

VILLAGE OF DOWNERS GROVE 2026 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.

LONG-TERM DISABILITY

Long-term Disability Insurance (LTD) is a benefit available to all full-time employees, except those in the police and fire collective bargaining units. There is no cost to the employee for this coverage.

MEDICAL INSURANCE

We offer one PPO VEBA medical plan with two tiers, administered by BlueCross BlueShield of Illinois. Individuals may choose their own doctor under the BlueCross plan; however, members receive a higher level of benefit when choosing one of the PPO Tier 1 providers. The PPO VEBA plan is as follows:

- Tier 1: \$2,500 deductible per individual/\$5,000 per family/calendar year; \$10 primary care copays; \$20 specialty care copays; 10% coinsurance.
- Tier 2: \$3,000 deductible per individual/\$6,000 per family/calendar year; \$20 primary care copays; \$40 specialty care copays; 30% coinsurance.

VEBA

A benefit offered to those who enroll in the BCBS PPO VEBA plan is to pay for eligible health expenses. Only the Village can contribute funding to this account. Even though these accounts are typically used as a savings vehicle to fund healthcare expenses in retirement, employees may use money from their VEBAs to pay for qualified expenses while they are 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 countries, 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 (brand name)** medications. To determine if your maintenance prescriptions qualify, please call 1-800-883-8841 or register for an account on their website at <https://my.globalrxmanage.com/customers/villageofdownersgrove/sign-up>. Members will receive the same high-quality prescriptions in original manufacturer's packaging, delivered to their door.

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>. Search the "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 can be approved. Members using a specialty drug to treat a complex or rare condition may need to follow the specific requirements of the specialty program. Some drugs may have limits on the amount of medicine that can be filled per prescription or within a given time span. Talk to your primary care provider to learn more.

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DENTAL INSURANCE

Dental coverage is provided through Delta Dental Plan of Illinois. Individuals may choose their own dentist under the Delta plan; however, they 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, they will receive a higher level of benefit by choosing an EyeMed PPO (Access) provider.

NOTE: Life/Medical/Dental/Vision Coverage becomes effective on the 1st of the month following 30 days of service. There is a premium cost for all coverages listed above, except for life insurance. See PAGE 4 for monthly premium costs.

HEALTHJOY

HealthJoy is the virtual access point for all your healthcare navigation and employee benefits needs, provided free by the Village to help you understand and maximize your benefits. HealthJoy connects you and your family with the right benefits at the right moment in your care journey, saving you time, money, and frustration. Please note that you will have access to online doctors/virtual visits, healthcare concierges, billing specialists, and more when using this benefit.

FLEXIBLE SPENDING ACCOUNT – FLEX (FSA)

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

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program is a confidential, professional, and personal service available to help resolve 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, a charge may apply.

NCPERS for IMRF Members – 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 the time of hire or during the annual open enrollment period.

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.

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DEFERRED ANNUITY

All employees are eligible to participate in 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:

<u>Consecutive Employment</u>	<u>Vacation Accrual By pay period</u>	<u>Vacation Accrual Annualized</u>
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 accrued at the rate of one day per month of service for Village non-union personnel. Collective bargaining unit members should refer to their current collective bargaining agreement for details regarding sick leave.

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**MONTHLY MEDICAL PREMIUMS
EMPLOYEE PORTION – 2026**

PPO VEBA PLAN

SINGLE:	\$ 19.87
EMPLOYEE + SPOUSE:	\$137.21
EMPLOYEE + CHILD(REN):	\$125.20
FAMILY:	\$191.28

DENTAL

SINGLE:	\$ 0
FAMILY:	\$ 19.16

VISION

SINGLE:	\$.62
FAMILY:	\$ 1.72