



LIVINGSTON COUNTY EMPLOYEE BENEFITS PACKET

Livingston County Human Resources Office
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www.livingstoncounty-il.org/wordpress/county-services/human-resources/



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Introduction

Livingston County takes great pride in providing our employees with a comprehensive range of benefits. Livingston County's benefit package encompasses a wide array of valuable benefits to our employees and their families. The enclosed information describes the various plans, deductibles, co-pays, and carrier information along with frequently asked questions. It is important to note that the insurance rates provided are the current rates.

The insurance benefits offered by Livingston County are considered standalone benefits. This means employees have the freedom to select the benefits based on the needs of the employee and their dependents. For example, an employee may choose health insurance for themselves, dental for the family, and decline the vision. Employees are not automatically enrolled in the dental and vision if they elect the health insurance.

Who is Eligible

- **Employees:** All Regular Full-Time employees and employees averaging 30 hours or more per week are eligible for the benefits outlined in this packet. The County utilizes a 12-month Measurement/Stability Period to determine eligibility for those employees with variable-hour schedules.
- **Spouse/Civil Union Partner:** If you elect benefits for yourself, you may also elect benefits for your spouse or Civil Union partner. If you divorce your spouse or are no longer in a Civil Union relationship, your spouse/Civil Union partner is no longer eligible for benefits. You must notify Human Resources within 31 days or you may be liable for any claims incurred. Domestic Partners are not eligible for coverage.
- **Children:** If you elect benefits for yourself, you may also elect benefits for your children. Dependent children are you and your spouse/Civil Union's natural children, adopted children, step-children, children covered by a Qualified Medical Child Support Order, and children for whom you have legal guardianship. Children are eligible for coverage until the age of 26.
- **Disabled Children:** If your child (same definition in Children above) is disabled or becomes disabled before turning age 26, they may be eligible for continued benefits.

Waiting Period

Upon hire, employees may elect benefits by completing the enrollment process through The Employee Navigator. All of the provided insurance has a 30-day waiting period. Coverage begins on the first of the month following the 30-day waiting period.

Waiting period example: An employee begins on April 2nd. The 30-day waiting period would be May 3rd. Therefore, coverage begins on June 1st.

Employees and their dependents are eligible to make changes to the insurance elections every year during open enrollment or if the employee or dependent experiences a Qualifying Event. Examples of qualifying events include:

- Loss of Minimum Essential Coverage
- Marriage
- Divorce, Legal Separation or Annulment
- Birth or Adoption of an Eligible Child
- Change in work status that affects benefits eligibility
- A change in your child's benefits eligibility
- A Qualified Medical Child Support Order

ALL Qualifying Events Must be reported to Human Resources within 31 days of the event. Documentation may be requested to support the qualifying event. If you fail to report your Qualifying Event to Human Resources in the required timeframe, you must wait until the next annual Open Enrollment period to change your benefit elections.

The Employee Navigator

Livingston County uses a web-based program to assist with initial enrollment and open enrollment processes for health, dental, vision, life, and supplemental insurance. The website for Employee Navigator is www.employeenavigator.com. Upon hire, Human Resources will initiate a registration email from Employee Navigator. The registration email will provide a link for the employee to create their individual username and password. Employees will enroll in the benefits they choose for themselves and their dependents.

Each November, open enrollment will take place. A reminder email will be sent from our broker, BPA Troxell when open enrollment begins. Typically, employees have 15-17 days to make their selections for health, dental, vision, life, and supplemental insurance. The open enrollment process must be completed even if there are no changes being made to the selected insurance coverages. Human Resources will send reminder emails to any employee who has not completed the open enrollment process.

Payroll Deductions

Employee deductions for all insurance are deducted on the first and second payroll of each month. For the months that have 3 pays, no insurance deductions are withheld on the third pay.

Livingston County employees prepay the insurance deductions. This means the deduction is withheld one month in advance of coverage. For example, insurance deductions withheld in the month of January are for February's coverage. Therefore, new employee's will have deductions in the month previous to their first day of coverage.

