

BENEFITS FOR YOUR WELL-BEING


A Resource Guide



FOR YOUR HEALTH,
WEALTH, AND SELF



BENEFITS FOR ALL OF YOU



The Art Institute cares about your well-being. That's why we offer a broad range of resources to support the whole you — for your health, wealth, and self. Because everyone's needs are different, we make sure the plans are flexible and affordable. Combined with your paycheck, benefits add significant value to the Art Institute's total package of rewards.

This resource guide can help you maximize the value of your benefits. Along with an overview of key benefit features, you'll find **tips and resources for using your benefits wisely**.

Bookmark this guide on your phone or computer to help you take full advantage.



Questions?

Use **your resources** and discover all the Art Institute offers.



BENEFITS AT A GLANCE

A wide variety of benefits and programs from the Art Institute.

For Your Health	For Your Wealth	For Your Self
Medical and Prescription Drug Dental Vision Wellness	Defined Contribution Plan (DCP) Pension Plan* Retirement Savings Plan (RSP) Tax-Deferred Savings Program (TSP) Health Savings Account (HSA) Health Care Flexible Spending Account (FSA) Dependent Care Flexible Spending Account (FSA) Core Life and AD&D Insurance* Additional Life and AD&D Insurance Paid Medical Leave Core Long-Term Paid Medical Leave Buy-Up Long-Term Paid Medical Leave Paid Parental Leave Paid Caregiver Leave	Paid Time Off* Employee Assistance Program (EAP)* Tuition Exchange Tuition Remission Training Programs* Discounts and Perks KinderCare International Travel Medical Coverage Family Medical Leave Act (FMLA) Chicago Paid Sick Leave Workers' Compensation

*The Art Institute provides at no cost to you

Questions?

Use **your resources** and discover all the Art Institute offers.



WHO'S ELIGIBLE

Eligibility is based on your employment group.

When you can enroll varies by benefit and depends on whether you're a new hire or if it's Open Enrollment. Your spouse/domestic partner and children may also be eligible for certain benefits.

Eligibility Overview

For Full-time Staff, Part-time Staff, Special Project Staff, and Full-time Faculty.

Benefit	Full-time Staff	Part-time Staff (less than 30 hours per week)	Special Project Staff (with benefits)	Full-time Faculty
Medical and Prescription Drug	Yes	No	Yes	Yes
Dental	Yes	No	Yes	Yes
Vision	Yes	No	Yes	Yes
Defined Contribution Retirement Plan (DCP)	Yes, if hired (or rehired) on or after January 1, 2007	No	Yes, if hired (or rehired) on or after January 1, 2007	Yes
Pension Plan	Yes, if hired before January 1, 2007	No	Yes, if hired before January 1, 2007	No

Benefit	Full-time Staff	Part-time Staff (less than 30 hours per week)	Special Project Staff (with benefits)	Full-time Faculty
Retirement Savings Plan (RSP)	Yes, if hired before January 1, 2007	No	Yes, if hired before January 1, 2007	No
Tax-Deferred Savings Program (TSP)	No	Yes	No	No
Health Savings Account (HSA)	Yes	No	Yes	Yes
Flexible Spending Accounts (FSAs)	Yes	No	Yes	Yes
Life Insurance				
Core Life and AD&D Insurance	Yes	No	Yes	Yes
Additional Life and AD&D Insurance	Yes	No	Yes	Yes
Paid Medical Leave (PML)	Yes	No	Yes	Yes
Paid Parental Leave (after 12 months of eligible service)	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied
Paid Caregiver Leave (after 12 months of eligible service)	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied
Long Term Paid Medical Leave	Yes	No	Yes	Yes
Paid Time Off (PTO)	Yes	Yes	Yes	No
Employee Assistance Program (EAP)	Yes	Yes	Yes	Yes
Tuition Exchange Program	Yes	No	No	Yes

Benefit	Full-time Staff	Part-time Staff (less than 30 hours per week)	Special Project Staff (with benefits)	Full-time Faculty
Tuition Remission Program	Yes	Yes	Yes	Yes
Art Mart 4 U	Yes	Yes	Yes	Yes

* After one year of employment

Note: Eligibility can vary further by other factors. If a discrepancy exists between this communication and the official plan documents, the plan documents will govern.

Eligibility Overview

For Full-time Visiting Artists, Adjunct Faculty, Lecturers, and Fellows.

Benefit	Full-time Visiting Artists	Adjunct Faculty (minimum 6 credit hours per contract year)	Lecturers	Fellows
Medical and Prescription Drug	Yes	Yes	No	Yes
Dental	Yes	Yes	No	Yes
Vision	Yes	Yes	No	Yes
Defined Contribution Retirement Plan (DCP)	No	Yes	No	No
Pension Plan	No	No	No	No
Retirement Savings Plan (RSP)	No	No	No	No
Tax-Deferred Savings Program (TSP)	Yes	No	Yes	Yes
Health Savings Account (HSA)	Yes	Yes	No	Yes
Flexible Spending Accounts (FSAs)	Yes	Yes	No	Yes
Life Insurance				
Core Life and AD&D Insurance	Yes	Yes	No	Yes*
Additional Life and AD&D Insurance	Yes	Yes	No	No
Paid Medical Leave (PML)	No	Yes	No	No

Benefit	Full-time Visiting Artists	Adjunct Faculty (minimum 6 credit hours per contract year)	Lecturers	Fellows
Paid Parental Leave (after 12 months of eligible service)	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied	No	No
Paid Caregiver Leave (after 12 months of eligible service)	Yes, if FMLA eligibility is satisfied	Yes, if FMLA eligibility is satisfied	No	No
Long Term Paid Medical Leave	No	Yes	No	No
Paid Time Off (PTO)	No	No	No	Yes
Employee Assistance Program (EAP)	Yes	Yes	Yes	Yes
Tuition Exchange Program	No	Yes	No	No
Tuition Remission Program	Yes	Yes	Yes	Yes
Art Mart 4 U	Yes	Yes	Yes	Yes

* After one year of employment

Note: Eligibility can vary further by other factors. If a discrepancy exists between this communication and the official plan documents, the plan documents will govern.

