plan pays 66.7% benefit if disability continues after SURS benefits exhausts*



[www.prudential.com/mybenefits](http://www.prudential.com/mybenefits)

**See HR for an Enrollment form**

# TUITION WAIVER

Employees with seven years of qualified employment are eligible for the 50% tuition discount for eligible dependents at any state funded university (excludes spouses)

Employees are eligible to sign up for courses on the next semester

Visit: [EIU Benefits Page](#)

<b>Employee Status:</b>	<b>Academic Term (the greater of):</b>
Full-time employee	6 sem. hrs. or 2 courses
3/4-time employee	4 sem. hrs. or 1 course
1/2-time employee	3 sem. hrs. or 1 course

# OBSERVED HOLIDAYS



- Independence Day: Thursday, July 4, 2024
- Labor Day: Monday, September 2, 2024
- Thanksgiving Holidays (day of and day after):  
Thursday and Friday, November 28 & 29, 2024
- Christmas Holidays (Christmas Eve and Christmas Day):  
Tuesday and Wednesday, December 25 & 26, 2024
- New Year Holidays (New Year's Eve and New Year's Day):  
Tuesday and Wednesday December 31, 2024 and Jan 1, 2025
- Martin Luther King Birthday: Monday, January 20, 2025
- Lincoln's Birthday: Friday, February 14, 2025
- Memorial Day: Monday, May 26, 2025
- Juneteenth : Thursday, June 19, 2025

# CIVIL SERVICE VACATION

**Non-Exempt -75  
hours worked  
per pay period**

Service Years Completed	Accrual Rate	Annual Days	Maximum Hours
0-3	.0462	12	180
3-6	.0577	15	225
6-9	.0692	18	270
9-14	.0808	21	315
14+	.0962	25	375

**Non-Exempt -80  
hours worked  
per pay period)**

Service Years Completed	Accrual Rate	Annual Days	Maximum Hours
0-3	.0462	12	192
3-6	.0577	15	240
6-9	.0692	18	288
9-14	.0808	21	336
14+	.0962	25	400

**Exempt  
(Monthly)**

Service Years Completed	Accrual Rate	Annual Days	Maximum Hours (7.5 hours/day)	Maximum Hours (8 hours/day)
0-3	.0962	25	375	400
3-6	.1000	26	390	416
6-9	.1038	27	405	432
9+	.1077	28	420	448



# VACATION TIME: ALL OTHER NON-CIVIL SERVICE

- Please visit: [EIU Benefits Leave Time](#)
- Negotiated employees, benefits may be superseded by their Bargaining Agreement:
- [Union contracts](#)
- Other Important Information:
- For Administrative, Professionals, & Non-Negotiated Temporary Faculty Appointments – [Board of Trustee Temporary Faculty Benefits – Non-Negotiated](#)
- For Civil Service Exempt – [Board of Trustee Civil Service Exempt Benefits](#)

# CIVIL SERVICE SICK LEAVE

- An employee in a status position shall earn credit for sick leave with full pay at the rate of .0462 hours of sick leave for each hour in pay status, equivalent to one regular workday for each completed calendar month of service or twelve (12) regular workdays per year.
- An employee whose employment or reemployment by the University commences within two (2) years after termination from an entity covered by the State Universities Civil Service Act, 110 ILCS 70/36b et seq. shall, if separated in good standing, be allowed to transfer accrued sick leave earned prior to January 1, 1984, to the University
- Negotiated employees, benefits may be superseded by their Bargaining Agreement: [Union contracts](#)
- Sick Leave Bank: [Sick Leave Bank Information](#):
  - This program provides salary and benefits continuation for eligible employees who have exhausted all paid leave due to a catastrophic illness or injury of the employee or an immediate family member.
  - This is a voluntary program that allows employees to donate a portion of their unused sick or vacation leave into a sick leave bank that is available to assist employees who are eligible under the program.