If an employee is on a paid leave, the deductions will continue to be withheld as usual. If the employee is on an unpaid leave, the employee will be responsible for the missed deductions. The employee can arrange for a payment schedule to account for the missed deductions; or, if the employee is not participating in the section 125 plan, the employee can submit payment to the Human Resources department for the missed deductions.

Open Enrollment

Open Enrollment occurs at the beginning of November each year. Employees will be notified that The Employee Navigator is open to make changes to the insurance selections. Open Enrollment typically runs 15-17 days. Employees will be notified when Open Enrollment is closing. The open enrollment process must be completed even if there are no changes being made to the selected insurance coverages. Human Resources is available to assist employee who are having difficulty completing the process. All changes made during Open Enrollment will take effect on January 1 of the following year. As stated in the Deductions section, insurance deductions will begin in December following Open Enrollment in November.

Health Insurance

Health Insurance is provided by Blue Cross Blue Shield of Illinois. Livingston County's identification number is 594277. Your insurance card will have the group number that is associated with the plan the employee has selected. Livingston County offers 3 health insurance options with various deductibles, out of pocket limits, and co-pays. As described in the 'Who Is Eligible' section, the employee can insure themselves, spouses/Civil Union partners, and children. There are 4 tiers of costs as illustrated in the table below. The '2 Employee Family' tier means both spouses/Civil Union partners work for Livingston County.

Option 1: PPO plan with a \$1,000 deductible per Calendar Year.

- Traditional PPO plan.
- The deductible is \$1,000 for individuals and \$3,000 for family (In Network).
- The Out of Pocket limits are \$3,000 for individuals and \$9,000 for family (In Network).
- Prescription drugs coverage is included in the Health Insurance options.

Option 2: PPO plan with a \$3,500 deductible per Calendar Year.

- Traditional PPO plan.
- The deductible is \$3,500 for individuals and \$10,200 for family (In Network).
- The Out of Pocket limits are \$5,500 for individuals and \$10,200 for family (In Network).
- Prescription drugs coverage is included in the Health Insurance options.

Option 3: HSA plan with a \$6,000 deductible per Calendar Year.

- HSA means Health Savings Plan.
- The deductible is \$6,000 for individuals and \$12,000 for family (Participating in Network).
- The Out of Pocket limits are \$6,000 for individuals and \$12,000 for family (Participating).
- Prescription drugs coverage is included in the Health Insurance options.
- The employee can contribute to the HSA account.
- The County does not contribute to the HSA account.

Livingston County contributes 80% of the employee's monthly premium. Beginning in 2024, Livingston County has opted to contribute 50% towards dependent coverage. Dependent is defined as spouse or Civil Union partner and children. (See Who Is Eligible)

Per Pay Period Employee Costs for Premiums (2024)

	Option 1 - \$1,000	Option 2 - \$3,500	Option 3 - \$6,000
Employee Cost	85.53	38.72	27.38
Employee Plus 1 Dependent	267.58	181.35	159.97
Employee Plus Family	370.32	261.72	234.79
2 Employee Family	242.03	131.43	106.50

Blue Cross Blue Shield Benefits

Blue Access for Members (BAM)

Blue Access for Members is your secure online portal where you can manage your health coverage. With BAM you can view all of your health plan information instantly from home! Now, your BAM account can be accessed on your smartphone with the Blue Cross and Blue Shield of Illinois Mobile App. Some features you can access with BAM include viewing a temporary ID Card, using Provider Finder®, viewing claims, and much more.