Are you a rehire?

See your [Summary Plan Descriptions](#) (SPDs) for eligibility details.



ENROLLMENT DETAILS

You must enroll within 30 days of becoming eligible.

If you're a new employee, you'll get a Benefit Enrollment Form during New Employee Orientation. If you're not a new employee, but newly eligible for benefits, ask Human Resources/Benefits for the form by sending an email to benefits@artic.edu.

Complete the form within 30 days of your date of hire or becoming eligible. Turn it in one of these ways:

1 SCAN

Scan to benefits@artic.edu and CC cwolske@artic.edu (preferred method)

OR

2 DELIVER

Hand deliver to Chuck Wolske:
116 S. Michigan Ave., 12th floor
Human Resources

OR

3 SEND

Send via interoffice mail

Who Pays for What?

The Art Institute is committed to offering a benefits package that's competitive with other employers. It's a big financial commitment. The Art Institute offers many of these benefits at no cost to you, or pays the majority of the cost. You also have the opportunity to purchase certain coverage.

See your per pay period costs at <https://information.artic.edu>. From there: Choose *Profile* > Log in using ARTIC credentials > Choose *Benefits* on the HR home page.

When to Enroll

Each spring, you make your benefit decisions during Open Enrollment. Choose carefully! With some exceptions, your choices remain in effect until June 30 of the next year.

You may change your elections during the year only if you experience a qualifying life event like birth, marriage, divorce, death, or your spouse/domestic partner losing or obtaining coverage.

For a few benefits, you can make changes at any time, including HSA, DCP, RSP, and TSP contributions (as applicable). If eligible, you can also make changes to Additional Life and AD&D Insurance, subject to Evidence of Insurability (EOI).

If You Don't Enroll

- You will have coverage for Art Institute-provided Core Life and AD&D Insurance, PML, and LTD coverage. (You're automatically enrolled in these benefits when eligible.)
- You will be enrolled in the DCP at the 3% contribution level, if eligible. (You can still change your contribution level at any time.)
- You will NOT have medical (including prescription drug), dental, vision, HSA, FSAs, Additional Life and AD&D Insurance, and Buy-Up LTD coverage.
- You will NOT be able to enroll in coverage until the next Open Enrollment period unless you experience a qualifying life event.

When You Can Start Participating

If newly eligible, here's when you can first start participating.

Benefits	Start Date
Medical and Prescription Drug, Dental, Vision, HSA, and FSAs	The first of the month following one month of employment
TSP, Paid Time Off, EAP, and Art Mart 4 U	On your date of hire
Life Insurance	<ul style="list-style-type: none"> • Fellows: After one year of continuous service • All other eligible groups: The first of the month following one month of employment
PML and LTPML	<ul style="list-style-type: none"> • Staff and Adjunct Faculty: After six months of continuous service in an eligible group • Faculty: As of the first of the month after you complete one month of benefits-eligible employment
Paid Parental Leave	Once FMLA eligibility is satisfied
Paid Caregiver Leave	Once FMLA eligibility is satisfied
Tuition Exchange Program	<ul style="list-style-type: none"> • Full-time and Adjunct Faculty: After three or more years of continuous service • Full-time Staff: After three or more years of continuous service in a Full-time Staff position <p>Subject to admission, reciprocity, and recertification requirements</p>
Tuition Remission Program	<ul style="list-style-type: none"> • Full-time and Adjunct Faculty: Any semester you have an active faculty contract • Full-time, Part-time, and Special Project Staff: The first semester after 90 days of employment

Benefits	Start Date
DCP	<ul style="list-style-type: none"> • Pre-tax and matching contributions: Day of employment • Fixed contributions: First of the month following 30 days of employment
Pension Plan and RSP	The plan was closed to new participants as of January 1, 2008

If you are a rehire, you might be eligible for your benefits on the date of your rehire. Please check with Your AIC Benefits Team at [\(312\) 629-3371](tel:3126293371) or benefits@artic.edu for details.

Need help logging in?

Visit [ARTIC account Self-Service](#). Firefox and Google Chrome are recommended browsers. Safari is not recommended for Mac users.

ALEX can help you choose!

Whether you're enrolling for or making a change, [ALEX](#) can help you make a smart choice.

Enrolling a domestic partner?

If you want to add, change, or drop domestic partner coverage, you must complete the [Domestic/Civil Union Partner Enrollment Form](#).

Enrolling in the Blue PPO + HSA plan? Open your HSA.

You'll receive welcome materials from Voya with instructions for opening your HSA. Your debit card will be mailed separately.

MEDICAL AND PRESCRIPTION DRUG

Three options (with prescription drug coverage) through BCBSIL.

