

ILLINOIS TECH

Benefits Guide

2025

**Annual Benefits Enrollment Guide
2025 Plan Year**

Published by the Office of Human Resources
Contact us at 312.567.3318 or hr@iit.edu

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Illinois Tech is committed to providing a comprehensive suite of benefits to meet the needs of our diverse campus community and their families. This summary pertains to all benefits-eligible faculty and staff. Further and more in-depth information for each benefit is also available on the [HR Website](#) page for each benefit.

Most benefits are effective the first day of the month following hire date, unless the hire date is the first of the month in which case benefits are effective immediately. Any exceptions are noted in the descriptions of individual benefits.

Covering Eligible Dependents

Employees may cover dependents under the medical, dental, vision, and optional life plans. Proof of relationship and eligibility must be provided to include spouse/civil union partner and/or dependent children on the plan.

HEALTH CARE PLANS

The university offers two PPO health care plans through BlueCross BlueShield of Illinois (www.bcbsil.com). For 2025 we are continuing with a tiered network approach. Both plan options and all tiers offer a full range of health care benefits. Additional information on each option is below. **Complete details, including the 2025 Health Plan Comparison chart, SBCs, and the full certificate booklets, are available on the [HR website, Health benefits page](#).**

Not sure if the HDHP medical option is right for you? [HSA Bank's Health Plan Comparison Tool](#) will help you quickly break down annual costs associated with a traditional PPO vs. a HDHP to help you assess which may be most beneficial for you and your family.

The first plan is the **Blue Choice Options (BCO) PPO** plan. When members utilize the BCO (Tier 1) network, they have a \$20 office co-pay for primary care physician visits, \$40 co-pay for a specialist visits; the deductible is \$750 single / \$1,500 family. Those choosing to utilize the broader PPO network (Tier 2) have a \$40 office co-pay for primary care physician visits, \$80 co-pay for a specialist visits; the deductible is \$1,500 single / \$3,000 family. After the deductible is met, coinsurance and out of pocket maximums vary by tier. Preventive care is covered at 100%, not subject to co-pays or deductibles. Out of network coverage is also available.

2025 Monthly Health Plan Rates**			
Blue Choice Options PPO			
Annual Salary	Single	1 + 1	Family
Up to \$35,000	\$148.73	\$297.47	\$356.95
\$35,000 to 44,999	\$178.48	\$356.97	\$428.33
\$45,000 to 64,999	\$208.22	\$416.45	\$499.76
\$65,000 to 99,999	\$237.97	\$475.95	\$571.09
\$100,000 & over	\$267.72	\$535.44	\$642.46
Blue Choice Options High Deductible Plan with HSA			
Annual Salary	Single	1 + 1	Family
Up to \$35,000	\$63.24	\$126.50	\$147.95
\$35,000 to 44,999	\$90.48	\$180.99	\$213.32
\$45,000 to 64,999	\$117.73	\$235.47	\$278.75
\$65,000 to 99,999	\$144.99	\$289.97	\$344.08
\$100,000 & over	\$172.24	\$344.46	\$409.45

****No change to employee rates from 2024.**

The second option is the **Blue Choice Options (BCO) High Deductible Health Plan (HDHP)** with a Health Savings Account (HSA). The HDHP utilizes the same Tier 1 and Tier 2 networks as the PPO plan. When enrolled in the HDHP there are no copays, but the member pays all non-preventive medical expenses until meeting the deductible, after which coinsurance applies. For services with Tier 1 providers, the deductible is \$1,650 single / \$4,500 family. For services with Tier 2 providers, the deductible is \$3,000 single / \$9,000 family. After the deductible is met, coinsurance and out of pocket maximums vary by tier. Preventive care is covered at 100%, not subject to deductible. Out of network coverage is also available.

A vision discount benefit is included with each plan for no additional premium. This includes an eye exam once every 24 months, with a \$200 maximum reimbursement for prescription eye-wear. HDHP members will not receive reimbursement if they have not met their deductible.

The monthly cost of coverage to the employee is based on income as indicated on the chart above. The university will pay the remainder of the cost. **Employee premiums are NOT increasing going into 2025.**

PRESCRIPTION BENEFITS

Prescriptions for the Illinois Tech Health Plan are administered through CVS/Caremark (www.caremark.com). All health plan members are automatically enrolled in this part of the plan. Additional information on each program is available on the [HR website, Health benefits page](#).

