VILLAGE OF DOWNERS GROVE
2025 BENEFITS AT A GLANCE

LIFE INSURANCE

The life insurance benefit is $100,000 for full-time, non-management, non-bargaining unit employees. Full-time management employees with supervisory responsibilities receive 2 X their annual salary to a maximum of $200,000. Part-time employees budgeted for 1000 hours or more per year receive a benefit of $15,000. Bargaining unit members should refer to their respective bargaining unit agreements for their current level of coverage. There is no cost to the employee for this coverage.

MEDICAL INSURANCE

There is a choice of two PPO medical plans, both of which are administered by Blue Cross Blue Shield of Illinois. Individuals may choose their own doctor under the Blue Cross plan, however, will receive a higher level of benefit by choosing one of Blue Cross Blue Shield's PPO providers. The two plan choices are as follows:

- $1500 Deductible Plan: $1500 deductible per individual/$3000 per family/calendar year;
- $2500 Deductible Plan: $2500 deductible per individual/$5000 per family/calendar year with a $1000 per individual/$2000 per family calendar year health reimbursement (VEBA) account.

VEBA

A benefit offered to those who enroll in the BCBS 2500 deductible plan to pay for eligible health expenses. Only the Village can contribute funding to this account. Even though these accounts are usually used as savings vehicles to fund health care expenses in retirement, employees may use money from their VEBAs to pay for qualified expenses while employed. If account holders don't use money in their VEBA plans for a given year, that amount rolls over to the next year's balance, and is therefore considered long-term savings.

PHARMACY

RxManage is a program that offers prescriptions by mail from Tier 1 counties, such as New Zealand, Canada, and Australia. This voluntary program significantly reduces the impact of escalating prescription drug prices by offering members a $0 copay for a 90 supply of formulary medications. To see if your maintenance prescriptions qualify, call 1-800-883-8841 or you may register for an account on their website by visiting https://my.globalrxmanage.com/customers/villageofdownersgrove/sign-up. Members will receive the same high quality prescriptions in original manufacturers packaging, delivered to their door.

CVS will no longer be a preferred retail pharmacy. Instead, use "in-network" pharmacies, such as Walgreens, Walmart, Osco Drugs, & Mariano's. Finding a pharmacy in the network is easy. You can use the pharmacy finder feature on MyPrime by visiting https://www.myprime.com/en/find-pharmacy.html, where you may search for our "Advantage network" pharmacies by zip code or pharmacy name.

Special requirements or limits. For some drugs, you may need to meet certain criteria before your prescription coverage may be approved. Members using a specialty drug to treat a complex or rare condition may need to follow the specialty program requirements. Some drugs may have limits on how much medicine can be filled per prescription or in a given time span. Talk to your primary care provider to learn more.

DENTAL INSURANCE

Dental coverage is provided through Delta Dental Plan of Illinois. Individuals may choose their own dentist under the Delta plan, however, will receive a higher level of benefit by choosing one of Delta's PPO providers.

VISION INSURANCE

Routine vision care is provided through EyeMed. Individuals have the freedom to choose their own eye doctor under the vision plan, however, will receive a higher level of benefit by choosing an EyeMed PPO (Access) provider.

NOTE: Life/Medical/Dental/Vision Coverage become effective the 1st of the month following 30 days of service. There is a premium cost for all of the coverages listed above except for life insurance. See PAGE 3 for monthly premium costs.

FLEXIBLE SPENDING ACCOUNT – FLEX (FSA)

A FSA provides employees the opportunity to have money deducted from their paycheck on a pre-tax basis for short term savings to pay for medical, dependent care, and/or commuter benefits.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program is a confidential, personal, and professional service that is available to help solve problems. All regular full-time employees and part-time employees budgeted 1000 hours or more per year and their family members may take advantage of this assistance. EAP counseling is offered by the Village at no cost to the employee. If a referral to an outside agency is necessary, there may be a charge.

LONG TERM DISABILITY

Long Term Disability Insurance (LTD) is a benefit for all full-time employees except members of the police and fire collective bargaining units. There is no cost to the employee for this coverage.

PENSION

The IMRF Pension Plan is the pension program for municipal employees (excluding sworn members of the police and fire department) who are budgeted for 1000 hours or more per year. This program provides retirement, disability, and death benefits. Employees contribute 4.5% of their salary to this plan and the Village also contributes a percentage on behalf of the employee. Sworn Police and Fire personnel are covered under the Police Pension Fund and the Firemen’s Pension Fund.

DEFERRED ANNUITY

All employees are eligible to participate with MissionSquare. This is an optional, tax-deferred retirement savings program. Sworn fire members may elect their deferred compensation plan through Nationwide.