Your Choice Overview

Blue Choice	Blue PPO	Blue PPO + HSA
PPO plan with two tiers of in-network benefits	PPO plan with a broader provider network than Blue Choice	Consumer-driven health plan (CDHP) uses the same provider network as Blue PPO HSA helps you pay for your eligible medical expenses, including deductible, tax free
No deductible when you choose Tier 1 providers Moderate deductible when you choose Tier 2 providers	Moderate deductible	Higher deductible , but lowest contributions from your pay
In-network preventive care 100% covered		
No benefits out of Tier 1 and Tier 2 networks	Reduced benefits out-of-network	Reduced benefits out-of-network
Lowest overall out-of-pocket cost when you need care and choose Tier 1 providers	Moderate overall out-of-pocket cost when you need care	Highest overall out-of-pocket cost when you need care, but HSA helps cover it

Medical and Prescription Drug Plans at a Glance

Medical Comparison

The plans differ in the providers available to you and how much you pay for your plan, services, and medications.

			In-Network Medical Coverage Details					
	Per Pay Period Cost	AIC HSA Contribution	Preventive Care	Annual Deductible	Coinsurance	Office Visit	Urgent Care/ Emergency Room	Medical and Prescription Drug Out-of-Pocket Maximum (includes deductible)
Blue Choice' Chicago Area Only	<ul style="list-style-type: none"> Employee Only: \$78.87 Employee + 1 Dependent: \$192.78 Employee + Family: \$326.72 	NA	Tier 1: Blue Choice OPT PPO Network					
			100% covered	NA	NA	\$25 copay for primary doctor \$40 copay for specialist	\$75 copay for urgent care \$250 copay for emergency room	\$1,500 per person \$3,000 per family
			Tier 2: Participating Provider Organization (PPO) Network					
			100% covered	\$1,000 per person \$2,000 per family	You pay 20% after deductible	You pay 20% after deductible	\$75 copay for urgent care \$250 copay for emergency room	\$3,000 per person \$6,000 per family
Blue PPO	<ul style="list-style-type: none"> Employee Only: \$75.48 Employee + 1 Dependent: \$184.49 Employee + Family: \$312.66 	NA	100% covered	\$500 per person \$1,000 per family	You pay 15% after deductible	\$25 copay for primary doctor \$40 copay for specialist	You pay 15% after deductible	\$2,500 per person \$5,000 per family
Blue PPO + HSA	<ul style="list-style-type: none"> Employee Only: \$46.52 Employee + 1 Dependent: \$124.02 Employee + Family: \$217.38 	\$500 for Employee Only coverage \$1,000 for Employee + 1 or Family coverage	100% covered	\$1,500 per person \$3,000 per family	You pay 15% after deductible	You pay 15% after deductible	You pay 15% after deductible	\$3,000 per person \$6,000 per family*

Prescription Drug Comparison

	Up to 30-Day Supply Prescriptions (Retail)			90-Day Supply Prescriptions (Mail Order or Walgreens Retail)			Preventive Drugs Coverages	
	Generic	Preferred Brand	Non-Preferred Brand	Generic	Preferred Brand	Non-Preferred Brand	ACA Standard Prescription Drugs ⁴	Enhanced Preventive Drugs ⁵
Blue Choice' Chicago Area Only	\$10 copay	\$30 copay	\$50 copay	\$20 copay	\$60 copay	\$100 copay	100% covered	NA
Blue PPO	\$10 copay	\$30 copay	\$50 copay	\$20 copay	\$60 copay	\$100 copay	100% covered	NA
Blue PPO + HSA	You pay 15% after deductible	You pay 15% after deductible	You pay 15% after deductible	You pay 15% after deductible	You pay 15% after deductible	You pay 15% after deductible	100% covered	You pay 15% with no deductible; coinsurance counts toward out-of-pocket maximum

1. This plan only covers services within its network of providers. If you choose to go out of network, you will pay the full cost of care. Deductibles and out-of-pocket maximums cross-apply between the tiers, meaning anything that counts toward your Tier 1 deductible or out-of-pocket maximum also counts toward your Tier 2 deductible and out-of-pocket maximum.
2. HSA contributions are pro-rated based on the date of hire.
3. With family coverage, any individual family member will meet their out-of-pocket maximum when they have paid the individual out-of-pocket maximum of \$3,000. The remaining family members will continue to pay until either they reach their individual maximum of \$3,000, or the family out-of-pocket maximum of \$6,000 is met.
4. Includes aspirin, fluoride, folic acid, smoking cessation, contraceptives, drugs for prevention and treatment of cancer. Limitations based on age and health conditions apply.

How to Get the Most from Your Medical Benefits

Choose in-network providers (e.g., doctors, hospitals, facilities)

Call a BCBSIL Health Advocate at (855) 418-9393 or find a [BCBSIL provider](#).

- **Enrolled in Blue Choice?**

Warning! This plan does not cover out-of-network care, so you must use in-network providers.

- For Blue Choice Tier 1: Blue Choice Options network
- For Blue Choice Tier 2: Participating PPO Organization network

- **Enrolled in Blue PPO or Blue PPO + HSA?** While these plans do cover out-of-network care, your benefits are greater—and cost for services is lower—when you use in-network providers.

- For Blue PPO or Blue PPO + HSA: Participating PPO Organization network

Pick a primary doctor

- They'll know your overall health status and can treat a wide range of health issues.
- If you can't see your primary doctor as soon as you need, you have other options. See the [Save time and money](#) tip below.