# EIU POLICIES



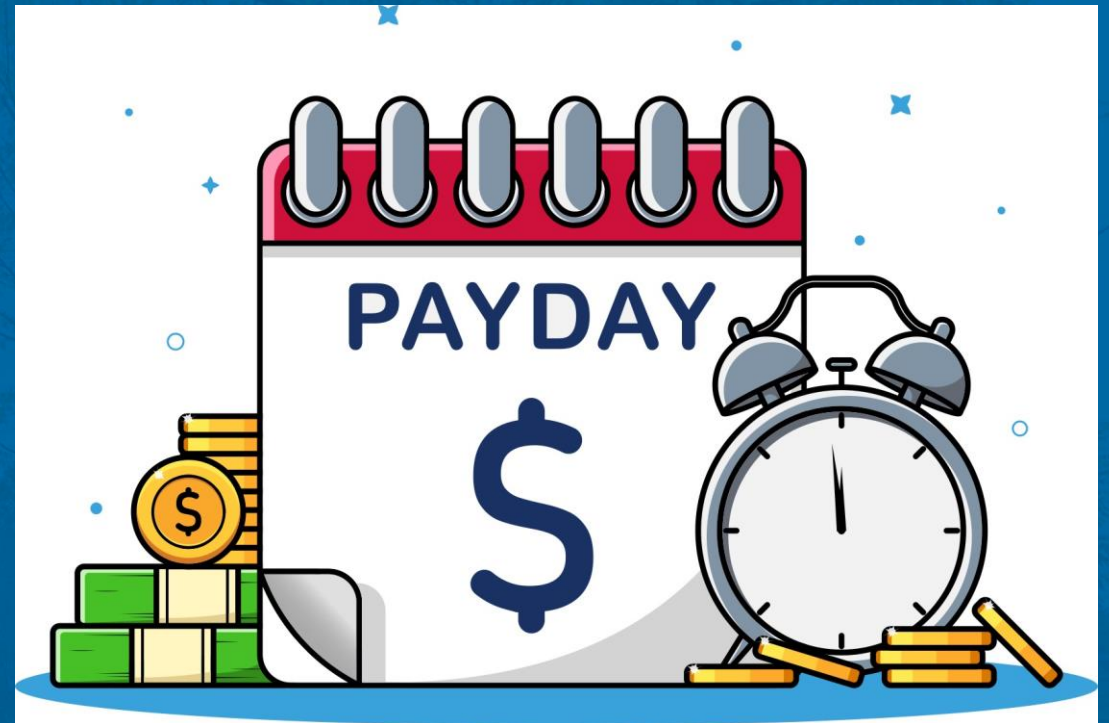
- Employees of the University are regulated by the [Board of Trustees Rules & Regulations](#) and the [Internal Governing Policies](#). Each employee should familiarize themselves with both.
- Additional policies new employees should familiarize themselves or be aware of:
- [Policy #8](#): IGP: EIU is a drug-free campus
- [Policy #171](#) : IGP: EIU is a tobacco-free campus
- [Policy #173: Discrimination](#): Internal Governing Policy
- [Policy #175: Sexual Harassment](#): Internal Governing Policy
- [Policy #24](#): Worker's Compensation: if injured on the job
- [EIU Worker's Compensation](#) homepage for additional information or to report an incident or claim
- **Don't forget to take your Ethics Training**

# PAYROLL SCHEDULE

- Hourly Employees are paid on a bi-weekly schedule
  - There are two pay period per fiscal year that have no benefit deductions taken
- Exempt Salary Employees are paid on a monthly schedule

See link for pay schedule information, deduction schedule, time sheet deadlines:

[Payroll Distribution/Direct Deposit](#)



# ARE YOU A 9/10/11 MONTH CONTRACT EMPLOYEE?

- You may want to consider having your pay spread over 12 months
  - There are many advantages to this option:
    - Your benefit deductions will come out of your paychecks all year long
    - You will not be bothered with a direct bill from CMS during your summer break
    - You will not have to worry about budgeting for the direct bills over the summer
    - When your deductions come out of your paychecks, you get the pre-tax benefit
    - Provides efficiency to the HR Department and you by ensuring:
      - No mistakes with missed deductions or
      - overpayments or
      - possible cancellation notices because payment was not received

