

Meet Your HR Staff



# EMPLOYEE BENEFIT GUIDE



**St. Clair County**  
ILLINOIS

# ELIGIBILITY

## Eligibility

The following benefit plans are available for employees who work full-time or part-time as St. Clair County board members, members of the jury commission, part-time attorneys, assistant state attorneys, assistant public defenders, board of review members, and election commissioners. You can enroll yourself and your eligible dependents in our medical, dental, vision, and voluntary life benefits. Employees are automatically enrolled for St. Clair County Basic Life / Accidental Death & Dismemberment (AD&D) when they elect medical coverage.

### Eligible:

- Your legal spouse
- You or your spouse's child who is under age 26
- Legally adopted child or child placed for adoption
- Child for which you or your spouse is the legal guardian
- A disabled child who is unmarried and over age 26
- A child for whom healthcare coverage is required through Qualified Medical Child Support Order or other court order

### Ineligible:

- Divorced or legally separated spouse
- Foster children
- Sisters, brothers, parents, or in-laws, grandchildren, etc.
- Domestic partner

## Qualifying Life Events

Generally, you may only enroll in the plan or make changes to your benefits during the open enrollment period or when you are first hired; however, you may make changes/enroll during the plan year if you experience a Qualifying Life Event (QLE). As with a new enrollee, you must have your paperwork turned in within 30 days of the qualifying life event or you will have to wait until the next annual open enrollment period. Premiums and enrollment eligibility may change; see your Human Resources Department for details.

### Examples of Qualifying Life Events:

- You have a baby or adopt a child
- Gain or loss of Medicaid entitlement
- Your dependents or you lose health coverage because of loss of eligibility or loss of employer contributions
- Death of an insured member
- You become eligible for Medicare
- You get married, divorced, or legally separated (with court order)
- You or your spouse take an unpaid leave of absence

## Newborns

St. Clair County's medical plan covers newborns for up to the first 4 days. Coverage is based upon the federal law, The Mother's and Newborns' Health Protection Act. This law requires coverage for a 48-hour inpatient hospital stay for natural birth or 96-hour inpatient stay for cesarean section. If the medical coverage for a newborn is elected under a spouses' plan, coordination of benefits will take place which will determine if St. Clair County or a spouse's plan will be the primary payer.



# MEDICAL COVERAGE

## Medical Coverage Plan Designs

Below is a summary of the plan options available to employees beginning January 1, 2025.



### PPO Choice + Network

A UnitedHealthcare Company			In-Network		Out-of-Network	
Deductible			Individual - \$500 Family - \$1,000		Individual - \$750 Family - \$1,500	
Coinsurance			90%		60%	
Medical Out-of-Pocket (Individual/Family)			Individual - \$1,500 Family - \$3,000		Individual - \$3,400 Family - \$6,800	
Rx Out-of-Pocket (Individual/Family)			Individual - \$5,350 Family - \$10,700		Not covered	
Office Visits (PCP/Specialist)			\$30/\$50		60% After deductible	
Preventive Care			No charge		60% After deductible	
Outpatient Lab & X-Ray			Office Setting: no charge Outpatient: 90% after deductible		60% After deductible	
Urgent Care			90% After deductible		60% After deductible	
Emergency Room			90% After deductible			
Prescription Drug – Retail (Tiers 1-4)			\$10/\$25/\$50/\$100 Copay		Not covered	
Prescription Drug – Mail Order (90 days) (Tiers 1-3)			\$20/\$50/\$100 Copay		Not covered	
Monthly Premiums	Single	Employee + Child(ren)	Employee + Spouse	Employee + Family		
\$0-\$49,999	\$78.54	\$229.73	\$240.60	\$309.35		
\$50,000-\$74,999	\$120.40	\$288.27	\$300.82	\$386.73		
\$75,000-\$99,999	\$163.66	\$387.38	\$401.04	\$515.64		
\$100,000+ PT Elected Officials	\$206.92	\$481.97	\$501.32	\$644.55		
PT Attorney	\$329.19	\$774.74	\$802.08	\$1,031.07		
Elected Officials	\$244.56	\$576.55	\$601.56	\$773.40		
Part-Time	\$276.54	\$666.63	\$701.82	\$902.28		
Retiree	\$1,013.52	\$1,825.97	\$2,230.47	\$3,041.77		

Locate a network provider at <https://connect.werally.com/medicalProvider/root>

# Did You Know?

## Where to Go For What?

### Convenience Care

- ✍ Common infection (ear, pink eye, strep)
- ✍ Flu shots
- ✍ Pregnancy Test

### Virtual Visits

- ✍ Cold/Flu
- ✍ Diarrhea
- ✍ Fever
- ✍ Rash
- ✍ Sinus problems

### Urgent Care

- ✍ Sprains/Strains
- ✍ Small cuts
- ✍ Sore throats
- ✍ Minor infections
- ✍ Vaccinations
- ✍ Screenings