Save time and money—avoid the ER when not a true emergency

Emergency rooms are designed to treat the most serious, time-sensitive medical problems. **It is the most expensive place to go for care.** For non-emergencies, consider:

- **MDLIVE telemedicine visits**—See a qualified health care provider from the comfort and privacy of home, via online video or phone call. Virtual visits are convenient for many routine medical or behavioral health needs, including prescriptions as appropriate.
- **Urgent care facilities**—Just walk into one of these facilities when you need to see a doctor right away; for example, for sore throats, migraines, urinary tract infections, cuts that need stitches, and animal bites.
- **Retail convenience clinics**—The nurse practitioners and physician assistants that staff these clinics (such as MinuteClinic at CVS) are well-qualified to handle minor illnesses and injuries at a lower cost than a visit to the emergency room or urgent care.

Don't skimp on preventive care—in-network care is free!

- Even if you're feeling fine, regular physicals and screenings are the key to staying healthy.
- Certain **preventive medications** are covered at 100%.

See if your medications are on these lists:

- **Balanced Drug List (formulary)**, preferred with all three medical plans
- **No-Cost Preventive Drugs**, no cost for all three medical plans
- **HSA Preventive Drugs**, no deductible, 15% coinsurance for Blue PPO + HSA only (also referred to as Enhanced Drug List)

If not, talk to your doctor about switching to similar medications that are listed.

Some medications have special requirements like prior authorization, step therapy, or quantity limits.

Opt for generics

Generics are FDA-approved to be just as safe and effective as their brand-name counterparts, yet usually cost a lot less. If your doctor prescribes a brand-name drug and specifies "dispense as written," you won't be responsible for paying the difference between the brand name and generic (if available) cost.

If your doctor does not specify "dispense as written" and you choose a brand name over a generic drug, you'll have to pay the cost difference.

Use mail order or your local Walgreens for long-term meds

For prescription drugs you take on an ongoing basis (maintenance medications), you have two convenient options for 90-day supplies:

- Express Scripts mail order service for home delivery, or
- Pick up at your local Walgreens.

Maintenance medications aren't covered at non-Walgreens pharmacies or in quantities of less than 90 days. If you have questions about mail order prescriptions, contact Express Scripts at (833) 715-0942

Consult with a BCBSIL Health Advocate

Via **phone**, mobile app, or online chat, this dedicated team can help you connect with the right clinician, navigate the health care system, schedule appointments, get cost estimates, and much more.

Use in-network pharmacies

Check if your pharmacy is in-network with **Prime Therapeutics**. Continue without sign in > BCBSIL > No to Medicare > Other BCBSIL Plans > Traditional Select Network



The Art Institute puts money in your HSA.

If you enroll in the Blue PPO + HSA, the Art Institute contributes to your **HSA** once you open your account.

How much does an MDLIVE virtual visit cost?

- **Blue Choice**—No copay
- **Blue PPO**—No copay
- **Blue PPO + HSA**—You pay \$44 for most visits with a primary care physician; costs range from \$80–\$175 for behavioral health visits. You can use your HSA to pay for these services and they apply toward the plan’s deductible.



DENTAL PLAN

Two dental plan options through BCBSIL.

Both cover diagnostic and preventive care at 100%, but differ in other ways.

Your Choice Overview

DENTAL HMO	DENTAL PPO
See a network dentist or pay the full cost of care	See any dentist you choose but see greater benefits when you stay in network
Preventive and diagnostic procedures covered at 100%	
Orthodontia coverage included but varies by plan	

Dental Plans at a Glance

	In-Network Dental Coverage Details						
	Per Pay Period Cost	Diagnostic & Preventive	Annual Deductible	Annual Maximum Benefit (per person)	Basic Restorative	Major Restorative	Orthodontia
Dental HMO*	<ul style="list-style-type: none"> • Employee Only: \$5.35 • Employee + 1 Dependent: \$10.01 • Employee + Family: \$16.74 	100% covered, no deductible	<ul style="list-style-type: none"> • \$0 • \$0 • \$0 	None	Copays vary based on services needed		
Dental PPO	<ul style="list-style-type: none"> • Employee Only: \$12.80 • Employee + 1 Dependent: \$30.82 • Employee + Family: \$38.42 	100% covered, no deductible	<ul style="list-style-type: none"> • Employee Only: \$50 • Employee + 1 Dependent: \$100 • Employee + Family: \$150 	\$1,500	You pay 20% after deductible	You pay 50% after deductible	50% coinsurance, \$1,500 per member lifetime maximum

*This plan only covers services within its network of providers. If you choose to go out of network, you will pay the full cost of care.

How to Get the Most from Your Dental Benefits

Choose in-network providers

Call a BCBSIL Health Advocate at [\(855\) 418-9393](tel:8554189393) or look online for a [BCBSIL dentist](#).

- **Enrolled in Dental HMO?**

This plan **does not cover** out-of-network care, so you must use in-network providers. Choose BlueCare Dental HMO network.

- **Enrolled in Dental PPO?**

While this plan **does cover** out-of-network care, your benefits are greater—and cost for services is lower—when you use in-network providers. Choose BlueCare Dental PPO network.

Estimate costs—avoid surprises

Use BCBSIL's dental cost estimator to help you find the best price. Please register or login today to [Blue Access for Members](#) to access all online resources.



Get the better deal.

You pay less when you use network dentists. It's the only way to get coverage in the Dental HMO, and it's a better deal to use network dentists in the Dental PPO.