HEALTH PLAN ADDITIONAL BENEFITS

Those who enroll in the health plan have access to several other programs offered through BCBS. Additional information on each program is available on the [HR website, Health benefits page](#).

- Health Advocacy Solutions (HAS), powered by the MyEvide app and website
- MD Live Virtual Visits
- Well-on-Target Wellness Program
- BCBS Fitness Program
- Livongo Whole Person
- Hinge Health Back & Joint Therapy
- Wondr Health
- Ovia Women’s Health & Pregnancy Support

What are my deadlines for enrollment?

You have 31 days from your hire date to enroll. Elections made after the benefits effective date will be retroactive to the benefits effective date.

Elections for benefits not made within 31 days of the hire date can only be made during Open Enrollment (each November for a January 1 effective date), or within 31 days of a [qualified life status changing event](#).

HEALTH SAVINGS ACCOUNT (HDHP only)

HDHP members not covered under Medicare are eligible to contribute to a health savings account through HSA Bank (www.hsabank.com). An account will automatically be opened for new enrollees, and IIT will contribute \$500 for Single, \$1,000 for 1+1, and \$1,500 for Family tiers each year (pro-rated, with 1/12 of the annual amount contributed monthly). **2025 contribution limits are \$4,300 single and \$8,550 all other tiers, including IIT’s contributions.** Those 55 or older may make an additional \$1,000 annual catch up contribution.

When contributing to the HSA, you may also open a limited purpose FSA to pay for dental and vision expenses (HSA balances carry forward each year, FSA account balances do not). You can make changes to your HSA contributions once a month. HSA account holders may also move some of their account balance to an investment account through the HSA Invest program. Additional information is on the [HR website, Health benefits page](#)

DENTAL INSURANCE

A voluntary dental plan offering both a DHMO and PPO is available through Delta Dental (www.deltadentalil.com). Additional information is on the [HR website, Dental benefits page](#).

Proof of relationship and eligibility must be provided to include spouse/civil union partner and/or dependent children on the plan.

<i>As of 1/1/2025</i>	DHMO	PPO
Single	\$16.38	\$42.26
1+1	\$31.98	\$81.10
Family	\$43.79	\$139.19

The monthly premium for this DHMO coverage is not increasing in 2025. However, PPO rates are increasing slightly.

Need a benefits crash course?

Don’t know the difference between a PPO and an HMO? Do EOBs, HSAs, and EAPs start swirling around in your head like alphabet soup? Visit the [Benefit Resources page on the Human Resources website](#) (requires login with IIT credentials) for short videos that help break down benefits topics to help you make sense of it all. **Most videos are three minutes long or shorter!**

VOLUNTARY VISION PLAN

A voluntary vision plan is available through EyeMed (www.eyemed.com). This plan provides an annual eye exam, and a benefit for frames and contact lenses. Additional information is on the [HR website, Vision benefits page](#).

<i>As of 1/1/2025</i>	
Single	\$6.79
1+1	\$12.90
Family	\$18.94

Proof of relationship and eligibility must be provided to include spouse/civil union partner and/or dependent children on the plan. The monthly premium for this coverage is not increasing in 2025.

BASIC LIFE INSURANCE & AD&D

IIT provides at no cost a term life insurance benefit of two times annual salary to a maximum of \$500,000 through BCBS Ancillary. At ages 65, 70, 75, and 85, the coverage level is reduced. An accidental death and dismemberment (AD&D) policy provides additional coverage in the same amount. Additional information is on the [HR website Life benefits page](#).

SUPPLEMENTAL LIFE & AD&D

Supplemental Life and Supplemental AD&D insurance is voluntary and available for both employees and family members may be purchased through payroll deduction. Additional information is on the [HR website Supplemental Life page](#).

STAFF SALARY CONTINUATION *(Staff Only – Faculty see the Sabbatical & Leaves of Absence section of the [Faculty Handbook](#))*

The university provides at no cost a Short Term Disability salary continuation plan after 90 days of employment. It offers to staff income protection in the event of a non work-related short-term disability lasting up to 180 days. The benefit provides 60% of base pay to a maximum of \$7,500 per month after a seven calendar day waiting period, with the option to use 40% accrued paid leave to supplement for 100% pay. This benefit is administered through BCBS Ancillary. Additional information is on the [HR website Staff Salary Continuation benefits page](#).

