



Forest Preserve District of DuPage County

BENEFIT SUMMARY – 2025 PLAN YEAR

REGULAR FULL-TIME EMPLOYEES

This summary is for illustration purposes only. For a complete description of your benefits see the Employee Handbook and Plan Documents. In the event there is a conflict between District policy and a collective bargaining agreement (or authorized agreement in effect at the time), the terms of the agreement shall govern except as required by law.

MEDICAL AND DENTAL COVERAGE

The district offers 3 medical plans through Blue Cross Blue Shield of Illinois (HMO of Illinois, Blue Choice Options PPO “BCO”, and PPO) and a Delta Dental plan. Coverage begins the 1st of the month following employee’s start date and elections remain the same the entire plan year. Certain qualifying life events may allow employees to change elections within the plan year if appropriate paperwork is received by HR within 31 days of a qualifying event.

Benefit Option HMO	Monthly Employee Pre-Tax Contribution	Benefit Option BCO PPO	Monthly Employee Pre-Tax Contribution	Benefit Option PPO	Monthly Employee Pre-Tax Contribution
Single	\$ 84	Single	\$126	Single	\$182
Single + Child(ren)	\$171	Single + Child(ren)	\$250	Single + Child(ren)	\$360
Single + Spouse	\$192	Single + Spouse	\$277	Single + Spouse	\$400
Family	\$256	Family	\$402	Family	\$580
OPT-OUT (Waive Medical): \$200 per month cash in-lieu of group health coverage					
Eligible FT employees scheduled 40 hours who have alternate health coverage other than individual policy or federal or state Marketplace – Opt-Out Acknowledgement Required					
Dental Single	\$ 10				
Dental Family	\$ 19				

FLEXIBLE SPENDING ACCOUNTS *administered by WEX Services*

Spending accounts are designed for employees to fund an account with pre-tax salary deductions (not subject to state, federal or social security taxes) to then reimburse the employee for IRS allowable expenses *not covered* by other benefit plans. FPDDC offers 3 spending account options: **Health Care Spending Account, Dependent Care Spending Account, and Commuter Benefit Reimbursement Account.**

TUITION REIMBURSEMENT

- * Eligibility after 90 days of continuous service
- * Reimbursement up to a maximum of \$3,000 per fiscal year
- * Must be taken for college credit at an accredited educational institution
- * Includes Tuition, lab fees and books
- * Must earn a grade of “C” or better
- * Classes must have a definite value to the district

VACATION

Vacation time accrual is calculated and credited in advance for each calendar year. If an employee separates employment before the end of the calendar year and has used any unearned vacation time, the employee’s final paycheck will be reduced accordingly. The employee must reimburse the district the value of the used portion of vacation time at the same rate it was advanced to them. Vacation accrual for FT employees is based on the schedule below:

Years of Continuous Service	Accrued Hours Per Month	Vacation Days Annually
0 through 1 year	8.00 hours	12
2 years	8.67 hours	13
3 years	9.33 hours	14
4 through 9 years	10.00 hours	15
10 through 14 years	13.33 hours	20
15 through 23 years	Varies	20 + 1 day for every year from 15-23 years
24 years or more	20.00 hours	30 days

SICK TIME

Sick time is provided for cases of illness or injury of the employee or the employee’s dependent(s). Sick time accrual is calculated and credited in advance for each calendar year (64 sick hours per calendar year, accrued at .67 days per month). If an employee separates employment before the end of the calendar year and has used any unearned sick time, the employee’s final paycheck will be reduced accordingly. During the first calendar year as a full-time employee, the following sick day accrual shall apply:

If Hired	Sick Leave Hours Credited Annually
January through February	64 Hours
March through May	48 Hours
June through August	32 Hours
September through October	16 Hours
November through December	0 Hours

HOLIDAYS/PAID LEAVE

It is the policy of the district to provide employees with up to twelve (12)- 8-hour designated paid holidays as declared by the Board. Employees also receive forty (40) additional paid time off hours, that may be used for any reason, on January 1st of each year. During the first calendar year of employment, the following pro-rated schedule shall apply:

If hired	Hours of Paid Leave
January	40
February	36.5
March	33.25
April	30
May	26.5
June	23.25
July	20
August	16.75
September	13.25
October	10
November	6.75
December	3.25

LIFE INSURANCE by SECURIAN/OCHS FINANCIAL AND OTHER OPTIONAL BENEFITS

\$50,000 basic term life and a \$50,000 accidental death and dismemberment (AD&D) policy provided at no cost to the employee (value reduced by 50% at age 70).