Before choosing a plan, know whether a [network dentist](#) is available in your area.

VISION PLAN

Coverage for exams, frames, lenses, contacts, and more.

Healthy eyes are an important part of your overall health. Take a look at the coverage details below.

Vision Plan at a Glance

	In-Network Coverage Details				
	Per Pay Period Cost	Eye Exam (once every 12 months)	Frames (once every 24 months)	Single Vision Lenses (once every 12 months)	OR Contacts (once every 12 months)
EyeMed	<ul style="list-style-type: none"> • Employee Only: \$3.98 • Employee + 1 Dependent: \$7.22 • Employee + Family: \$11.04 	\$10 copay	<ul style="list-style-type: none"> • \$0 copay, • \$130 allowance; • 20% off balance over \$130 	\$25 copay	\$0 copay, \$130 allowance

How to Get the Most from Your Vision Benefits

Is your provider in the network?

Before you get care, make sure you know if your provider is in the network to ensure you get the negotiated rate.

Shop wisely and save more

Watch for sales at in-network retailers such as Lenscrafters or Pearle Vision. Promotions may be in addition to the benefits the plan pays, letting you save even more.

WELLNESS



The Art Institute is committed to your health and the community.

Watch for opportunities to take care of yourself and others:

- Onsite flu vaccinations
- Biometric health screening
- Annual blood drive

If you are enrolled in one of the Art Institute medical plans, click [here](#), then click on “Health and Wellness” for more information about wellness resources offered through the BCBS plans.





DEFINED CONTRIBUTION RETIREMENT PLAN (DCP)

A tax-smart way to save and invest.

The earlier you start contributing, the more valuable the benefit.

How We Invest in You

You're eligible for two kinds of contributions:

1 MATCHING CONTRIBUTIONS

The Art Institute will match 100% of the first 4.5% of pay you contribute. You're always 100% vested in matching contributions.

2 FIXED CONTRIBUTIONS

Whether or not you contribute, the Art Institute will make a "fixed" contribution equal to 4.5% of eligible pay.

- **Faculty Members**—fixed contributions are immediately 100% vested.
- **Staff Members**—fixed contributions become 100% vested after three years of service or, if earlier, at age 65 or upon death or disability while employed.

Invest in Yourself

Your contributions are deducted from your pay before federal and state taxes are calculated, which lowers the amount of taxes withheld, saving you money every pay period.

You're in charge of how much you contribute, up to 100% of eligible pay, within annual limits set by the IRS (\$20,500 for 2022). An additional \$6,500 per year in "catch-up" contributions is allowed if you are age 50 or older. You may increase, decrease, or stop your contributions at any time. If you don't make an active election for the DCP when you first enroll in benefits through the Art Institute, you'll be enrolled at the 3% contribution level, if eligible. You can change your contribution level at any time.

You're always 100% vested in your payroll deduction contributions, along with any investment earnings on those contributions. That includes any transfer or rollover contributions you may have made.



Get the full match from the Art Institute.

Contribute at least 4.5% of eligible pay to get the full match. That's like getting an instant 100% return on your investment.

Am I eligible?

Your eligibility depends on how long you've been with the Art Institute and your employment group. Refer to the [Who's Eligible](#) page for more information.



PENSION PLAN



For participants as of December 31, 2007.

The Art Institute provides a defined benefit pension at retirement for eligible participants. You continue participating in the plan as long as you remain a pension-eligible employee.

The Art Institute closed the Pension Plan to any future participants starting January 1, 2008.

How We Invest in You

The plan uses a formula based on your years of service and average monthly earnings to calculate the defined benefit amount you'll receive at retirement.

Pension Plan benefits are 100% funded by Art Institute contributions. Employees do not contribute to this plan.

When You Earn a Right to the Benefit

You become "vested" or earn a right to your pension benefit when you complete five years of employment with the Art Institute.

Receiving Benefits

Once vested, you're eligible to receive pension benefits after you end your employment with the Art Institute. You'll have a variety of payment options to choose from when you retire.

Note: If you start receiving your pension before reaching normal retirement age, your monthly benefit will be reduced. Normal retirement age is the earlier of age 65 with five years of service or age 65 with five years of plan participation.



Am I eligible?

Your eligibility depends on how long you've been with the Art Institute and your employment group. Refer to the [Who's Eligible](#) page for more information.



RETIREMENT SAVINGS PLAN (RSP)



A saving opportunity for Pension Plan participants.

Contribute to the RSP and save even more for retirement.

Invest in Yourself

With the RSP, you make pre-tax contributions from your paycheck before federal and state taxes are calculated, which lowers the amount of taxes withheld, saving you money every pay period.

You can contribute up to \$20,500 in 2022, per IRS limits. If you're at least age 50 during the current calendar year, you can make an additional \$6,500 "catch-up" contribution.

When You Earn a Right to the Benefit

You are always 100% "vested" in your contributions, along with any investment earnings on those contributions. That includes any transfer or rollover contributions you may have made.



Am I eligible?

Your eligibility depends on how long you've been with the Art Institute and your employment group. Refer to the [Who's Eligible](#) page for more information.



MANAGING YOUR ACCOUNTS



Your retirement savings options: DCP, RSP, and TSP.

These plans offer a wide array of investment options, thoughtfully designed to accommodate your unique goals and strategy. You choose how your account is invested among the options and you can change your investment elections at any time.