Once you've logged in to the online portal, you have access to these BAM resources:

- Order a new ID Card or print a temporary card
- Complete your health risk screening
- Find doctors, health care providers, pharmacies and hospitals
- Get the most recent information on Care Coordination
- View your prior authorization information
- Learn about a variety of health and wellness topics

Well on Target

Well on Target offers Health Assessment, Fitness, Nutrition, and Rewards

Well on Target has tools and resources to help you manage your health:

- Health Assessments to help you measure your health.
- Digital Self-Management Programs, lessons, and challenges to help you reach your wellness goals.
- With the Blue Points program, you can earn points by completing activities and reaching goals. These points can be redeemed online for rewards.
- Track healthy habits, sync your fitness and nutrition devices with the Well on Target portal or download the app.

Learn to Live: Digital Mental Health

Learn to Live offers Mental Health, Anxiety, Depression, Sleep, Substance Misuse, Stress

If you deal with anxiety, stress, depression, substance use, panic, or sleep problems, there's an online resource with programs that can help. Learn to Live is confidential, and you can access it from anywhere. Programs are based on therapy techniques that help people feel better. Learn to Live is available at no cost to you or your family (ages 13 and older). There is a brief video describing Learn to Live on Blue Access for Members.

Wondr Health

Wondr Health is a Weight Management program

Now you can lose weight, gain energy and sleep better — all while eating your favorite foods. Wondr is a self-paced, online program that teaches you how to lose weight and improve your health without giving up your favorite foods. You'll get digital courses, an online dashboard, mobile app, social community,

coaching support and more, all focused on helping you build new skills to have a healthy relationship with food and physical activity. It can also reduce your risk for serious conditions like diabetes and heart disease.

If you or your covered family members are eligible for this benefit, there are no added costs to participate.

Hypertension Management by Teladoc Health

Teladoc Health can help you lower your high blood pressure and manage it. When you join Teladoc Health, you'll get a portable blood pressure device that lets you to check your numbers when you like. Plus, you can keep track of your results through the Teladoc website or smartphone app. With access to a Teladoc Health coach and online tools you can also get help to change what you eat, how you move, handle stress and know your drugs to reach your health goals.

If you or your covered family members are eligible for this benefit, there are no added costs to participate.

Diabetes Management by Teladoc Health

Teladoc Health can help you keep your diabetes under control. When you join, you'll get a glucose meter that lets you know when your blood sugar levels are too high or too low. They will also send test strips and lancets at no extra cost, delivered right to your door. Plus, you'll get online and live coaching from experts who can answer your questions about eating habits and changes to how you live your life.

If you or your covered family members are eligible for this benefit, there are no added costs to participate.

Women's and Family Health

This feature assists with Pregnancy, Fertility, Parenting, and Menopause

No matter where you are in life's journey, you should prepare as much as you can. We're here to help you with these resources:

- Ovia Health apps feature health trackers, videos, tips, coaching and support for fertility, pregnancy, parenting and menopause. Ovia, Ovia Pregnancy, and Ovia Parenting apps can be downloaded from the Apple App Store or the Google Play Store. During sign-up, make sure you choose "I have Ovia Health as a benefit." Then select BCBSIL as your health plan and enter your employer's name.
- Since our plan includes Well on Target, employees have access to online programs about pregnancy. These cover topics such as healthy foods, body changes and labor.
- Our maternity specialists will help you by phone from early pregnancy until six weeks after delivery if your pregnancy is high-risk.

If you have questions or want to learn more, call [1-888-421-7781](tel:1-888-421-7781) Monday through Friday from 8:00 a.m. to 6:30 p.m. CT.

Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Illinois.

Meds Your Way

MedsYourWay is a program that works with your Blue Cross and Blue Shield of Illinois health plan pharmacy benefit to automatically search for and find lower costs for your eligible medicines.

When you have your prescription filled at a participating in-network retail pharmacy, simply show your BCBSIL member ID card to the pharmacist, and you'll pay the lower available price option at check-out. What you pay will count toward your plan deductible and/or yearly out-of-pocket maximum amount.