***Please complete a Salary Distribution form and return to HR to start your pay spread!***

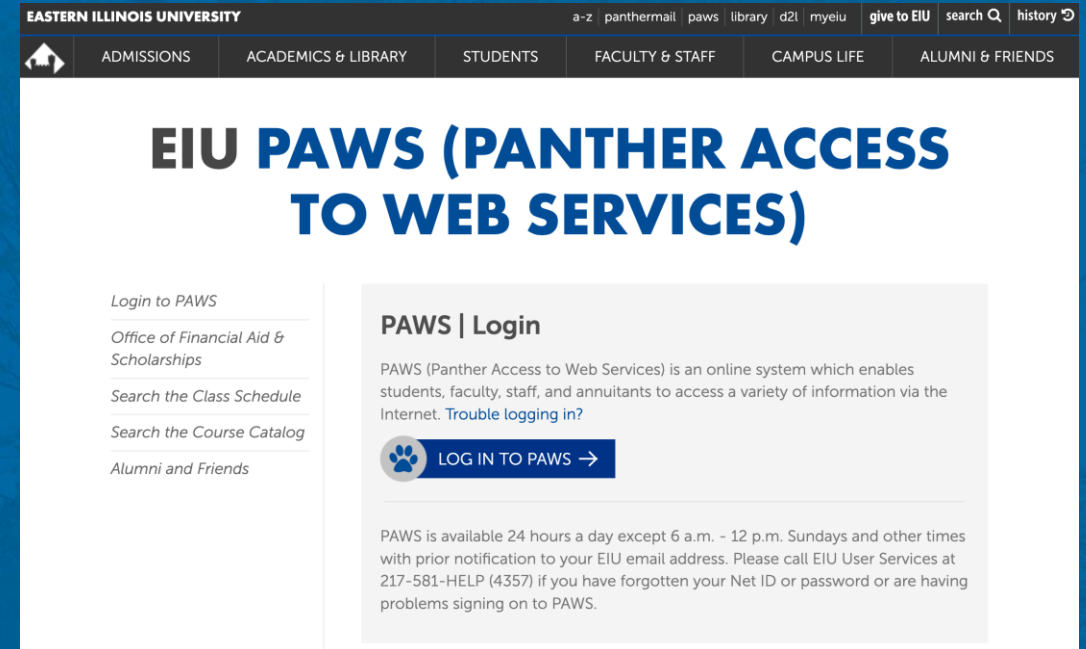
***Salary Distribution Form***

# PAWS/ Parking

- PAWS (Panther Access to Web Services)
  - **View your payroll information** and print W-2s
  - View your insurance plans and the cost per pay period
  - Review benefit leave balances
  - Faculty members will use this to access rosters and enter grades
  - Submit your time sheet or leave report

## Staff Parking

- Parking permits may be purchased in person at the EIUPD office, or online through the [EIU Parking Portal](#).