How to Get the Most from Your Savings Accounts

The earlier you start, the better

Putting away even a small amount from each paycheck can make a huge difference down the road. Go to artic.voya.com to get started.

Diversify

You have three ways to diversify your investments:

1. **Make a Single Decision.**

If you're looking to make an investment decision but don't want to spend a lot of time weighing or revisiting that choice, consider a fund from the Vanguard Target Retirement suite. The suite consists of a family of funds that are diversified among stock and bond investments. You simply choose the fund that closely aligns with the year you expect to retire. Each fund will seek to achieve growth, income, and conservation of capital objectives to varying degrees, depending on the proximity to its target date.

2. **Build Your Own Portfolio.**

If you're comfortable making investment decisions, you can build your own portfolio by choosing among the plan's core funds.

3. **Managed Accounts.**

With the Professional Management fee-based service, you'll get personalized advice and guidance from Voya's Investment Advisor Representatives who will manage your account and put those recommendations into action for you.

Designate your beneficiary

Make preparations so that in the event of your death, your assets are distributed to the individual(s) of your choice.

Stay on track

Whether you're online or on the go, [myOrangeMoney®](#) will help you stay on track to meet your retirement savings goals. See how your current savings can translate into estimated monthly retirement income and what actions you can take today to fill any savings gaps.

Manage everything with one online dashboard

[Voya's web-based tool](#) lets you to organize, integrate, and manage all your financial information in one place. You can set goals, create budgets, track spending, and review investments so you can view your complete financial picture any time.

Manage on the go

Use the Voya Retire app to view your account balance, conduct transactions, and more. Find it by searching "Voya Retire" in your favorite app store.



Tax-Deferred Savings Program (TSP)

If you're not eligible to participate in the [DCP](#) or [RSP](#), you can contribute to the TSP. Eligible employees include Fellows, Lecturers, Full-Time Visiting Artists, and Part-Time Staff employees or new hires who are not yet eligible for the DCP plan. Plan features are similar to the RSP.

What if I don't make an investment election?

Your account will automatically be invested in the [Vanguard Target Retirement Fund](#) with the target year that is closest to the year you will turn 65.

How to Get the Most from Your HSA

Manage your deductible and other out-of-pocket costs

You must meet your annual deductible (if applicable) before the plan begins paying coinsurance toward your medical and prescription drug expenses.

Each time you have these expenses, you decide whether to pay out-of-pocket and let your HSA grow, earning interest for future eligible expenses, OR use your HSA.

Contribute as much as you can to maximize your tax savings

The Blue PPO + HSA plan costs less per paycheck than the other plans. Put those paycheck savings in your HSA.

Monitor your account balance

To avoid overdraft fees, make sure you have sufficient money in your account before making a withdrawal. If you don't have enough money in your HSA to cover your eligible expense, you can pay the expense out of pocket and reimburse yourself later.

Use your HSA only for IRS-qualified expenses

Examples include medical, dental, and vision deductibles, coinsurance, and copayments, as well as prescription drugs. If you use your HSA for non-qualified expenses before age 65, those dollars will be subject to income taxes and an additional 20% excise tax. Beginning at age 65, you can use HSA funds for everyday spending, but you will still be taxed.

Invest your savings in your account

As with any retirement account, you can invest your HSA savings in mutual funds intended to grow over time.

Always keep your receipts!

It's good to have them just in case you need to show proof your expense was eligible.



HEALTH SAVINGS ACCOUNT (HSA)

For Blue PPO + HSA plan members only.

The HSA helps you pay for expenses now—like that higher deductible, prescription drugs, or other medical costs. But it's also set up to help you save for future health care costs, even in retirement.

How It Works

1 THE ART INSTITUTE CONTRIBUTES ON JULY 1*

\$500 for Employee Only coverage and \$1,000 for Employee + 1 Dependent or Employee + Family coverage. **Note:** These amounts are prorated for Faculty and Staff hired during the year.

2 YOU CAN (AND SHOULD) CONTRIBUTE, TOO

Contribute pre-tax up to \$3,150 individual/\$6,300 family for 2022, based on IRS limits and the Art Institute's contribution. If you're age 55 or older, you can contribute up to \$1,000 more.

3 WATCH IT GROW

Your money grows tax-free while it's in your account.

4 EASY TO USE

Use your HSA debit card to pay for eligible expenses such as deductibles, doctor visits, prescriptions, dental and vision costs, and more.

5 SAVE FOR RETIREMENT

In most cases, you can use your HSA for eligible expenses once you retire. You can also invest your HSA dollars in investment options once your balance reaches \$1,000.

6 YOURS TO KEEP

Any remaining balance at the end of the year rolls over to the next year. If you ever decide to switch plans or even leave the Art Institute, that money is yours to keep.

*Or with your 1st paycheck after you're enrolled



Use the Voya Health mobile app for HSA and FSAs.

- See account activity and view balances
- Scan UPC codes
- Upload receipts and reimburse yourself for eligible expenses
- Download forms

Ways to use your HSA.

If you choose to use your HSA for current expenses, when you have an eligible expense:

- Present your debit card at the point of sale,
- **Make an online transfer** from your HSA to a personal bank account to reimburse yourself electronically, or
- Pay a health care provider directly using your debit card as the payment method

FLEXIBLE SPENDING ACCOUNTS (FSAS)

Tax-advantaged accounts for health care and dependent care expenses.

Your contributions are deducted from your paycheck before taxes are taken out.