LONG TERM DISABILITY

Long-term disability coverage is provided at no cost through BCBS Ancillary. It offers income protection for a non work-related disability lasting more than 180

Long term disability continued...

days. The plan provides income replacement at 60% of base pay to a maximum of \$10,000 per month. Additional information is on the [HR website Long Term Disability benefits page](#).

Not sure how much to set aside for Flexible Spending, or what's reimbursable?

WageWorks has great tools to help you make your decisions. Use their [Eligible Expenses Tool](#) to discover the wide variety of items an FSA can cover.

The [FSA Savings Calculator Tool](#) will show you how much you'll save in taxes based on your

FLEXIBLE SPENDING

Healthcare Flexible Spending permits employees to use pre-tax dollars to pay for out-of-pocket medical, dental, vision and hearing care not covered by insurance plans (*note that individuals covered under a High Deductible Health Plan may only use health FSA dollars for dental and vision costs*). Dependent Care Flexible Spending allows individuals to set aside pre-tax dollars for dependent (child and elder) care expenses. Employees may elect up to the IRS maximum for either or both plans. You may elect Health FSA even if you have not elected Illinois Tech's health coverage.

Employees may enroll on the first day of the month after hire and must re-enroll during Open Enrollment each year they wish to participate. FSA dollars must be used by the end of each year or they are forfeited (non-HDHP health plan members have a grace period through March 15 of the following year to use the current year's balance for Health FSA accounts. Additional information is on the [HR website Flexible Spending benefits page](#).

COMMUTER PROGRAM

Employees may use pre-tax dollars to pay for transit passes (Metra, Pace, CTA, etc.) and parking. Up to the IRS monthly maximum may be set aside for both for transit and for parking each month. Employees may enroll following a notification from Human Resources that their account has been established. Employees may change their transit and parking elections each month. Additional information is on the [HR website Commuter Program benefits page](#).

ACADEMIC IMPRESSIONS

Academic Impressions is a higher-education professional and leadership development platform. Faculty and staff can access a wide variety of online courses at no charge by simply logging in through the Illinois Tech portal. There are training opportunities for every career stage, ranging from short on-demand classes, to more in-depth live courses. For more information, visit the HR website Professional Development page.

TUITION REMISSION (for courses at IIT)

Full-time employees may take a maximum of nine credit hours per semester (six credit hours in the summer). Dependent children up to age 23 and spouses receive a full tuition waiver for undergraduate study and a 50-percent tuition waiver for graduate work. **Tuition Remission can be used to cover IIT's degree programs offered through Coursera.** Benefits-eligible staff may also audit courses.

Part-time benefits-eligible employees who regularly work between 23.25 and 30.75 hours per week receive 50 percent of the full benefit. Part-time employees who regularly work 31 (but less than 38.75) hours per week receive 75 percent of the full benefit.

Eligible employees must submit a timely application each academic term. This benefit covers only tuition for IIT credit-bearing courses, and does not cover books or fees. Graduate level courses are generally taxable to the employee. Additional information is on the [HR website Tuition Assistance benefits page](#).

There's an app for that!

Many of our benefit offerings have partner apps, making it easy to pull up ID cards, view claims information, or access other resources on the go. Here are a few that are available to you:

- Blue Cross Blue Shield
- CVS/Caremark
- HSA Bank
- Delta Dental
- EyeMed
- WageWorks (eZReceipts for Flexible Spending)
- TIAA
- Fidelity
- TELUS Health Employee Assistance Program
- Perkspot

TUITION REIMBURSEMENT (Staff only)

Full-time IIT staff with at least one year of service may enroll in classes outside of IIT and be eligible for reimbursement of 100% of undergraduate or 50% of graduate tuition up to a maximum of \$2,000 per academic year. These classes may include job-related courses taken for credit, certificates or training at trade schools. Preference will be given to community college classes. Limited funding is available each semester. Additional information is on the [HR website Tuition Assistance benefits page](#).

TUITION EXCHANGE

IIT is a member of the Tuition Exchange, a nonprofit organization of over 600 colleges and universities that agree to a reciprocal scholarship opportunity program. Visit www.tuitionexchange.org for a listing of participating schools and more details about how the exchange works.

