

VILLAGE OF SKOKIE
POLICY SUMMARY HIGHLIGHTS
(Non-Contract Employees)

PAY PERIODS: Pay checks are issued every two weeks on Friday, 26 times a year.

MEDICAL INSURANCE: Full-time employees and their dependents may elect to participate in one of two health plans which provide insurance protection against medical costs arising out of off-duty illness or injury at an 86%/14% Village/employee premium co-payment. Both plans are administered through Blue Cross Blue Shield of Illinois.

The Preferred Provider Option plan offers a wide choice of doctors. An individual annual deductible, plus co-payments for certain procedures, includes vision care and prescription drug coverage. The Health Maintenance Organization (HMO) plan restricts choice of doctors but provides most services at 100% with no deductible, also includes vision care and prescription drug coverage. Dependent children are eligible for coverage up to age 26.

DENTAL INSURANCE: Full-time employees and their dependents may elect to participate in Dental Insurance at an 86%/14% Village/employee premium co-payment. Provides 100% coverage for preventative services, 80% coverage for basic services and 50% for major services. An individual annual deductible plus co-payments apply for basic or major services. Also includes \$1,500 lifetime orthodontia benefit for dependents under age 19.

GROUP LIFE INSURANCE: \$45,000 Life + \$45,000 Accidental Death and Dismemberment at an 88%/12% Village/employee premium co-payment.

Employees are eligible to purchase Voluntary Group Decreasing Term Life Insurance through IMRF.

PENSION: *Illinois Municipal Retirement Fund (IMRF)* - Employees contribute 4.50% of their total annual earnings to IMRF. They also participate in Social Security. Disability benefits after one year service.

<u>VACATION:</u>	<u>Years</u>	<u>Days Accrued</u>	<u>Completed Years</u>	<u>Days Accrued</u>
	1 - 5 years	10	19 - 23 years	25
	6 - 12 years	15	24 and over	30
	13 - 18 years	20		

Employee can accrue a maximum of 1½ times annual earnings.

HOLIDAYS: Eight authorized (work day) holidays per year: New Year's Day, President's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, the day after Thanksgiving and Christmas Day.

Three floating holidays (pro-rated for partial-year and part-time employment).

SICK LEAVE: Full-time employees with a daily work schedule of either 7.5 or 8 hours accrue sick leave each payroll period at a rate equivalent to 12 days annually. Accruals of unused sick leave carry over year to year up to a total maximum of 180 days. Minimal or non-use of sick leave leads to receiving attendance recognition days.

<u>LONGEVITY PLAN:</u>	<u>Yrs. of Service</u>	<u>Longevity Amount</u>
	8 yrs.	\$800/yr.
	15 yrs.	\$1,100/yr.
	20 yrs.	\$1,400/yr.
	25+ yrs.	\$1,750/yr.

Also Available:

Deferred Compensation Programs (457 Plans), Credit Unions, Flexible Compensation Plans (Section 125) for Unreimbursed Medical and/or Dependent Care expenses