Your Account Options

	TRADITIONAL HEALTH CARE FSA If enrolled in the Blue Choice or Blue PPO plan	LIMITED PURPOSE HEALTH CARE FSA If enrolled in the Blue PPO + HSA plan	DEPENDENT CARE FSA
Pay for ... eligible expenses	Medical, dental, and vision expenses View a list of eligible expenses	Dental and vision expenses only (you can use your HSA for medical expenses) After your deductible, you can use your FSA for medical expenses, too View a list of eligible expenses	Eligible expenses like child care, after school programs, and/or elder care View a list of eligible expenses
Contribute up to ...	\$2,850 each year		\$2,500 or \$5,000 depending on your tax filing status

How to Get the Most from Your FSAs

Budget carefully

You can only roll over up to \$570 of unused Health Care FSA dollars and zero Dependent Care FSA dollars from one year to the next.

Carefully plan how much you want to contribute in FY 2023 so you don't forfeit unused funds.

Pay with your debit card

Pay eligible expenses with your FSA debit card. If you enroll in Blue PPO + HSA, you'll use the same debit card for your HSA.

Pay yourself back

If your provider doesn't accept debit cards, you can pay using a different method and then reimburse yourself. File a claim [online](#) or by using the Voya mobile app.

Always keep your receipts!

It's good to have them just in case you need to show proof your expense was eligible.



Use the Voya Health mobile app for HSA and FSAs.

- Check balance information and view transaction details
- Request HSA distributions and make HSA contributions
- Submit FSA claims
- Email customer service with questions



LIFE & AD&D INSURANCE

You're protected.

The Art Institute automatically provides Life and AD&D Insurance in case something happens to you. You have the opportunity to purchase additional coverage for yourself and your eligible dependents.

Core Employee Life Insurance

The plan provides coverage of one times your annual base salary, up to \$750,000.

Additional Life Insurance

- **For You**—If eligible, you can purchase life insurance coverage beyond what the Art Institute provides. Coverage amounts range from one to five times your annual base salary.
- **For Your Dependents**—You may also purchase life insurance for your dependents. You have two options:

Dependent	Option 1	Option 2
Spouse/domestic partner	\$2,000	\$10,000
Child(ren) up to age 19 (23 if full-time student)	\$1,000	\$2,000

AD&D

In the event of an accidental loss, the plan pays a percentage of your Core Life Insurance benefit (plus Additional Life Insurance, if elected) based on the type of loss.

Name your beneficiaries.

Go to [Prudential](#) to name new beneficiaries or verify what's current is still accurate.

MEDICAL LEAVE

Three types of paid medical leave.

If eligible, the Art Institute automatically provides Paid Medical Leave (PML) and Core Long-Term Paid Medical Leave (LTPML). You can purchase Buy-Up Long-Term Paid Medical Leave (LTPML) for more coverage.

	PML	CORE LTPML	BUY-UP LTPML
Benefit amount	<p>Staff: 70% of monthly base salary</p> <p>Faculty: 100% salary continuation</p>	50% of your monthly base salary (up to \$10,000 per month)	66 2/3% of your monthly base salary (up to \$13,500 per month)
When payments begin	<p>Staff: After 14 consecutive days of disability</p> <p>Note: You must use 10 PTO days or stored sick time, if available, until the 15th day</p> <p>Faculty: No qualifying period</p>	After PML benefits end	
How long benefits last	<p>Staff: Up to 11 weeks per period of disability</p> <p>Faculty: Up to 4 months</p>	<p>From the time PML benefits end until you reach Social Security Retirement Age</p> <p>Note: Maximum benefit period is limited if you become disabled after age 65</p>	

Note: the chart above is an overview of coverage available for a qualifying illness, injury, or pregnancy.



PAID PARENTAL & CAREGIVER LEAVES

Up to 4 weeks of paid leave to support you and your family.

Benefit Overview

To assist and support new parents in balancing work and family life, we offer up to 4 weeks of Paid Parental Leave (PPL). This benefit applies to birth mothers, non-birth parents, and parents who have recently adopted a child.

We also offer Paid Caregiver Leave (PCL) to help you balance work responsibilities and provide care to immediate family members. The coverage details are the same except for how long benefits last, as shown below.

You can supplement the above leaves with **PTO** if available/applicable.

	COVERAGE DETAILS	
Benefit amount	Staff: 70% salary continuation Faculty: 100% salary continuation	
When payments begin	Once FMLA eligibility is satisfied	
How long benefits last	Paid Parental Leave (PPL) 4 weeks	Paid Caregiver Leave (PCL) 2 weeks



PAID TIME OFF (PTO)



The Art Institute gives you options for paid time off from work.

PTO: Time Off for Any Reason

With the Art Institute's **PTO program**, you have flexibility on how to use your time off—vacation, illness, appointments, and other personal responsibilities. How much PTO you have depends on your employment status and years of service.

Other Paid Time Off Programs and Policies

You also have paid time off for various **excused absences**, including holidays, jury duty, bereavement, voting, and others.



EMPLOYEE ASSISTANCE PROGRAM (EAP)



Confidential and professional resources for you and your family.

The EAP can support you in many of life's personal, financial, and legal challenges. Examples include anxiety/depression, marital and family conflicts, substance abuse, divorce and family law, saving for college, and estate planning.

You and your family members can each receive up to five free, confidential counseling sessions per issue each year. Benefits also include a free 30-minute legal consultation with a 25% discount on customary legal fees after that. Get started [online](#) or call **(800) 311-4327** and use organization ID: GEN311.