**MedsYourWay is not insurance. It is a drug discount card program that compares the drug discount card price for an eligible medication at participating in-network retail pharmacies to the member's benefit plan cost share amount and then applies the lower available price. Eligible medications are subject to change, prescription prices may vary by location and not all retail pharmacies may participate.*

MedsYourWay is administered by Prime Therapeutics, LLC, a separate company contracted by BCBSIL to provide pharmacy benefit management and related other services. The relationship between BCBSIL and contracting pharmacies is that of independent contractors. BCBSIL, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Contact Information:

Secure Message Center – Blue Access

Use the Message Center to contact us. When you provide us with your email address or phone number, we may store this information and use it to contact you so that we can answer your questions.

24/7 Nurse line: 1-800-299-0274

Speak to a highly trained nurse 24 hours a day, 7 days a week.

Blue Access for MembersSM Internet Help Desk: 1-888-706-0583

For technical questions about the Blue Access for Members website, call the Internet Help Desk.

Customer Service: 1-800-828-3116

If you have questions about your plan, please call the Customer Service Phone Number.

Mailing Address:

Blue Cross and Blue Shield of Illinois
P.O. Box 805107
Chicago, IL 60680-4112

Dental Insurance

Dental Insurance is also provided by Blue Cross Blue Shield of Illinois. Livingston County's identification number is 594277. Livingston County provides two options for the dental care. One option is the High Plan. The highlights of the High Plan are as follows:

- Benefit Maximum is \$2,000 per calendar year
- The plan provides 100% coverage for preventative services which include annual cleanings (2 per year); full mouth x-rays once a year; fluoride treatments; and sealants
- The plan provides 80% coverage for removal of teeth; resin-based composite restorations; periodontal scaling and maintenance; root canals; and full-mouth debridement.
- The plan provides 50% coverage for Surgical Periodontal Services; Crowns; and bridgework.

The other option is the Low Plan. The highlights of the Low Plan are as follows:

- Benefit Maximum is \$2,000 per calendar year
- The plan provides 100% coverage for preventative services which include annual cleanings (2 per year); full mouth x-rays once a year; fluoride treatments; and sealants
- The plan provides 50% coverage for removal of teeth; resin-based composite restorations; periodontal scaling and maintenance; root canals; and full-mouth debridement.
- The plan provides 50% coverage for Surgical Periodontal Services; Crowns; and bridgework.

Blue Cross Blue Shield Benefits for Dental include:

Dental Wellness Center: Dentist & Oral Health

The Dental Wellness Center offers resources to help maintain your oral health:

- Find network dentists with our quick and easy search engine
- Estimate the cost of dental services using our cost advisor tool
- Keep you and your family on track with educational information on necessary preventive care
- Learn about the oral health risks associated with a wide variety of common medical conditions
- Prepare for upcoming visits and services with our oral health resources, videos, and tools

Per Pay Period Employee Cost (2024)

	Low Plan	High Plan
Employee Cost	2.58	7.23
Employee Plus 1 Dependent	15.35	24.38
Employee Plus Family	40.77	53.29
2 Employee Family	30.46	42.98

Vision Insurance

The Vision insurance is provided by VSP, Inc. The Client ID is 30015311. As a member of VSP, employees will receive access to savings and personalized vision care from a VSP Network doctor. Employees can create an account on vsp.com to view the in-network coverage, find the VSP network doctor, and discover savings as a member. Livingston County participates in the VSP Choice Network.

An overview of the benefits employees receive are as follows:

1. Well Vision Exam which focuses on your eyes and overall wellness. Employees can utilize this benefit every 12 months.
2. Essential Medical Eye Care provides retinal screening for members with diabetes. This benefit also provides additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.
3. Employees can have their eyes evaluated every 12 months. There is a \$200 frame allowance (\$220 allowance towards featured frame brands) or \$200 allowance towards contacts annually.
4. Employees can replace frames every 24 months.
5. Employees can replace lenses every 12 months.
6. VSP also provides lens enhancements such as progressive lenses.
7. Prescription Sun glasses are available.
8. Laser Vision Correction discounts are also available.