IIT accepts applications each fall, typically during the month of September, for Tuition Exchange scholarship opportunities for the following academic year (e.g., the application period for the academic year beginning in the fall of 2026 will take place in September of 2025). Faculty and staff who have met a service requirement and whose employment is in good standing may apply for a scholarship for themselves or an eligible

Tuition Exchange continued...

dependent. An eligible dependent under this program at IIT is a spouse or civil union partner, or any born or adopted child of an eligible IIT employee. The child must be a dependent as defined by the IRS.

The award is for new first year students and continuing students, although preference will be given to new first year students. Additional information is on the [HR website Tuition Assistance benefits page](#).

403(b) RETIREMENT PLAN

The 403(b) retirement plan is available for all benefits-eligible employees who are at least 21 years of age. All eligible employees may participate on an unmatched basis immediately.

Faculty who have attained one year of service, and staff who have reached two years of employment, and are at least 21 years of age, may participate in the matched part of the plan. **Please note that the match is not automatic and requires the completion of an enrollment form** even if the employee is participating on an unmatched basis.

Once an employee becomes match eligible and elects the match, a base five- percent university contribution is supplemented by matching the employee's contribution of up to an additional four percent when the employee chooses to make such additional contributions. Prior benefits- eligible employment with a higher educational institution or certain research organizations may qualify the employee for earlier participation if the break in service between institutions is 90 days or fewer. Contributions may be invested in [TIAA-CREF](#) and/or [Fidelity Investments](#). Additional information is on the [HR website, Retirement Plan benefits page](#).

CREDIT UNION

Membership with Corporate America Family Credit Union is available to Illinois Tech employees and their families. With CAFCU membership, you may have access to unique financial products, one-on-one financial planning meetings and more. Visit www.cafcu.org for more information on their services. Additional information is on the [HR website, Other Benefits page](#).

PNC WORKPLACE BANKING

Through a business banking partnership with PNC, we are pleased to offer this program, which provides access to financial wellness tools and resources. Additional information is on the [HR website, Other Benefits page](#).

403(b) Retirement Plan Calculators

How much should you contribute to the Retirement Plan? Use these calculators to help you break down your options.

[Fidelity's](#) and [TIAA's](#) calculator tools can help you determine how much you can afford to save, as well as how your savings might grow depending on how you invest. Still feeling unsure? Illinois Tech hosts education consultants for one-on-one sessions every quarter, and you can call Participant Services any time for help.

EMPLOYEE ASSISTANCE PROGRAM

Lifeworks EAP provides employees and their families with voluntary, confidential and free access to short-term counseling and online resources that cover a wide range of issues that include emotional and personal health as well as work-life issues. (www.lifeworks.com). Additional information is on the [HR website, EAP page](#) (requires login).

PET INSURANCE

Illinois Tech is pleased to offer pet insurance. My Pet Protection® from Nationwide® helps you provide your pets with the best care possible. Plan reimburses up to 70% on vet bills including accidents, illnesses and hereditary conditions. Illinois Tech employees have the benefit of preferred pricing on these plans. Those interested can enroll or cancel at any time by contacting Nationwide directly. Additional information is on the [HR website, Pet Insurance benefits page](#) (requires login).

PERKSPOT DISCOUNTS PROGRAM

We are pleased to offer this incredible program with thousands of perks and discounts. From travel to cell phones, steaming services to groceries, there are over 30,000 national and local offers available. Getting started with saving is as simple as a 10 second registration; sign up for weekly emails to stay on top of the new discounts being added every day. **Discounted rates for Group Legal, and Home & Auto Insurance are also available.** Additional information is on the [HR website, Perks & Discounts benefits page](#) (requires login).

MIES (MAIN) CAMPUS PARKING

Information and fee schedules for Mies Campus parking are available at www.parking.iit.edu.

MIES (MAIN) CAMPUS FITNESS CENTERS

At Keating Sports Center, available facilities/services are basketball, volleyball, racquetball/handball, swimming pool, weight and cardio rooms and group fitness classes. Locker room facilities are available as well. Illinois Tech affiliates can use the facility free of charge. Visit www.illinoistechathletics.com for additional information.

The Galvin Tower also has a small fitness room on the sixth floor with locker room facilities for use by faculty and staff. There is no charge for Illinois Tech faculty or staff, but you must register for access. Please visit the fitness room for additional information on how to gain access.