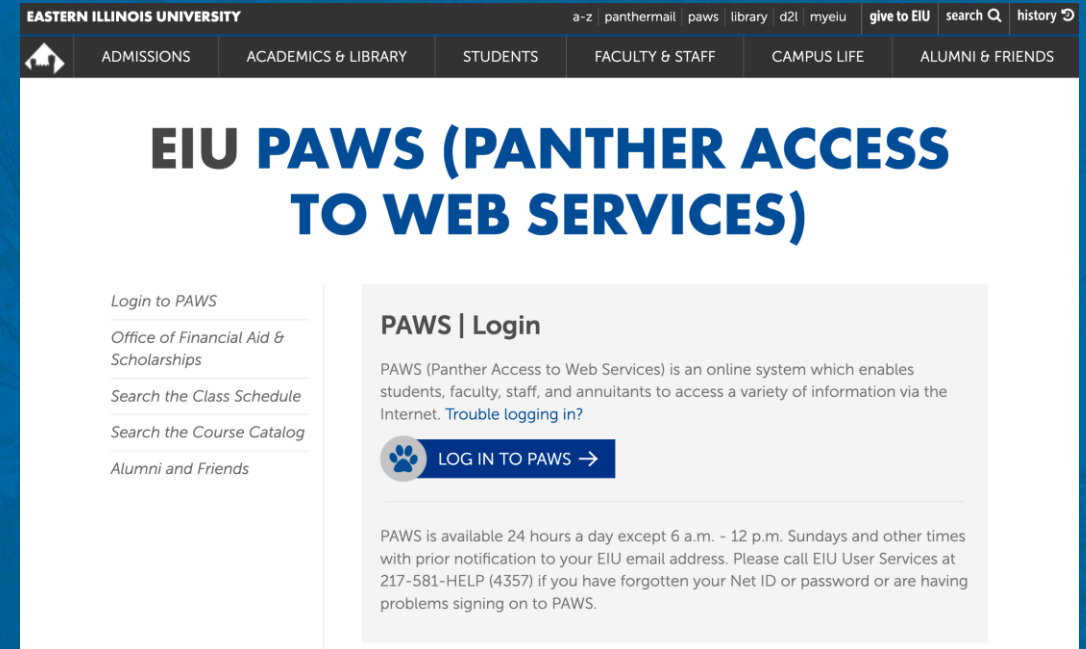


The screenshot shows the EIU PAWS login page. At the top, there is a navigation bar with the Eastern Illinois University logo and name, and links for a-z, panthermail, paws, library, d2l, rnyeu, give to EIU, search, and history. Below this is a secondary navigation bar with links for ADMISSIONS, ACADEMICS & LIBRARY, STUDENTS, FACULTY & STAFF, CAMPUS LIFE, and ALUMNI & FRIENDS. The main heading reads "EIU PAWS (PANTHER ACCESS TO WEB SERVICES)". On the left, there are links for "Login to PAWS", "Office of Financial Aid & Scholarships", "Search the Class Schedule", "Search the Course Catalog", and "Alumni and Friends". The main content area features a "PAWS | Login" section with a description of the system and a "LOG IN TO PAWS" button. Below the button, there is a note about system availability and contact information for user services.

# PAWS

## PAWS: Entering Leave report or Time sheet

- PAWS (Panther Access to Web Services)
  - Bi-weekly pay- Completes a Time sheet
    - Must complete a time sheet each pay period
    - Must complete by the deadline specified on the payroll schedule
    - It is your responsibility to record your time accurately
      - Time worked, OT and any paid time off
    - The time sheet must be completed to be paid
  - Monthly Pay- Completes a leave report
    - Must complete by the 10<sup>th</sup> of each month for the prior month
    - Faculty: Complete paid time off only during academic year only
      - Summer break, you do not have to complete
    - Other Staff: Complete time worked and paid time off all year long
    - The leave report is a requirement to be paid



EASTERN ILLINOIS UNIVERSITY

a-z panthermail paws library d2l rnyeu give to EIU search Q history

ADMISSIONS ACADEMICS & LIBRARY STUDENTS FACULTY & STAFF CAMPUS LIFE ALUMNI & FRIENDS

## EIU PAWS (PANTHER ACCESS TO WEB SERVICES)

*Login to PAWS*

*Office of Financial Aid & Scholarships*


*Search the Class Schedule*

*Search the Course Catalog*

*Alumni and Friends*

### PAWS | Login

PAWS (Panther Access to Web Services) is an online system which enables students, faculty, staff, and annuitants to access a variety of information via the Internet. [Trouble logging in?](#)

 LOG IN TO PAWS →

PAWS is available 24 hours a day except 6 a.m. - 12 p.m. Sundays and other times with prior notification to your EIU email address. Please call EIU User Services at 217-581-HELP (4357) if you have forgotten your Net ID or password or are having problems signing on to PAWS.

# PAWS

## Step One:

- Log on to PAWS/Self Service 9

There are 2 ways to log into Self Service 9

1. While logged in to Banner, click on the “waffle” at the top left of the screen, then click on Paws 9 employee dashboard.

OR

Access through EIU website:

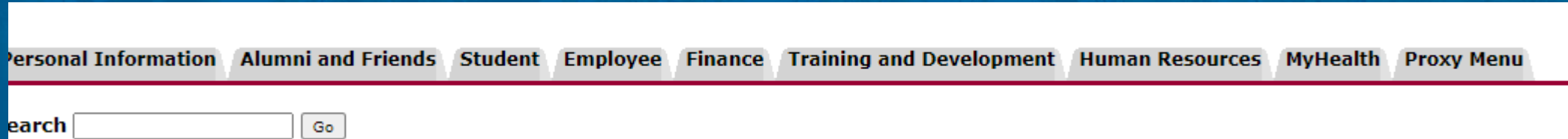
1. Go to [www.eiu.edu](http://www.eiu.edu)
2. Click on the link for “Paws” in the upper right-hand side of the screen.
3. Click log on to PAWS.
4. Sign in with your credentials.