Supplemental Life Insurance	AFLAC Supplemental Plans	LegalShield & IDShield
<p><u>Guaranteed issue for new employees:</u> Elect up to \$300,000. Election over \$300,000 up to \$750,000 requires EOI (Evidence of Insurability).</p> <p>Additional coverage options available for Spouse and Dependent Child(ren) provided coverage is applied for during initial eligibility period (31 days following the date employee, spouse, or dependent child first becomes eligible under the policy).</p>	<p>(Post-tax) Accident (Post-tax) Hospital (Post-tax) Cancer Protection Plan (Post-tax) Short Term Disability</p> <p>Enroll as a new employee or at Open Enrollment.</p>	<p>Pre-paid legal services and Identity Theft plans.</p> <p>Enroll at any time.</p>
		<p>VSP - Vision</p> <p>Enroll as a new employee or at Open Enrollment.</p>
		<p>\$4.32 Single \$8.03 Single + SP \$8.58 Single + Child(ren) \$13.71 Family</p>

RETIREMENT AND DISABILITY BENEFITS

Illinois Municipal Retirement Fund (IMRF) www.IMRF.org: The District is an IMRF participating employer and Illinois state law requires you to participate in IMRF if you work in a position that qualifies (1,000-hour standard for the District). IMRF is a defined benefit plan and a major financial asset that, with enough time and service credit, you can become eligible for an **IMRF pension** which can provide a lifetime of income protection. Pensions are a shared responsibility and are funded by employee contributions, employer contributions, and IMRF investment earnings. IMRF also provides **Disability and Death benefits** to active members meeting eligibility criteria.

IMRF Voluntary Additional Contribution Program - another option to save for retirement; contributions are made **after-tax, not tax-deferred**, up to a maximum of 10% of your IMRF reportable earnings (subject to wage cap for Tier 2). Employers **do not** make any contribution to your VAC account.

457 DEFERRED COMPENSATION and ROTH 457 PLANS – contact a deferred compensation representative to learn more about establishing a 457 Plan. Options to save on a tax deferred basis and/or after-tax Roth with a wide range of investment options. Annual contribution limits set by IRS.

ADDITIONAL INFORMATION

Performance Appraisals	Newly hired regular full-time employees usually will receive a performance appraisal at the end of six (6) months. Thereafter, the employee will be evaluated on the annual performance appraisal cycle.
EAP (24/7) Workplace Solutions	Employee Assistance Program with access to confidential professional short-term counseling, work-life solutions, legal-financial solutions
Direct Deposit	Employees may choose to receive a payroll check or direct deposit into a bank of their choice.
Credit Union	You & your family members are eligible for the DuPage County Employees' Credit Union – savings, checking, CD's, several loan options, some vehicle license plate services, and more.
Drug-Free Workplace	The district is a drug-free workplace. Employees are prohibited from unlawfully manufacturing, distributing, dispensing, or possessing any controlled substances in the workplace.
Employee Handbook	All employees are expected to read and become familiar with the contents of the Employee Handbook. Any updates to the manual require a signed acknowledgment from the employee.

This information has been prepared to provide prospective employees an overview of the benefits package. Nothing contained within is intended to imply a contract of employment for any duration. Either the employer or the employee may terminate employment at any time. Details of the plans are covered during New Employee Orientation for new hires, as well as upon request by current employees. Legal documents and contracts will always govern coverage. There may be differences in benefits for employees in bargaining units. All information contained herein is current but is subject to change.