### Primary Care

- ✍ Routine, primary/preventive care
- ✍ Non-urgent treatment

### Emergency Room

- ✍ Heavy bleeding
- ✍ Large open wounds
- ✍ Chest pain
- ✍ Spinal injuries
- ✍ Difficulty breathing
- ✍ Major burns

### PREMISE HEALTH

Alternatively, Premise Health is an on-site medical clinic available to all County Employees and their dependents. There is no co-pay, and many generic prescriptions are free of charge. Appointments are available Monday-Friday. For more information about the services available visit [www.mypremishealth.com](http://www.mypremishealth.com) or call (618) 609-2087.

**PRIMARY CARE** – For routine, primary/prevention care, or non-urgent treatment, we recommend going to your doctor's office for medical care. You will also pay the least amount out-of-pocket when you receive care in your doctor's office.

**VIRTUAL VISITS** – See and talk to a doctor from your mobile device or computer without an appointment, anytime and anywhere!

**CONVENIENCE CARE** – Often located in malls or some retail stores, such as Walgreens, Wal-Mart and Target, and offer services without the need to schedule an appointment. Services at a Convenience Care Center may be provided at a lower costs than an Urgent Care Center visit and are subject to primary care physician office visit deductible/coinsurance.

**URGENT CARE** – If you require urgent care outside your doctor's regular office hours or you are unable to be seen by your doctor immediately, you may consider going to an Urgent Care Center. At an Urgent Care Center, you can generally be treated for many minor medical problems faster than at an emergency room.

**EMERGENCY ROOM** – If you think you or your loved one may be experiencing an emergency medical condition, you should go to the nearest emergency room or call 911.

An emergency medical condition is any condition (including severe pain), which you believe, that without immediate medical care, may result in:

- ✍ Serious jeopardy to you or your loved one's health including the health of a pregnant woman or unborn child
- ✍ Serious impairment or dysfunction to you or your loved one's bodily functions or organs

**PREVENTIVE CARE** – Certain preventive services will be covered without charging a deductible, copayment, or coinsurance when these services are provided by a network provider.

**WOMEN'S PREVENTIVE CARE COVERAGE** – Your health plan will provide first dollar coverage for certain women's preventive coverage without any cost sharing requirements (coinsurance or deductible), when delivered by in-network providers.





# FLEXIBLE SPENDING ACCOUNT (FSA)

## What's a Flexible Spending Account?

An FSA allows an employee to set aside a portion of earnings to pay for qualified expenses as established in the cafeteria plan, most commonly for medical expenses but often for dependent care or other expenses. Money deducted from an employee's pay into an FSA is not subject to payroll taxes, resulting in substantial payroll tax savings.

## Types of Accounts

### Medical FSA

This account enables you to pay with pre-tax dollars for medical, pharmacy, dental, or vision expenses that are not covered under your insurance program or that of your spouse. You may also cover dependent medical, pharmacy, dental, and vision expenses through the account even if you choose single coverage. The total amount of your annual pledge is available to you up front thus reducing the risk of a large out-of-pocket expense at any one time during the plan year. Be aware that with the Section 125 Medical Account, any unused portion of the account at the end of the plan year is forfeited. Per the IRS guidelines, individuals are required to re-enroll in this benefit every year. For 2025, the maximum amount allowed to elect is \$3,300.

### Dependent Care Reimbursement Account

This account gives you the opportunity to redirect a portion of your annual pay on a pre-tax basis to pay for dependent care expenses. An eligible dependent is any member of your household for whom you can claim expenses on your Federal Income Tax Form 2441, "Credit for Child and Dependent Care Expenses." Children must be under age 13. Care centers which qualify include dependent care centers, preschool educational institutions, and individuals, as long as the caregiver is not a child of yours under age 19 or anyone you can claim as a dependent for tax purposes. Before deciding to use the Dependent Care Expense Account, it would be wise to compare its tax benefit to that of claiming a childcare tax credit when filing your tax return. Either may be better, depending on your personal situation. You may not use both. You may want to check with your tax advisor to determine which method is best for you and your family. Any unused portion of your account balance at the end of the plan year is forfeited. For 2025, the maximum amount allowed is \$5,000.



# DENTAL COVERAGE

St. Clair County offers a PPO dental plan for employees. You may elect coverage for yourself, spouse, and/or child(ren).