NOTE: VSP does not send out vision insurance cards. Vision providers will request the employee's social security number to access the insurance eligibility.

Per Pay Period Employee Cost (2024)

Employee Cost	0.77
Employee Plus 1 Dependent	2.51
Employee Plus Family	6.97
2 Employee Family	3.87

VSP Contact Information:

Website: www.vsp.com

Member Support: 1-800-877-7195

Life Insurance

Mutual of Omaha is Livingston County's life insurance provider. Mutual of Omaha also provides additional voluntary life insurance and voluntary supplemental insurance. These supplemental insurances include accident insurance and critical illness insurance. Livingston County's Group Plan number is GLUG-AGG5.

Livingston County provides a \$10,000 term life insurance policy to all full-time employees at no cost to the employee.

Voluntary Term Life Insurance

The additional voluntary life insurance option allows employees to choose up to \$150,000 term life policy without a health review. Employees can also elect to insure their spouse up to \$50,000 term life policy without a health review and up to \$10,000 term life policy for their children. Livingston County's Voluntary Life Insurance policy number is GVTL-AGG5.

Voluntary Accident Insurance

This insurance offers financial protection by paying a cash benefit if you or an insured dependent are injured as a result of a covered accident. Unless otherwise stated, the benefit amount payable is the same for you and your insured dependent(s). Livingston County's Accident GROUP POLICY Number is GUDH-AGG5.

Voluntary Critical Illness Insurance

This insurance offers financial protection by paying a cash benefit if you or your spouse are diagnosed with the eligible illnesses. This insurance becomes invalid when you or your spouse reach the age of 70. Livingston County's Critical Illness Insurance policy number is GUDE-AGG5.

Mutual of Omaha Contact information:

Mutual of Omaha Plaza, Omaha, Nebraska 68175
Phone: 1-800-369-3809

Livingston County 125 Premium Savings Plan

The Livingston County Board is pleased to provide you with an employee benefit, which will increase your take-home pay. It is called the Premium Savings Plan. A provision of Section 125 of the Internal Revenue Code allows an employer to establish a salary reduction agreement for the benefit of the employees. You have the opportunity to pay for health, dental, and vision premium payments with pre-tax dollars.

What does this mean to you? It means your take-home pay will increase since your premium payments are subtracted from your gross pay before federal, state and FICA taxes are applied. Therefore, your salary dollars will stretch further for you than if you paid for your premiums with after tax dollars.

There are a few additional points you will need to know about the Premium Savings Plan:

If you are nearing retirement age, you might want to reconsider being on this plan, as it will reduce your social security contributions as well as your IMRF retirement contributions.

Your annual tax withholding (W-2) statements will reflect your reduced taxable income.

Participation in the plan **DOES affect your current health insurance plan.** The IRS Code requires plans that provide the tax-exempt premium to prohibit changes in the member's deductions during the plan year unless there is a qualified Change in Family Status, special enrollment period, or other special circumstances.

GROSS annual earnings will continue to be used to determine, for example, future salary increases.

Premium costs you pay through the plan are treated as employer premium contributions according to tax regulations.

Leaving the County

When an employee chooses to leave the County for any reason, there are a number of decisions to be made regarding your benefits. For W-2 purposes, please ensure the Human Resources Department or the Finance Department has your current address.

Frequently Asked Questions:

When will my health, dental, or vision insurance end if I leave the County?

When an employee leaves the County for any reason except retirement, the insurance coverage stops on the last day of the month in which the employee's last day. For example, if an employee's last day of employment is May 15th, the insurance coverage will end on May 31st.

For retirement: County employees may remain on the group policies for as long as they choose. Retirees are required to pay the full premium. Once an employee retires, they no longer receive the County paid portion of the premium.

What options do I have to continue health, dental, or vision insurance with the County?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that requires employers to offer qualified beneficiaries the opportunity to continue medical, dental, and vision insurance coverage at their own cost. If you experience a Qualifying Life Event and lose County coverage, you will be mailed a package explaining your options for continuation of coverage under COBRA.