# PAWS

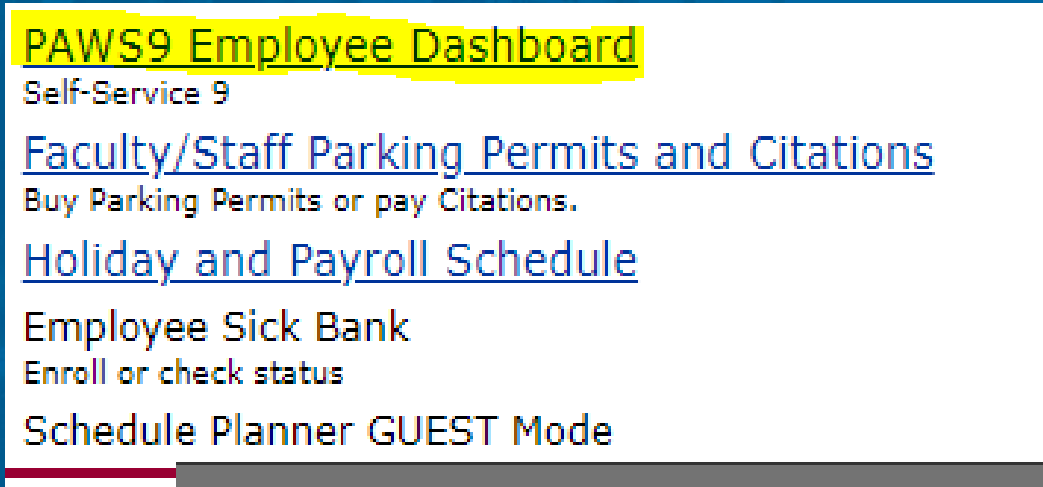
## Step Two:

- Choose Employee Tab



## Step Three:

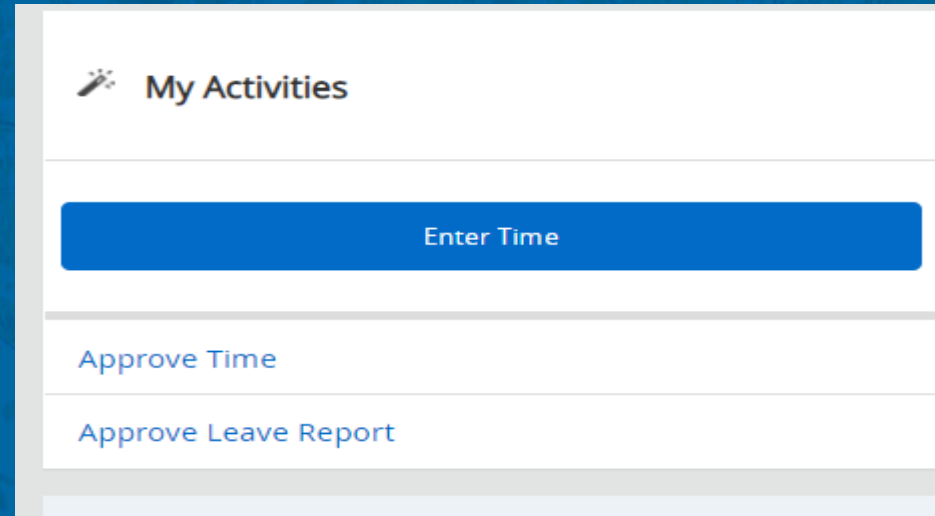
- Choose PAWS9 Employee Dashboard



# PAWS

## Step Four:

- Choose My Activities on the far right
  - Click on Enter Time



## Step Five:

- Click on “Start Timesheet” for BW or “Enter leave report” for Monthly

11/21/2022 - 12/04/2022

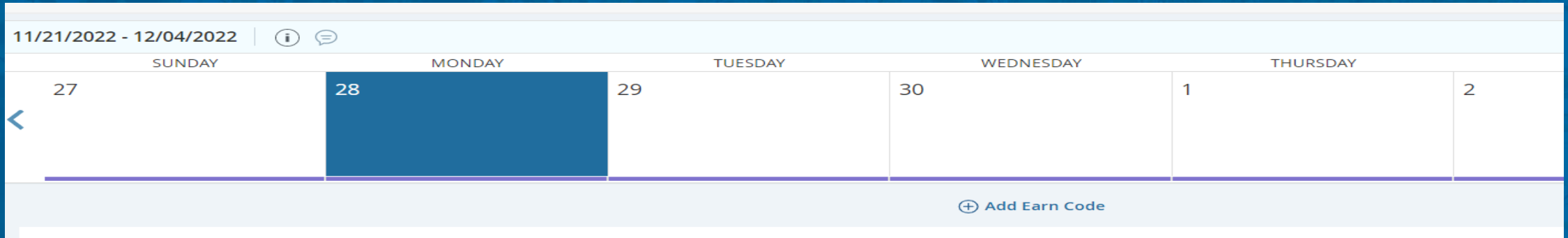
Not Started

Start Timesheet

# PAWS

## Step Six:

- On the Calendar, click on the day you want to put time in for



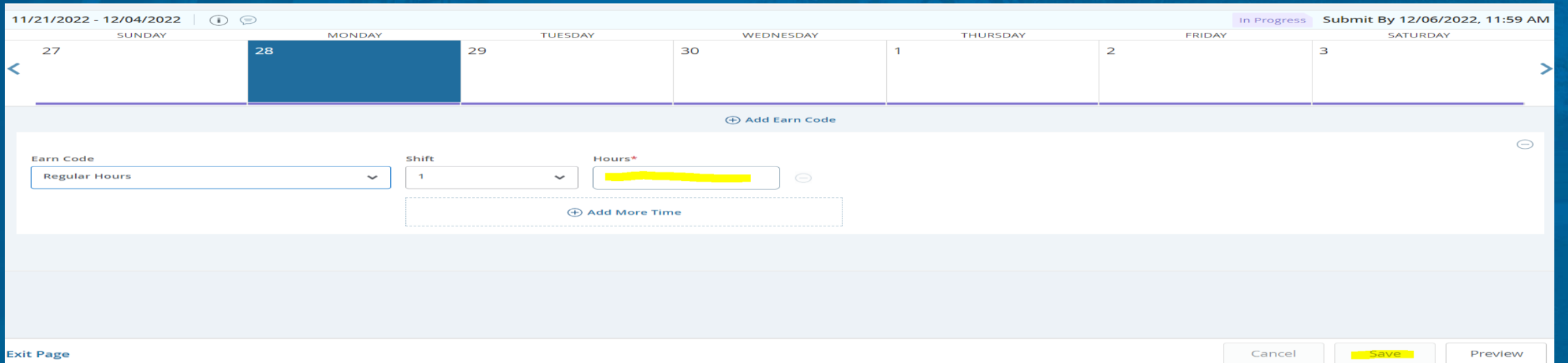
11/21/2022 - 12/04/2022 | ⓘ 🗨

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY
27	28	29	30	1

➕ Add Earn Code

## Step Seven:

- Choose which shift you work and begin entering the hours you worked for the day you selected, Click Save



11/21/2022 - 12/04/2022 | ⓘ 🗨 In Progress Submit By 12/06/2022, 11:59 AM

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	1	2	3

➕ Add Earn Code

Earn Code: Regular Hours  
Shift: 1  
Hours\*:

➕ Add More Time

Exit Page Cancel Save Preview

# PAWS

## Step Eight:

- Continue selecting each day on the Calendar that you worked and repeat the process, remembering to save after each entry.

11/21/2022 - 12/04/2022 | 15.00 Hours ⓘ ⓘ In Progress Submit By 12/06/2022, 11:59 AM

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28 7.50 Hours	29 7.50 Hours	30	1	2	3

⊕ Add Earn Code

Earn Code:  Shift:  Hours\*:

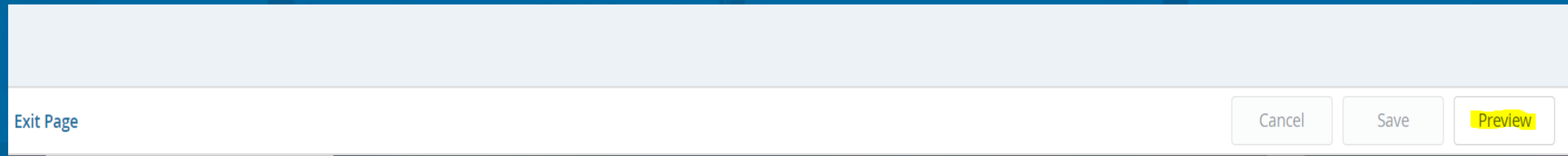
⊕ Add More Time

Exit Page Cancel Save Preview

# Paws

## Step Nine:

- After completing the entire payroll period, click on the Preview button on the bottom right corner