## Important information about the Delta Dental provider network

- Delta PPO dentists provide the biggest discount off billed charges – therefore your annual maximum goes further with a Delta PPO provider
- Delta Premier dentists provide a smaller discount off billed charges and no balance billing
- Non-Network dentists can bill any amount (no discount) and can also balance bill the member.

	PPO		
	PPO	Premier	Out-of-Network
<b>Deductible (Individual/Family)</b>	\$50/\$150		
<b>Type I – Preventive Care (exams &amp; cleanings)</b>	100% No Ded.	100% No Ded.	100% No Ded.
<b>Type II – Basic Procedures</b>	80%	80%	60%
<b>Type III – Major Procedures</b>	80%	80%	60%
<b>Type IV – Orthodontia</b>	50%	50%	40%
<b>Lifetime Ortho Maximum</b>	\$1,500		
<b>Maximum Benefits / Year</b>	\$1,500		

If you have any questions, you can contact Delta Dental's Customer Service line at **(800) 323-1743**

## Monthly Employee Cost

Coverage Tier	PPO
<b>Employee</b>	Included in medical premiums
<b>Employee + Spouse</b>	
<b>Employee + Child(ren)</b>	
<b>Family</b>	



# VISION COVERAGE

St. Clair County provides vision coverage through UMR. You may elect coverage for your spouse and/or child(ren); however, you will be responsible for the premium to cover your dependents. Please notice out-of-network services only provides a reimbursement benefit.

	In-Network	Out-of-Network
<b>Examination Copay</b>	\$15 copay	\$40 allowance
<b>Frequency of Services</b>	Exam Every 12 months Lenses Every 24 months Frames Every 24 months Contacts Every 24 months	
<b>Frames</b>	\$30 copay; \$130 allowance	\$45 Reimbursement
<b>Basic Lenses</b>		Reimbursed up to:
Single	\$30 copay	\$40
Bifocal	\$30 copay	\$60
Trifocal	\$30 copay	\$80
Lenticular	\$30 copay	\$80
<b>Contact Lenses</b>		Reimbursed up to:
Elective	\$30 copay; \$125 allowance In leu of glasses - \$30 copay; 100%	\$125

## Find a Provider

- To find an in-network eye doctor, go to [myuhcvision.com](http://myuhcvision.com) and search by provider name, specialty, location or call a customer service representative at **(800) 638-3120**
- The following are Spectera participating retail locations
  - Walmart
  - Warby Parker
  - Sam's Club
  - LensCrafters
  - 1-800 Contacts
  - Target Optical

## Monthly Employee Cost

<b>Employee</b>	Cost included in medical premiums
<b>Employee + Spouse</b>	
<b>Employee + Child(ren)</b>	
<b>Employee + Family</b>	



# LIFE AND AD&D COVERAGE

## Basic Life and AD&D

Life insurance and Accidental Death & Dismemberment (AD&D) is an important part of your financial security, especially if others depend on you for support. St. Clair County provides an employer paid benefit for the following classes enrolled in the medical plan: Class 1 employees with a \$250,000 benefit and Class 2 employees with a benefit of 2x their annual earnings to a maximum of \$300,000. Employees can also elect to insure a spouse for \$5,000 and dependent children for \$2,000 under this plan, paid for by St. Clair County. At age 70+, benefits are reduced by 50%.

## Voluntary Life and AD&D

You have the opportunity to purchase additional life insurance for yourself and your spouse. During your initial enrollment period, you are allowed to elect coverage up to the guaranteed issue amount without providing evidence of insurability if newly eligible. Late enrollees will need to submit evidence of insurability for any election amount.

**EMPLOYEE:** may elect coverage in increments of \$5,000 to a maximum of \$500,000. Guarantee Issue is \$200,000 for all newly eligible employees. Employees at age 70+ will have a benefit reduction of 50%.

- Rates (below)

**SPOUSE:** coverage is available in \$5,000 increments to a maximum of \$100,000, not to exceed 50% of the employee's election. Guarantee Issue is \$50,000 for all newly eligible employees. Employees at age 70+ will reduce the spouse's benefit by 50%

- Rates (below) based on employee's age.