If you retire with IMRF benefits, you may have your health, dental, and/or vision premiums deducted from your monthly pension.

What options do I have to continue life insurance, accident insurance, or critical illness insurance?

Mutual of Omaha allows the option to convert any of these products to a personal policy. Human Resources will provide the necessary applications for the different products. It is the responsibility of the employee to complete the application and submit payment to Mutual of Omaha within the conversion time frame.

How soon should I notify IMRF regarding my retirement?

Employees should notify IMRF 45-60 days prior to their planned retirement date. This allows IMRF to begin the necessary calculations for the employee's monthly pension payment. This also allows the retiring employee enough time to gather and send to IMRF any documents such as marriage license or birth certificate. Applications for retirement can be filed on IMRF's website through Employee Access.

Additional questions regarding separation from Livingston County, please contact Human Resources.

2024 Health Insurance	Monthly Premiums	Monthly County Portion	Monthly Employee Portion	Per Pay Period Employee Portion
\$1000 Deductible Single	855.36	684.30	171.06	85.53
\$1000 Deductible EE+1	1,583.62	1,048.31	535.15	267.58
\$1000 Deductible Family	1,994.65	1,254.01	740.64	370.32
\$1000 Deductible 2 EE Family	1,994.65	1,510.59	484.06	242.03
\$3500 Deductible Single	762.12	684.30	77.82	38.91
\$3500 Deductible EE+1	1,411.00	1,048.31	362.69	181.35
\$3500 Deductible Family	1,777.24	1,254.01	523.23	261.62
\$3500 Deductible 2 EE Family	1,777.24	1,510.59	266.65	133.33
\$6000 H.S.A. Single	739.04	684.30	54.74	27.37
\$6000 H.S.A. EE+1	1,368.25	1,048.31	319.94	159.97
\$6000 H.S.A. Family	1,723.39	1,254.01	469.38	234.69
\$6000 H.S.A. 2EE Family	1,723.39	1,510.59	212.80	106.40
2025 Dental Insurance	Monthly Premiums	Monthly County Portion	Monthly Employee Portion	Per Pay Period Employee Portion
Low Plan Single	25.78	20.62	5.16	2.58
Low Plan EE +1	51.32	20.62	30.70	15.35
Low Plan Family	102.16	20.62	81.54	40.77
Low Plan 2EE Family	102.16	41.25	60.91	30.46
High Plan Single	35.09	20.62	14.47	7.23
High Plan EE+1	69.39	20.62	48.77	24.38
High Plan Family	127.21	20.62	106.59	53.29
High Plan 2EE Family	127.21	41.25	85.96	42.98
2025 Vision Insurance	Monthly Premiums	Monthly County Portion	Monthly Employee Portion	Per Pay Period Employee Portion
Vision Single	7.74	6.19	1.55	0.77
Vision EE+1	11.22	6.19	5.03	2.51
Vision Family	20.13	6.19	13.94	6.97
Vision 2EE Family	20.13	12.38	7.75	3.87

Pension Benefits

Illinois Municipal Retirement Fund (IMRF)

IMRF is a defined benefit plan. The pension benefit is based on a set formula determined by the Illinois Pension Code and guaranteed by the Illinois Constitution. Part of the cost of the retirement benefit is paid by the member's own contributions and the interest those contributions earn. However, the majority of the cost of the retirement benefit is paid for by the County's contribution and the investment earnings of those contributions.

An employee qualifies for IMRF if the employee is expected to work at least 1,000 hours in a 12-month period in a qualifying position. If an employee holds a qualifying position, neither the County nor the employee has a choice about IMRF participation. Once an employer joins IMRF, the Pension Code determines whether an employee is eligible for IMRF participation.

IMRF has two tiers of membership. Tier I participants are employees who began participation prior to January 1, 2011. Tier 2 participants are employees who began participation after January 1, 2011.