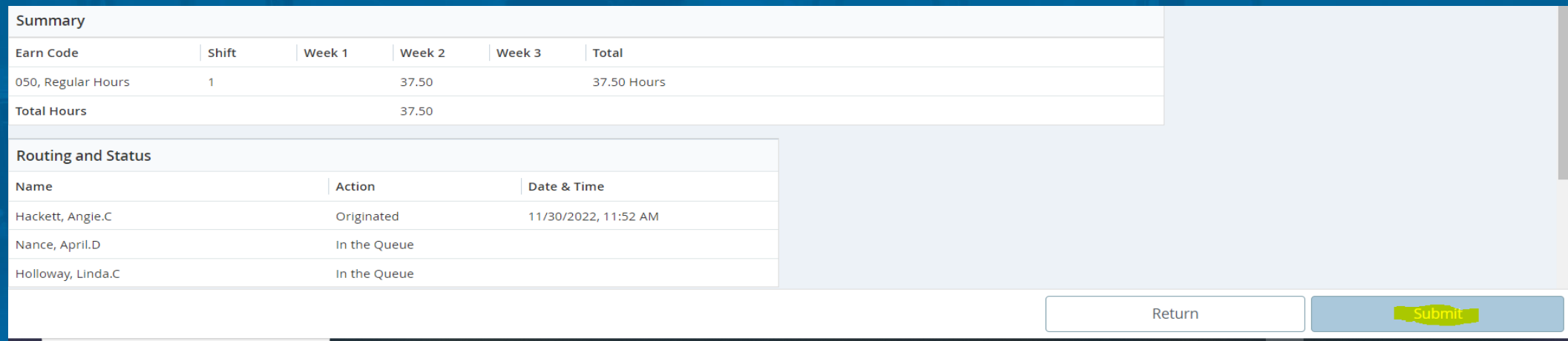


Exit Page

Cancel Save **Preview**

## Step Ten:

- Click on the Submit button on the bottom Right corner. Your time sheet is now complete!
- For detailed information refer to the full user manual: [Eastern Illinois University :: Payroll - Web Time Entry \(eiu.edu\)](http://Eastern Illinois University :: Payroll - Web Time Entry (eiu.edu))



**Summary**

Earn Code	Shift	Week 1	Week 2	Week 3	Total
050, Regular Hours	1		37.50		37.50 Hours
<b>Total Hours</b>			37.50		

**Routing and Status**

Name	Action	Date & Time
Hackett, Angie.C	Originated	11/30/2022, 11:52 AM
Nance, April.D	In the Queue	
Holloway, Linda.C	In the Queue	

Return **Submit**

# Wellness Benefits

- EIU Campus Recreation Department
  - Includes weights, track, racquetball courts, basketball courts, a pool and more!
    - Some activities have restricted hours
    - Check the link for all the details
  - One free semester for New Hires!
  - *Contact:*
    - Madeline Wilson*  
*Campus Recreation Coordinator*  
*[mrwilson@eiu.edu](mailto:mrwilson@eiu.edu)*  
*(217)581-2820*
    - OR
    - Sarah Daugherty (she/her/hers)*  
*Director, Campus Recreation*  
*[Swdaugherty@eiu.edu](mailto:Swdaugherty@eiu.edu)*  
*(217)581-2820*
- <https://www.eiu.edu/campusrec/membershiprates.php>



# EIU SHOUT OUT!

“Shout Outs” are a public recognition of thanks or appreciation. We want to give recognition to the great works done by many individuals, departments, and others, on a day-to-day basis.

EIU encourages all employees to use the Shout Out submission form to acknowledge and recognize a fellow employee

Click below to “Make a Shout Out!”

[www.eiu.edu/apps/shouts](http://www.eiu.edu/apps/shouts)

**This Program was created in memory of UPD officer Harold Harris.**



# EIU EMPLOYEE BENEFIT OPPORUNITIES

\*

[eiu.edu](#) > [a-z](#) > [B](#) > [Benefits Office](#) > [Benefits tab](#) > [Employee Discounts](#)

Food Court Discounts – ask the cashier for a punch card.

NOTE: You will need to show your Panther Card showing you are an employee

Parental Leave...See IGP 7.3



# REMEMBER!



- Register with MyBenefits
- Log on to Mybenefits
  - Enroll or opt-out before the 30-day deadline
  - Remember to have your required documentation with you to add dependents
- Name your beneficiary for your life insurance
- Choose your retirement plan- 6 months
- Complete your Ethics Training before the 30-day deadline
  - Contact: [ethicsofficer@eiu.edu](mailto:ethicsofficer@eiu.edu) or your supervisor

# WELCOME TO EIU!

We are so happy you are here!