### Employee Cost per \$1,000 of Coverage

Age	Employee
20-24	\$0.065
25-29	\$0.065
30-34	\$0.080
35-39	\$0.090
40-44	\$0.144
45-49	\$0.260
50-54	\$0.468
55-59	\$0.684
60-64	\$1.080
65-69	\$1.656
70+	\$2.952
AD&D	\$0.020

### How to calculate voluntary premium

$$\begin{array}{ccccccc}
 \$50,000 & & & & \$0.260 & & \\
 \text{Elected Coverage} & & & & \text{Rate} & & \\
 \text{Amount + AD\&D} & / & 1,000 & = & \text{Units} & \times & \\
 & & & & * \text{see} & & \\
 & & & & \text{note} & & \\
 & & & & = & \$13.00 & + & 50 \times \$0.02 & = & \$14.00 \\
 & & & & & & & & & \text{Per Month}
 \end{array}$$

\* The premium calculation is based upon the life rate for an employee age 45



## 457(b)

### Why Should You Participate in Your 457(b) Plan?

If you plan to rely solely on your pension and Social Security benefits for income, you could face a potential gap in your budget. Your income gap could be nearly 40% at retirement, here's why:

Experts maintain that you may need 70%-90% of your current income to maintain your standard of living in retirement. Your current income from a public pension typically provides closer to 51%.

On average, most public employees retire at age 59 and first responders around age 55. This leaves a substantial gap in time before you would reach the age to qualify for Social Security benefits.

#### Factors that can potentially increase that gap:

- Out-of-pocket medical costs
- Inflation
- Not Qualifying for full benefits
- Outliving your resources
- Needing long-term care
- Planning for major trips and other activities

#### Here's some of the benefits of participating in a 457(b) plan:

- **Easy & Flexible** – Contributions are automatically payroll deducted, and you can change your investments or contributions at any time
- **Automatic** – Earnings are reinvested, harnessing the power of compounding interest
- **Accessible** – You can withdraw 457(b) assets without penalty when you leave service or retire – regardless of age
- **Portable** – If you leave your job, you may be able to roll your assets into another eligible retirement plan or IRA.
- **Tax advantaged** – You can choose between contributing on a **Tax-deferred** basis or a **Roth after-tax contribution**
  - Tax-Deferred contributions give your account a chance to grow more quickly
  - Roth contributions allow you to plan for a tax-free retirement income

#### To Enroll or For Questions:

Call (618) 825-2258



457(b)  
Plan

# RETIREMENT - PENSION

## The Illinois Municipal Retirement Fund (IMRF)

The IMRF is a defined benefit retirement plan whose enrollment is required by Illinois law for all county employees expected to work over 600 hours per year. The only exception to the rule is for County educators who are enrolled in the Teacher's Retirement System (TRS). Sheriff's Deputies are enrolled into the Sheriff's Law Enforcement Personnel plan (SLEP). Employees contribute 4.5% (7.5% for SLEP) of eligible wages.

The IMRF offers the following benefits:

- **Retirement** – Upon retiring from an IMRF position and being bested with IMRF, you are eligible for a monthly pension which is payable for the rest of your life.
  - **Voluntary Additional Contributions (VAC)** – Allows you to contribute up to 10% of your earnings and VAC's on deposit at beginning of the year are credited with interest (current rate 7.5%) at the end of the year. Unlike regular contributions, the employer does not contribute, nor are the contributions tax-deferred.
- **Disability** – You are eligible for monthly payments up to 50% of your average monthly earnings if you have at least 12 consecutive months of service credit, are disabled more than 30 days, and are not being paid by the county.
- **Death** – Death benefits are paid to your designated beneficiary, which is based on your total amount of service credit.

**Vesting** – Refers to the number of years of service credit you need to qualify for an IMRF Pension. With the passing of Public Act 96-0889, there are now 2 Tiers that determine vesting. Tier 1 applies to individuals hired and enrolled before January 1, 2011, or previously enrolled in IMRF or reciprocal system (TRS/SERS/SURS/etc.). If you do not meet these requirements, you are in Tier 2.

- **IMRF Tier 1** – You qualify for an unreduced pension at age 60 (normal retirement age) if you have at least 8 years of service credit or at age 55 if you have 35 or more years of service credit. You qualify for a reduced pension at age 55 and have at least 8 years of service credit.
- **IMRF Tier 2** – You qualify for an unreduced pension at age 67 (normal retirement age) if you have at least 10 years of service credit or at age 62 if you have 35 or more years of service credit. You qualify for a reduced pension at age 62 with at least 10 years of service credit.
- **SLEP Tier 1** – You qualify for an unreduced pension at age 50 (normal retirement age) if you have at least 20 years of service credit.
- **SLEP Tier 2** – You qualify for an unreduced pension at age 55 (normal retirement age) if you have at least 10 years of service credit. You qualify for a reduced pension at age 50 if you have 10 or more years of service credit.