TUITION EXCHANGE



Special scholarships to institutions all over the world.

The Tuition Exchange is a nonprofit organization that offers a reciprocal scholarship program for dependents of eligible Faculty and Staff employed at over 600 institutions.

If selected, your child can choose from participating private and public schools in the US and UK, including more than 30 in Illinois. These scholarships cover tuition up to an amount set by the Tuition Exchange (\$40,000 for the 2022-2023 academic year).





TUITION REMISSION



Free SAIC class credits.

With the Tuition Remission program, eligible full-time Faculty and Staff can take SAIC credits for free. The number of credits you can take for free and how often depends on your role.

Spouses, domestic partners, and children can also participate. Note: Prior authorization is required and depends on course availability.



TRAINING PROGRAMS



Exclusive training opportunities to grow your career.

The Art Institute offers multiple training and learning opportunities through our learning management system, **Bridge**.

Depending on job relevance and manager approval, you also may be able to receive reimbursement for non-AIC courses and seminars. If a grade is issued, you must receive a passing grade and provide related documentation to be reimbursed.

LinkedIn Learning is also available to all Art Institute employees.





DISCOUNTS AND PERKS



Discounts available just for the Art Institute.

Our employee purchase program, Art Mart 4 U, offers discounts at stores, popular restaurants, museums, hotels, entertainment, athletic clubs, and more!





OTHER BENEFITS AND POLICIES

Additional benefits and policies to support you and your family.

KinderCare Learning Centers

KinderCare offers a tuition discount on early childhood education programs for children 6 weeks to 12 years of age. The Art Institute of Chicago employees save 10% at participating Learning Centers or Champions Before and After School Programs.

Pregnancy and Family Health Apps

Ovia Health provides pregnancy and family health apps to support you through your entire parenthood journey if enrolled in an Art Institute medical plan through BCBSIL. [Learn more](#) or call **(888) 421-7781** with questions.

International Travel Medical Coverage

If you're traveling internationally on business for the Art Institute, our coverage protects you should an accident or injury occur, subject to policy terms and conditions.

Family Medical Leave Act (FMLA)

The **Family and Medical Leave Act (FMLA)** provides certain employees with up to 12 weeks of unpaid, job-protected leave per year. The Act also requires group health benefits be maintained during the leave. Contact FMLA@artic.edu for questions about FMLA and [Short-Term Disability](#).

Seeking work accommodations?

Contact the Employee Relations team.

Are you a nursing parent?

If you would like to use a room, email nursingparents@artic.edu. Refer your questions about lactation policy and procedures to the Employee Relations team.

Chicago Paid Sick Leave

Chicago and Cook County ordinances require employers to provide eligible employees up to 40 hours of paid sick leave each year. Because the Art Institute's PTO program provides greater benefits than required by the ordinance, you don't need to take action if you're eligible for PTO.

If you're staff or faculty not eligible for PTO, you're eligible for the ordinance-required benefits after a 180-day waiting period.

Workers' Compensation

Workers' compensation is a form of insurance providing wage replacement and medical benefits if you're injured in the course of employment.



WHO TO CONTACT

Topic	Contact
General benefits-related questions	Your AIC Benefits Team (312) 629-3371 benefits@artic.edu
Medical, Dental, and Prescription Drug Group Numbers: <ul style="list-style-type: none">• Blue Choice: 251683• Blue PPO: PK1354• Blue PPO + HSA: 251682• Dental PPO: 263850• Dental HMO: D00034	BCBSIL Health Advocate (855) 418-9393 Prime Therapeutics (Prescription Drugs) (877) 794-3574 Express Scripts (Mail Order Pharmacy) (833) 715-0942 Accredo (Specialty Pharmacy) (833) 721-1619
Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)	Voya (833) 232-4673 VoyaSupport@voya.benstrat.com
Vision Plan Group # 9785494 Your ID # is your AIC ID #	EyeMed (866) 723-0514
Telemedicine	MDLIVE (888) 676-4204


Topic	Contact
Defined Contribution Retirement Plan (DCP), Retirement Savings Plan (RSP), and Tax-Deferred Savings Program (TSP)	Voya (833) 242-4032
Pension Plan (including benefit estimating tools)	Pension Service Center (855) 382-5017
Life and Accidental Death and Dismemberment (AD&D), Long-Term Paid Medical Leave	The Art Institute (312) 629-3371 benefits@artic.edu
Paid Medical Leave	The Art Institute (312) 629-3371 benefits@artic.edu
Time Off (PTO, Holidays, Jury Duty, Bereavement, Voting Leave, School Visitation)	The Art Institute For accrued hours For policy questions (312) 629-3371
Employee Assistance Program (EAP) Web ID # GEN311	Guidance Resources (800) 311-4327 (available 24/7)
Tuition Exchange	The Art Institute (312) 629-3371 benefits@artic.edu
Tuition Remission and Training Programs	The Art Institute (312) 629-3371 benefits@artic.edu
Art Mart 4 U	The Art Institute benefits@artic.edu

Required Information and Legal Notices

Make sure to review the Legal Notices on [HR Benefits](#).



IMPORTANT NOTE



This communication is intended to provide only basic plan information—not all the details. For more detailed information, please refer to the appropriate Summary Plan Descriptions. Every attempt was made to make this communication as accurate as possible. However, if a discrepancy exists between this communication and the official plan documents, the plan documents will govern.