The employee contributes 4.50% of their salary towards their IMRF pension plan under Tier I or Tier 2 of Regular Plans. These contributions are tax-deferred. The 4.50% consists of two parts: The regular plan benefit is 3.75% and the surviving spouse pension is the remaining 0.75%.

If the employee is a Sheriff Deputy, the employee participates in the SLEP (Sheriff Law Enforcement Plan). SLEP plan employees contribute 7.50% of their salary towards their IMRF pension plan under Tier I or Tier 2. These contributions are tax-deferred.

If an employee participated in one or more of the following pension systems under the Reciprocal Act, the employee may choose to combine your service credit to calculate a pension from each system.

Systems covered under the Reciprocal Act include:

- Chicago Teacher's Pension Fund
- County Employees' and Officers' Annuity and Benefit Fund of Cook County
- Forest Preserve District Employees' Annuity and Benefit Fund of Cook County
- Laborers' and Retirement Board Employees' Annuity and Benefit Fund of Chicago
- Municipal Employees' Annuity and Benefit Fund of Chicago
- Park Employees' Annuity and Benefit Fund of Chicago
- Judges' and General Assembly Retirement Systems
- Metropolitan Water Reclamation District Retirement Fund
- State Employees' Retirement System (SERS)
- State Universities Retirement System (SURS)
- Teachers' Retirement System (TRS)

Voluntary Additional Contributions – IMRF

IMRF's Voluntary Additional Contribution (VAC) program is an easy way to help you save additional retirement income. Voluntary Additional Contributions:

- Are limited to a maximum of 10% of your IMRF reportable earnings. Tier 2 has a wage cap which changes on a yearly basis.
- Are after tax, not tax-deferred.
- Are a separate individual account consisting only of your contributions and any interest you earn on them. Currently the interest rate on VAC contributions is 7.25%. The County does not contribute to the VAC accounts.
- Continue to accrue interest as long as they are left on deposit with IMRF.

IMRF Contact Information:

IMRF Member Access: <https://www.imrf.org/account/login/MustAuthLogin/#/account/signin>

IMRF Member Customer Service: 1-800-ASK-IMRF (1-800-275-4673)

Livingston County's IMRF Agent is Ginger Harris, Human Resources Director

457b Deferred Compensation Plans

A 457B Plan is a deferred compensation plan described under Section 457(b) of the Internal Revenue Code. Future benefits from a 457(b) plan will reflect the amount of a participant's voluntary salary deferral contributions plus earnings. An employee is vested immediately. Employees who wish to participate in a 457(b) Plan designate a portion of their gross salary to be contributed on a pretax basis, thus reducing the participant's taxable income. Taxes on contributions and any interest earned are deferred until the participant withdraws the money.

Livingston County offers two 457b Deferred Compensation Plans:

Nationwide Contact Information:

Brian W Miller, CFP®, CRC
Sr. Retirement Specialist
Nationwide Financial
W 847-573-0156 | F 866-786-1578
milleb24@nationwide.com

Empower Contact Information:

Steven Tock
Prairie Creek Wealth Advisors, LLC
Dwight, IL 60420
815-584-1470
Stephen.tock@lpl.com

Vacation Plan

Vacations are intended to provide Employees with an opportunity for rest and relaxation. Employees accrue vacation time according to the following schedule:

- Employees with zero (0) through seven (7) years of continuous employment from the Employee's hire date earn one vacation day per month and may not accumulate more than twenty-four (24) vacation days.
- Beginning the eighth (8th) year of continuous employment from the Employee's hire date, an Employee earn one and one-half (1 1/2) vacation days per month and may not accumulate more than thirty-six (36) vacation days.
- Beginning the sixteenth (16) year of continuous employment from the Employee's hire date an Employee earn two (2) vacation days per month and may not accumulate more than forty-eight (48) vacation days.

Part-time Employees who are regularly scheduled at least 16 hours per week are eligible for paid vacation time and will earn vacation time in proportion to the number of scheduled hours worked.