CONVISER LAW CENTER FITNESS CENTER

The fitness center at Chicago-Kent is available for faculty, staff, and students whose primary offices and classes are at the 565 W. Adams location. The center features cardio equipment, weight machines, free weights, and more. There is a locker room with showers, and towels are available. There is a \$25 fee per semester, and those who wish to use the space must register each semester. [Visit Chicago-Kent's website](#) for additional information.

FITNESS CENTER PARTNERSHIPS

Illinois Tech affiliates have access to preferred pricing and other perks with Equinox Fitness Clubs through their High Performance Living Program.

We also partner with Formula Fitness Clubs (FFC) to provide discounted enrollment at their clubs.

For additional information and to access these benefits, visit the [HR website Other Benefits page](#).

ADDITIONAL ON-CAMPUS AMENITIES

On Mies (Main) Campus there are four dining venues from grab-and-go to a full service restaurant, ATMs from Chase and Harris Banks, 7-Eleven, and a post office. Conviser Law Center has a cafeteria and Chase ATMs.

OFF CAMPUS HOUSING RESOURCES

Find your perfect off-campus home at offcampushousing.iit.edu, a website designed for staff, faculty, and students. You can browse verified listings, connect with trusted landlords, and secure the ideal housing solution quickly and easily (even short term rentals!). You'll also have access to resources such as tips for living in Chicago, information on renters' rights, and more.

HOLIDAYS

There are several paid holidays each year for eligible non-union employees:

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

In addition, the university establishes additional days as university holidays. Two of these are established in each year's holiday schedule and the remainder are used between Christmas Day and New Year's Day each year when the university is closed. The full schedule is available on the [HR website Paid Time Off page](#). Part-time employees working at least 23.25 hours per week receive pro-rated benefits for holidays.

PARENTAL LEAVE (Staff Only – Faculty see the Sabbatical & Leaves of Absence section of the [Faculty Handbook](#))

For birth or adoption of a child, the university will provide 10 concurrent days of paid leave to benefits eligible full-time employees. Benefits eligible part-time employees will be provided a pro-rated leave based upon hours worked. The leave must be taken within 180 days of the birth or adoption. Employees must request the leave through Human Resources. Additional information can be found on the [HR website in the Parental Leave policy](#).

BEREAVEMENT LEAVE (Staff Only)

Staff members may be eligible for up to three days of bereavement leave upon the death of an immediate family member. Additional information can be found on the [HR website in the Bereavement Leave policy](#).

PERSONAL DAYS (Staff Only)

Staff are provided up to two personal days each calendar year. These days may not be carried into the following calendar year. New employees hired after May 31 are ineligible for these days during the first calendar year of employment. All other new employees are allowed one day during the first calendar year. Part-time employees working at least 23.25 hours per week receive pro-rated benefits. Additional information is available on the [HR website Paid Time Off page](#).

VACATION & PAID TIME OFF

Benefits eligible staff (staff working between 23.25 and 38.75 hours per week) earn vacation based on years of service and exempt/non-exempt status. Vacation accrues each bi-weekly pay period, and an employee must work 60% of a pay period to accrue vacation for that period. The maximum amount of vacation that an employee can maintain is one and one-half times the annual accrual rate. Part-time employees working at least 23.25 but fewer than 38.75 hours per week receive pro-rated vacation benefits.

Students, faculty, and staff working fewer than 23.25 hours per week receive paid time off in accordance with the Chicago Paid Leave and Paid Sick and Safe Leave Ordinance.

Additional vacation information is available on the [HR website Paid Time Off page](#).

SICK LEAVE

Use of sick leave is limited to the employee’s personal illness or injury that disables him/her from work. Full time benefits eligible staff (staff working 38.75 hours per week) earn 10 sick days per year. Part-time employees working at least 23.25 but fewer than 38.75 hours per week receive pro-rated sick leave benefits. Sick leave will accrue each bi-weekly pay period to a maximum accrual of 142 days. An employee must work 60% of a pay period to accrue sick time for that period.

Students, faculty, and staff working fewer than 23.25 hours per week receive paid time off in accordance with the Chicago Paid Leave and Paid Sick and Safe Leave Ordinance.

Additional sick leave information is available on the [HR website Paid Time Off page](#).

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