# CONTACTS

Plan	Vendor	Telephone	Website
<b>Medical Policy # 76411102</b>	UMR	(800) 826-9781	<a href="http://www.umar.com">www.umar.com</a>
<b>Dental Policy # 11067</b>	Delta Dental of IL	(800) 323-1743	<a href="http://www.deltadentalil.com">www.deltadentalil.com</a>
<b>Vision Policy # 76411102</b>	UMR	(800) 638-3120	<a href="http://www.myuhcvision.com">www.myuhcvision.com</a>
<b>Life Insurance Policy # TBD0GL 886651</b>	The Standard	(800) 628-8600	<a href="http://www.standard.com">www.standard.com</a>
<b>FSA</b>	UMR	(800) 826-9781 Ext. 2189	<a href="http://www.umar.com">www.umar.com</a>
<b>457(b)</b>		(618) 825-2258	
<b>St. Clair County</b>	Human Resources	(618) 825-2257	<a href="mailto:HRMS@co.st-clair.il.us">HRMS@co.st-clair.il.us</a>

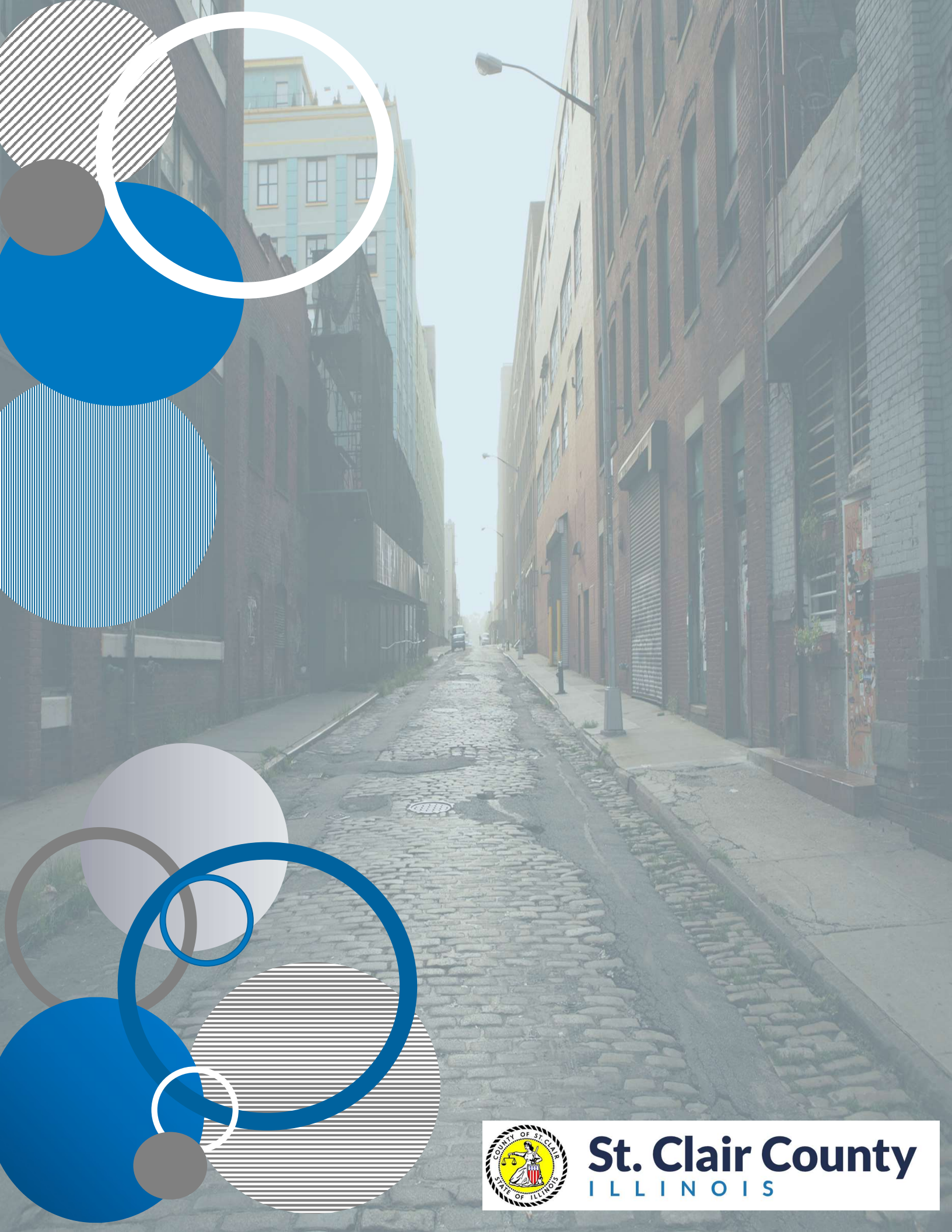




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