HOLIDAYS – NON UNION

New Year's Day
Martin Luther King Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day

In addition to the above-mentioned holidays, two annual floating holidays are allowed for non-bargaining unit employees. Eligible employees will receive time off and be paid for floating holidays taken within each calendar year at a time mutually agreed upon by the employee and supervisor. Additionally, a floating Christmas holiday will be allowed and will be determined at the beginning of each calendar year.

Collective bargaining unit members should refer to their current collective bargaining unit agreement for holiday details.

VACATIONS – NON UNION

All employees in full employment status are eligible for vacation time with pay. Vacation shall be accumulated annually according to the following schedule:

Consecutive Employment	Vacation Accrual By pay period	Vacation Accrual Annualized
Beginning Employment	3.08 hours	80 hours
After four years	4.62 hours	120 hours
After eleven years	5.54 hours	144 hours
After twelve years	5.85 hours	152 hours
After thirteen years	6.15 hours	160 hours
After fifteen years	6.46 hours	168 hours
After twenty years	6.92 hours	180 hours

Collective bargaining unit members should refer to their current collective bargaining unit agreement for vacation accrual details.

SICK LEAVE- NON UNION

Sick leave is accumulated on the basis of one day for each month of service for Village non-union personnel. Collective bargaining unit members should refer to their current collective bargaining unit agreement for sick leave details.

MONTHLY MEDICAL PREMIUMS
EMPLOYEE PORTION – 2025

$1500 DEDUCTIBLE PLAN

SINGLE:	**$** 52.22
EMPLOYEE + SPOUSE:	**$**200.16
EMPLOYEE + CHILD(REN):	**$**182.75
FAMILY:	**$**278.48

$2500 DEDUCTIBLE PLAN WITH VEBA

SINGLE:	**$** 18.74
EMPLOYEE + SPOUSE:	**$**129.45
EMPLOYEE + CHILD(REN):	**$**118.11
FAMILY:	**$**180.45

DENTAL

SINGLE:	$ 0
FAMILY:	$ 19.16

VISION

SINGLE:	$ .62
FAMILY:	$ 1.72

VILLAGE OF DOWNERS GROVE
Part-Time Benefits Summary (over 1,000 hrs)

The following is a brief description of benefits available to eligible part-time employees:

Holidays
You will be paid for four (4) hours on each of the following holidays:

New Year's Day	Thanksgiving Day
Martin Luther King Day	Day after Thanksgiving
Memorial Day	Christmas Day
Independence Day	Floating Christmas Holiday
Labor Day	

Paid Leave
You will accrue paid leave time at the rate of 0.025 hours for every one (1) hour worked during each pay period, usable upon successfully completing a 6 month qualification period. Hours may be carried over from year to year, at a max of 160 hours.

Participation in the Illinois Municipal Retirement Fund (IMRF)
The IMRF provides employees of local governments with a sound and efficient system for payment of retirement, disability, and death benefits. Employees contribute 4.5% of their salary to this plan. Please refer to IMRF's website www.IMRF.org for a detailed description of your benefits.

NCPERS – Supplemental Life Insurance
IMRF is a member of the National Conference of Public Employers Retirement Systems (NCPERS). Through your membership in IMRF, employees are eligible to participate in the NCPERS Group Life Insurance program, which offers supplemental coverage for spouses and dependents under the age of 26. This coverage, issued by **The Prudential Insurance Company of America (Prudential)**, helps safeguard your financial obligations in the event of death or the death of a covered dependent. Employees are eligible to enroll at time of hire or during open enrollment.

Life/Accidental Death and Dismemberment (AD&D) Insurance
The Village provides $15,000 of term life/AD&D insurance coverage to eligible part-time employees. This coverage is provided at no cost to the employee. Coverage becomes effective the first of the month following one month of employment.

Medical, Dental and Vision Insurance
Eligible part-time employees can participate in the group medical, dental and vision insurance programs offered by the Village of Downers Grove. If electing any of these coverages, you would be responsible for contributing 100% of the premium for selected plans. Current premiums can be obtained by contacting the HR Department. Coverage is effective the first of the month following one month of service. If you do not elect coverage as a new hire, then coverage can be elected within 30 days of a qualifying event, or during open enrollment. Open enrollment occurs in the Fall of each year with enrollments becoming effective January 1 of the following year.

Deferred Annuity
All employees are eligible to participate in the MissionSquare deferred compensation program. This is an optional, tax-deferred retirement savings vehicle. There is no deadline to enroll.

Employee Assistance Program
The Employee Assistance Program is a confidential, personal, and professional service that is available to help solve problems. Under this program an employee or family member experiencing a problem may receive up to eight visits with an EAP counselor at no cost to the employee. If a referral to an outside agency is necessary, then there may be a charge and individuals should then check with their respective medical insurance program for coverage.