



2020-2021

EMPLOYEE BENEFITS GUIDE

Health and Dental Insurance Information, Voluntary Insurance Options, Payroll, Retirement, and More

Business Office—477-4744—Caty Campbell—Ext 1025 or caty.campbell@pekin108.org

District 108 Employee Payroll Information

As a District 108 employee, you will be paid twice per month, on the 10th or 25th. If those dates fall on a weekend or holiday, you will be paid the last working day prior to the 10th or 25th. All payroll is direct deposited to your bank account.

Please visit Skyward Employee Access to see your check stubs, sick and personal leave balances, tax withholding status, past W-2s and 1095-Cs.



Retirement Planning

The District pays all year-round contract employees' member contributions to their respective retirement systems, either TRS (9.0%) or IMRF (4.5%). In addition to those contributions, you can also participate in a 403(b) or 457(b) Tax-Deferred Retirement Plan. We work with six plan providers, listed below, which are selected through the contract negotiation process.

Our list of providers through 2023 includes:

- **AXA The Equitable**—www.axa-equitable.com
- **Franklin Templeton Investments**—www.franklintempleton.com
- **Horace Mann**—www.horacemann.com
- **NEA Security Benefit**—www.neamb.com
- **VALIC**—www.valic.com
- **VOYA**—www.voya.com

To enroll, reach out to a plan representative with the plan of your choice. They will work with you to set up an account and begin payroll deductions.



IMRF Employees

You can also enroll in the IMRF Voluntary Additional Contribution (VAC) program. This program allows you to set aside money in a long-term savings account. At retirement, these funds can be added to your monthly pension. Contact the Business Office for enrollment forms or more information.

TRS Changes

Effective with the 2020-2021 school year, TRS has made required changes in how districts report teachers' creditable wages. Districts are no longer able to accelerate TRS contributions, meaning that the 9% member contribution must be paid to TRS with each pay to teachers.



District 108 is no longer allowed to deduct TRS contributions only from August 25 to June 10, with higher take-home pay in the summer. **TRS will be deducted evenly over ALL 24 pays to full-time contract staff.**

District 108 Employee Insurance Information

Insurance Eligibility

All full-time employees are eligible to enroll in the District's health/dental insurance plan. Full-time employees are those required to work 30 or more hours per week.

You may also enroll your eligible dependents, your lawful spouse and/or your dependent child(ren) under age 26 (age 30 if military) and/or your disabled adult dependent.

Insurance Plans

The District offers two medical plans, PPO-1 and PPO-2, through Blue Cross Blue Shield of Illinois (BCBS). We also provide dental insurance through BCBS. If you enroll in our insurance, you are enrolled in both medical and dental insurance. You cannot choose to have one and not the other.



Vision insurance is available as a voluntary deduction, separate from our BCBS insurance program. See VSP information to sign up if interested.

Open Enrollment

May 1—31, 2020

Elections begin July 1, 2020 and continue through June 30, 2021.

Any changes must wait until the next open enrollment period unless you have a "Qualifying Life Event." With a qualifying life event, you have 30 days from the date of the change to make changes to insurance elections. Contact the Business Office for enrollment, changes, or terminations.

Qualifying Life Events

- Change in Status: Marriage, divorce, legal separation, annulment, or death
- Change in Number of Dependents: Birth, death, adoption/placement for adoption or dependent reaching limiting age
- Change in Employment Status of Employee, Dependent, or Spouse that affects that individual's eligibility
- Change in Employee, Spouse, or Dependent Coverage on Spouse's plan during Spouse's Open Enrollment Period

It is your responsibility to notify the Business Office within 30 days of the Qualifying Life Event for coverage changes, and to turn in any required documentation.

District 108 Additional Employee Benefits

You have many more benefits available to you and your dependents as a District 108 employee.

- **Flexible Spending and Dependent Care Accounts** (Group Plans Solutions (GPS))

- Set aside money for healthcare or dependent care on a pre-tax basis
- Sign up is only available during open enrollment or with a qualifying life event

- **Voluntary Insurance**

Colonial Life

- Plans are available for accident, cancer, and major illness as well as additional life insurance
- Contact Stacy Brown at stacy.brown@coloniallife.com or 847-471-4556 with any questions or to sign up

VSP

- Vision insurance may be purchased for employees and their families
- Contact VSP at www.vsp.com or 800-877-7195 for details
- Enroll through the Business Office at open enrollment time

- **Vision Discounts**

Discount programs available to all District 108 employees and their dependents, free of charge, available at these locations

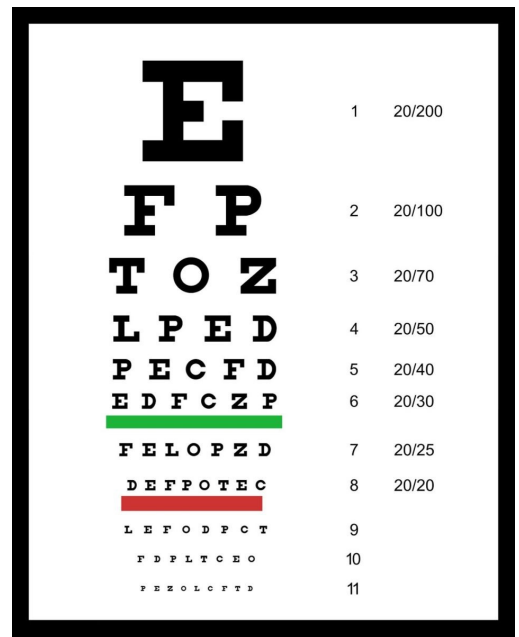
- All About Eyes—www.allabouteyes.com—Peoria—309-683-0500 (part of the Acuity Advantage Elite Program)
- Bard Optical—www.bardoptical.com—309-353-9313

- **\$20,000 Term Life Insurance Policy** (Lincoln Financial)

- Provided to qualifying employees while actively working for District 108
- Premiums are paid by the Board
- Beneficiary information on file in the Business Office

- **Disability Benefits**

- Short and long-term benefits based on needs
- Coordinated with your retirement system, if necessary



Check out our webpage! Information on these plans, the health insurance plans, and many other benefits is available under the Business and Finance page and under the Human Resources page.