



William Rainey Harper College
Peer Group Life and Disability
October 11, 2011

LIFE INSURANCE

	William Rainey Harper College	City Colleges of Chicago		College of Dupage		College of Lake County		Elgin Community College	
		Faculty	Staff	Faculty	Staff	Faculty	Staff	Faculty	Staff
Employer Paid Life Insurance	<p>Class 1: 3x annual earnings to a max of \$500,000 Class 2: 2x annual earnings to a max of \$120,000 Class 3: 2x annual earnings to a max of \$170,000 Class 4: 2x annual earnings to a max of \$100,000 Class 5: 3x annual earnings on last day of work to a max of \$500,000 Class 6: \$10,000 Class 7: 2x annual earnings on last day worked to a max of \$170,000</p>	Life Insurance: 2 times annual salary up to \$100,000.	2 times annual salary up to \$180,000.	\$50,000 Basic Term Life Insurance and AD&D.	\$50,000 Basic Term Life Insurance and AD&D.	\$100,000 Group Life Insurance.		Group Life Insurance and AD&D: Greater of 2 times base salary or \$100,000.	Group Life Insurance and AD&D: Greater of 2 times base salary or \$100,000.
Optional Life Insurance for Employees		Optional Life and AD&D: Up to 5 times annual salary, \$750,000 maximum.	Optional Life and AD&D: Up to 5 times annual salary, \$750,000 maximum.	Up to 7 times annual salary up to \$750,000.	Up to 7 times annual salary up to \$750,000.	Additional employee life available.		Voluntary Life and AD&D: Increments of \$10,000 up \$750,000 not to exceed 7 times annual salary.	Voluntary Life and AD&D: Increments of \$10,000 up \$750,000 not to exceed 7 times annual salary.
Optional Life Insurance for Spouse		Optional Life and AD&D available.	Optional Life and AD&D available.	Up to \$750,000.	Up to \$750,000.	Optional Dependent Life Insurance Available.		Voluntary Life and AD&D: Increments of \$10,000 up \$750,000 not to exceed 7 times annual salary.	Voluntary Life and AD&D: Increments of \$10,000 up \$750,000 not to exceed 7 times annual salary.
Optional Life Insurance for Dependents		Optional Life and AD&D available.	Optional Life and AD&D available.	Up to \$10,000.	Up to \$10,000.	Optional Dependent Life Insurance Available.		Voluntary Life : \$10,000.	Voluntary Life : \$10,000.
AD&D	<p>Class 1: 3x annual earnings to a max of \$500,000 Class 2: 2x annual earnings to a max of \$120,000 Class 3: 2x annual earnings to a max of \$170,000 Class 4: 2x annual earnings to a max of \$100,000</p>								

Class 1: Full-time administrator employees

Class 2: Full-time classified and supervisory confidential, professional and technical employees

Class 3: Full-time faculty employees

Class 4: Full-time Illinois council of police and Illinois education association employees

Class 5: Retired administrator employees with an age of 55 and 10 years of service

Class 6: Classified and supervisory confidential retirees

Class 7: Retired faculty employees with an age of 55 and 10 years of service

LIFE INSURANCE

	William Rainey Harper College	Joliet College		Moraine Valley Community College		Oakton Community College		Triton College	
		Faculty	Staff	Faculty	Staff	Faculty	Staff	Faculty	Staff
Employer Paid Life Insurance	Class 1: 3x annual earnings to a max of \$500,000 Class 2: 2x annual earnings to a max of \$120,000 Class 3: 2x annual earnings to a max of \$170,000 Class 4: 2x annual earnings to a max of \$100,000 Class 5: 3x annual earnings on last day of work to a max of \$500,000 Class 6: \$10,000 Class 7: 2x annual earnings on last day worked to a max of \$170,000	Life and AD&D Insurance: \$30,000.	Life and AD&D Insurance: \$30,000.	Life Insurance provided.	Life insurance provided.	Life Insurance: 2 times annual salary.	Life Insurance: 1.5 times annual salary.	Life Insurance provided.	Life insurance provided.
Optional Life Insurance for Employees		Optional Life Insurance up to \$750,000.	Optional Life Insurance up to \$750,000.	Optional Life available.	Optional Life available.	Optional Life up to \$750,000.	Optional Life available.	Optional Life available.	Optional Life available.
Optional Life Insurance for Spouse		Optional Life Insurance up to \$750,000.	Optional Life Insurance up to \$750,000.			Optional Life up to \$750,000.	Optional Life available.		
Optional Life Insurance for Dependents		Optional Life available.	Optional Life available.			Optional Life up to \$750,000.	Optional Life available.		
AD&D	Class 1: 3x annual earnings to a max of \$500,000 Class 2: 2x annual earnings to a max of \$120,000 Class 3: 2x annual earnings to a max of \$170,000 Class 4: 2x annual earnings to a max of \$100,000								

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Long Term Disability

	William Rainey Harper College	City Colleges of Chicago		College of Dupage		College of Lake County		Elgin Community College	
		Faculty	Staff	Faculty	Staff	Faculty	Staff	Faculty	Staff
Waiting period:	Class 1: N/A Class 2: 30 days Class 3: N/A	N/A	N/A	60 days.	60 days.	60 days.		N/A	N/A
Elimination Period:	Class 1: 180 days Class 2: 180 days Class 3: 180 days								
Level of benefit before offsets:	Class 1: Lesser of 60% of monthly covered earnings Class 2: Lesser of 60% of monthly covered earnings Class 3: Lesser of 60% of monthly covered earnings	N/A	N/A	The greater of 50% of basic compensation on the day the date of disability or 50% of average earnings for the 24 months prior to disability date. Benefits increases 3% each January 1.	The greater of 50% of basic compensation on the day the date of disability or 50% of average earnings for the 24 months prior to disability date. Benefits increases 3% each January 1.	The greater of 50% of basic compensation on the day the date of disability or 50% of average earnings for the 24 months prior to disability date. Benefits increases 3% each January 1.	Not specified.	N/A	N/A
Maximum monthly benefit:	Class 1: \$4,500 per month Class 2: \$3,500 per month Class 3: \$6,000 per month	N/A	N/A	Unlimited.	Unlimited.	Unlimited.		N/A	N/A
Optional LTD (Subsidized or Employee paid)									
Benefit waiting period:		Plan begins after SURS disability benefits have been exhausted	Plan begins after SURS disability benefits have been exhausted	Plan begins after SURS disability benefits have been exhausted	Plan begins after SURS disability benefits have been exhausted	Plan begins after SURS disability benefits have been exhausted	Plan begins after SURS disability benefits have been exhausted	Plan begins after SURS disability benefits have been exhausted	Plan begins after SURS disability benefits have been exhausted
Level of benefit before offsets:		65% of monthly pre-disability salary.	65% of monthly pre-disability salary.	Up to 65% of compensation.	Up to 65% of compensation.	65% of compensation.	Not specified.	65% of salary.	65% of salary.
Maximum monthly benefit:		\$8,000 per month.	\$8,000 per month.	Unlimited.	Unlimited.	\$8,000 per month.		\$8,000 per month.	\$8,000 per month.

Class 1: Full time faculty, professional, technical and Illinois education association employers

Class 2: Full time classified, supervisory confidential and international council of police employers

Class 3: Full time administrators