Vacation time is accrued each pay period. The annual accrual is divided by the number of days in the year to obtain a daily accrual. The daily accrual will then be multiplied by the number of days in the pay period to arrive at a pay period accrual. On December 31st of each year, the payroll department must accrue the vacation time to account for the remaining days in the year. The balance in each accrual as of December 31st of each year is then rolled to the following year as the beginning balance.

Upon termination of employment, employees will receive pay for all earned, unused vacation time.

Please consult the Personnel Manual for more information.

Sick Leave

The purpose of Sick Leave is to assist Employees in minimizing the loss of income that often results when Employees are unable to perform any of their usual and customary duties due to urgent personal matters or emergencies.

Employees earn sick leave in accordance with the table below:

Scheduled # of Hours per pay period	Number of Sick Hours Accrued Annually
80 (12-hour days)	104
80 (8-hour days)	56
75	50
70-74	44
64-69	36.80
60-63	32
55-59	31.20
50-54	28
45-49	24
40-44	22
32-39	18.40
31 or Less	None

Sick time is accrued each pay period based on the following calculation. The annual accrual is divided by the number of days in a year to obtain a daily accrual. The daily accrual will then be multiplied by the number of days in the pay period to arrive at a pay period accrual. On December 31st of each year, the payroll department must accrue the sick time to account for the remaining days in the year. The balance in each accrual as of December 31st of each year is then rolled to the following year as the beginning balance.

Upon retirement, up to 240 days accumulated (earned and unused) sick days will be credited to Illinois Municipal Retirement Fund (IMRF) benefits as per IMRF rules and regulations. The Employee will be compensated at their daily wage rate for unused accumulated sick leave days in excess of 240 days, up to a maximum of 120 days. This amount will be paid in one lump sum [no later than 90 days from the retirement date](#).

Union Contracts may have different language regarding retirement and IMRF.

Please consult the Personnel Manual for more information.

Illinois Paid Leave All Workers Act

The Illinois Paid Leave for All Workers Act (IPLAWA) will grant most Illinois employees the right to earn up to 40 hours of paid leave annually, setting a minimum paid leave standard for all Illinois employers.

An employee may use their IPLAWA hours for any reason they wish up to the number of hours granted in accordance with the table below:

Scheduled # of Hours per pay period	Number of IPLAWA hours annually
80 (12-hour days)	40
80 (8-hour days)	40
75	40
70-74	40
64-69	40
60-63	40
55-59	36
50-54	32
45-49	30
40-44	26
32-39	20
31 or Less	1 hour for every 40 hours worked in the calendar year

Employers that provide the minimum number of hours of paid leave to an employee on the first day of the 12-month benefit year may require employees to use all paid leave prior to the end of the benefit period or forfeit the unused paid leave. Therefore, employees who do not use their IPLAWA hours by December 31st of each year, will not be permitted to be compensated for these hours. In lieu of compensation, employees who do not use their IPLAWA hours by the end of the benefit plan year (December 31st) will roll those unused hours to their sick leave accumulation.

If an employee retires, the IPLAWA unused hours and employee's unpaid unused sick hours will be reported to IMRF in accordance with Livingston County's sick leave policy in Section 8-4 of the Personnel Policy.

Any employee who falls under a Collective Bargaining Agreement with Livingston County will adhere to the collective bargaining agreement regarding paid leave accumulation and compensation.

Holidays

Each year, the board will adopt a resolution to set the holiday schedule for the following year. For 2025, the following holidays will be paid holidays for the employees based on their normally scheduled number of hours.

New Year's Day
Martin Luther King, Jr. Day
Lincoln's Birthday
Washington's Observed Birthday
Memorial Day
Juneteenth Independence Day
Independence Day
Labor Day
Columbus Day
Veterans' Day
Thanksgiving Day
Day Following Thanksgiving Day
Christmas Day

Union Contracts may differ from the stated holidays.

Human Resources Contact Information

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