

To All Full-Time Employees of the St. Clair County Housing Authority:

Benefits Summary

The St. Clair County Housing Authority (SCCHA) is committed to offering a comprehensive benefits package to all full-time regular employees. We believe this package is competitive with other governmental entities in the area and we are committed to a fiscally responsible Employee Benefit Package.

The following is a brief synopsis of the SCCHA Benefit Program. Please contact the Administrative Department if you desire more detailed information.

Health Plan: Current contract is with Blue Cross Blue Shield of Illinois. Contact Blue Cross Blue Shield of Illinois customer services at 1-800-541-2767. Contract year begins January 1 each year. Coverage begins date of hire, ends the end of month employment terminates, and open enrollment period one month prior to renewal. See attached Blue Cross Blue Shield Summary of Benefits.

Single Coverage	\$1,131.89	SCCHA contribution - \$1,041.89 Employee contribution - \$90.00
Employee + Spouse	\$2,221.95	SCCHA contribution - \$1,565.95 Employee contribution - \$656.00
Employee + Child(ren)	\$2,054.50	SCCHA contribution - \$1,522.50 Employee contribution - \$532.00
Family Coverage	\$3,144.55	SCCHA contribution - \$2,270.55 Employee contribution - \$874.00

Option 2 Health Plan

Single Coverage	\$1,079.14	SCCHA contribution - \$997.14 Employee contribution - \$82.00
Employee + Spouse	\$2,119.36	SCCHA contribution - \$1,523.36 Employee contribution - \$596.00
Employee + Child(ren)	\$1,959.64	SCCHA contribution - \$1,475.64 Employee contribution - \$484.00
Family Coverage	\$2,999.37	SCCHA contribution - \$2,205.37 Employee contribution - \$794.00

Updated January 2025

Retirement

Plan:

Illinois Municipal Retirement Fund (IMRF); employee contributes 4.5% of gross earnings – employer contribution changes each year. Vested after 8 years of service.* Death Benefits and Disability Benefits included in the Program. IMRF is created by Illinois law under Article 7 of the Illinois Pension Code.

IMRF offers the opportunity for employees to make additional voluntary contributions. These contributions typically earn a return significantly higher than a traditional savings account. Employees interested in IMRF's VAC should contact IMRF directly. IMRF member contact number is 1-800-275-4673.

***Effective January 2011, Tier 1 vested after 8 years of service and Tier 2 vested after 10 years of service.**

Life Insurance:

With "The Standard Insurance Company." Housing Authority pays 100% for Basic Term Life -- \$15,000 + \$15,000 AD&D. Dependent coverage optional – employee cost \$.99 each month for \$2,000 spouse, \$1,000 child. The policy member service number is 1-800-628-8600.

***Employee Optional Benefits:**

***Term Life Insurance:**

With Prudential Life for NCPERS members, originally sponsored by IMRF. Member coverages based on member's age, same for spouse, and child covered for \$4,000. Employee cost \$16 per month. Premium does not increase, open enrollment period October/November each year, continuation upon retirement – same conditions.

***Dental Insurance:**

With "Lincoln Financial Group." The Plan year January 1, each year, open enrollment 30 days prior.

Single Coverage: \$26.75

Employee + Spouse: \$52.14

Employee + Child(ren): \$63.97

Family Coverage: \$89.35

***Vision Insurance:**

With "Lincoln Financial Group." Plan year January 1, each year, open enrollment 30 days prior.

Single Coverage: \$6.60

Employee + Spouse: \$12.53
Employee + Child(ren): \$14.70
Family Coverage: \$20.68

***Deferred Compensation Program:**

With Nationwide Retirement Solutions, originally sponsored by IMRF, IRS eligible 457b Plan offers different investment options made with pre-taxed contributions, \$25 minimum per month contribution. Can start, stop, or adjust contribution at any time.

***Group Accident Insurance:** With “The Standard Insurance Company.” See brochure for coverage specifics. There is a “select” and “enhanced” plan. Monthly costs are \$5.86 select / \$9.24 enhanced per employee; \$9.47 select / \$14.70 per employee + Spouse, \$11.11 select / \$17.47 enhanced per employee + children, and \$17.47 select / \$27.43 enhanced per employee + family.

***Group Critical Illness Insurance:** With “The Standard Insurance Company.” See brochure for coverage specifics. Costs vary by coverage selected and employee age. Reference coverage summary sheets available through the Administrative Director

***All employee optional benefits can be made with payroll authorization deductions.**

Housing Authority employees covered by both IMRF retirement system and Social Security – FICA (employer cost 7.65% of gross).

Employer recognizes, but must prior approve, flexible hours during workweek.

Employer agrees to reimburse mileage costs at IRS rate for Personal Auto use required or approved.

Employer recognizes that a regular workweek consists of 37.5 hours; Maintenance employees are covered by a Collective Bargaining Agreement and work a 40-hour workweek.

Maintenance employees are provided uniforms, safety equipment, and work shoe

allowance; also, able to purchase personal tools with prior approval with payroll deduction.

Employer agrees to reimburse costs for required training.

Miscellaneous Benefits:

- 13 paid Holidays
- 3 paid Personal Leave Days
- Accrual Rate for vacation leave: 10 days per year, date of hire to 5 years
15 days per year, 5 to 9 years
20 days per year, 10 +
- Employee can accrue up to maximum of 30 working days of vacation time
- Employee entitled to full payment of accrued vacation time upon termination
- Bereavement Leave upon approval by the Executive Director:
up to 3 days for immediate family, 1 day for extended family
(see Personnel Policy for definition).
- Sick Leave is accrued at the rate of 1 day each month and can be accrued up to a maximum of 480 hours. Balance at retirement recognized as service time by IMRF.
- Jury Duty will be paid leave but not to exceed 10 working days per calendar year.
- Non-Paid Leave can be granted by the Executive Director – employee can elect to continue Health and Life Insurance benefits at their cost.
- Absence due to work related injury or due to Temporary Disability: vacation and sick leave continue to accrue for specific time periods (see Personnel Policy). Health and Life Insurance benefits may be paid up to one year if on work related injury or if on Temporary Disability.

Questions for Employees to Consider:

- Are your beneficiaries up to date – IMRF, Life Insurance, Deferred Compensation, etc.?
- Do you still have your policies?
- Have you reviewed your last yearly statement from IMRF for accuracy?
- Is your address and phone number up to date with the employer?
- Is your Employer Disclosure Statement up to date (relatives who are tenants)?
- Do you have a copy of the Housing Authority's Personnel Policy?