



# NORTHWESTERN UNIVERSITY

Basic Term Life Insurance Plan

Summary Plan Description

January 2009

## Plan Highlights

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- The purpose of the Basic Term Life Insurance Plan is to provide faculty and staff with term life insurance coverage as some degree of financial security and support to designated beneficiaries in the event of the death of benefits eligible faculty and staff.
- Participation in the Basic Term Life Insurance Plan is available to regular status staff scheduled to work a minimum of 17.5 hours per week (half-time) and to faculty and exempt staff who are appointed on at least a half-time (50%) basis.
- Premiums for the Basic Term Life Insurance Plan are fully University paid.
- The amount of coverage is equal to 2½ times an individual's annual salary up to a maximum covered salary of \$100,000 and maximum life insurance coverage of \$250,000. The minimum University salary is \$1,000. The minimum coverage is \$2,500.
- The coverage factor (2½) is reduced by 8% each year beginning when an eligible individual reaches age 55.
- Under IRS regulations, the value of employer-paid Basic Term Life Insurance coverage in excess of \$50,000 is considered taxable income to the covered individual and is reported as Code C in Box 13 of W-2 statements.
- The Basic Term Insurance Plan offers an Accidental Death & Dismemberment provision which provides a benefit of up to and in addition to the amount of the Basic Term Life insurance if there is a loss of life, limb, sight, hearing, paralysis, or certain other losses caused by an accident. This coverage is in addition to the voluntary, employee paid Accidental Death & Dismemberment Plan.
- Premiums are based on an individual's age and coverage amount.
- Coverage is provided up to any age and benefits are paid when death occurs for any reason.
- An employee may continue coverage during an unpaid personal leave of absence by paying the premium directly to the University.
- An employee may elect to convert coverage to an individual policy directly with the sponsoring insurance company at termination of University employment or retirement.

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**Purpose**

The purpose of the Basic Term Life Insurance Plan is to provide faculty and staff with both term life insurance and accidental death and dismemberment coverage as some degree of financial support to designated beneficiaries in the event of the death of benefits-eligible faculty and staff. This plan is fully University paid and is sponsored by ING Employee Benefits and underwritten by ReliaStar Life Insurance Company.

Plan Administrator

The University is the Plan Administrator and has the responsibility for operating and interpreting the Plan.

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For further information

The information contained in this Summary Plan Description is intended to summarize the major features of the Basic Term Life Insurance Plan. It is not intended to be a complete explanation or list of benefits provided by the Basic Term Life Insurance Plan. An individual should review the schedule of monthly premium rates and the certificate of insurance issued by the sponsoring insurance company for additional information.

Individuals may also contact a representative of the sponsoring insurance company with any questions.

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Continuation of the Plan

The University intends to continue this Plan indefinitely, but reserves the right to modify or terminate the Plan at any time with or without notice.

Participation in this Plan is provided to eligible faculty and staff and does not constitute a guarantee of employment. Participation in the Plan also requires continued employment and eligibility and is subject to the terms and conditions of the Plan Document.

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**Eligibility**

This section summarizes eligibility requirements for participation in the Basic Term Life Insurance Plan.

Salary Requirement

An individual must receive University compensation paid by the University's payroll system and his or her University salary must be sufficient to cover the amount of monthly premium deductions. The minimum annual University salary is \$1,000.

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Employee Classification

**Staff.** Regular status staff must be scheduled to work at least 17.5 hours per week. Exempt staff must be appointment on at least a half-time (50%) basis.

Bargaining unit employees should refer to union contracts.

**Faculty.** Faculty must be appointed on a full-time or part-time (half-time or greater) basis for the entire academic year or on a full-time basis for half the academic year. The University defines half the academic year as either one semester or 2 consecutive quarters.

**Academic Full-Time and Half-Time Faculty.** Such individuals must be compensated exclusively by one or more of the following affiliated McGaw Medical Center institutions including the University, Northwestern Medical Faculty Foundation (NMFF), Children's Memorial Hospital and its related faculty practice plans, the Rehabilitation Institute of Chicago (RIC), and the VA Lakeside Medical Center. Only the University salary is insured and the minimum required University annual salary is \$1,000.

**Contributed Service Faculty.** Medical School faculty who volunteer to participate in the academic activities of the Medical School without direct financial compensation. Such individuals are not eligible to participate in the Basic Term Life Insurance Plan.

**ROTC Faculty.** Individuals, who serve as full-time faculty for ROTC and NROTC programs on campus, while not paid by the University, are not eligible to participate in the Basic Term Life Insurance Plan.

**Post Doctoral Fellows.** Individuals classified as a Post Doctoral Fellow and appointed on at least a half-time basis are eligible to participate in the Basic Term Life Insurance Plan.

**Post Doctoral Fellows – NRSA.** Individuals classified as a Post Doctoral Fellow funded by a National Research Service Award (NRSA) from the National Institutes of Health (NIH) are not eligible to participate in the Basic Term Life Insurance Plan.

**Visiting Scholars.** Individuals classified as a Visiting Scholar are not eligible to participate in the Basic Term Life Insurance Plan.

**Visiting Personnel.** Individuals with academic appointments of half time or greater at the rank of professor, associate professor and assistant professor are eligible to participate in the Basic Term Life Insurance Plan.

**Disabled Employees.** An employee who becomes permanently and totally disabled while working for Northwestern University and is receiving University-sponsored Long Term Disability benefits remains eligible to participate in the Basic Term Life Insurance Plan.

**Employees on a leave of absence.** An employee on a paid leave of absence may continue participation in the Basic Term Life Insurance Plan.

An employee on a leave of absence without pay may continue Basic Term Life Insurance coverage. The University will continue to pay the monthly premium for medical leaves. An employee will pay the premium for a personal, non medical related leave.

**Retired employees.** Individuals who retire from University employment may elect at the time of retirement to convert Basic Term Life Insurance coverage to an individual policy directly with the sponsoring insurance company.

**Deceased Employees.** A spouse or dependent child of a deceased employee is not eligible for Basic Term Life Insurance coverage.

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Other Eligible Individuals

**Spouse.** An employee's spouse is not eligible for Basic Term Life Insurance coverage.

**Surviving spouse and children of a deceased employee.** An eligible spouse or dependent child of a deceased employee or retired employee is not eligible for Basic Term Life Insurance coverage.

**Domestic Partner.** An employee's same-sex or heterosexual partner is not eligible for Basic Term Life Insurance coverage.

**Dependent child.** An employee's dependent child is not eligible for Basic Term Life Insurance coverage.

**Parents and grandparents.** An employee's parents, grandparents and in-laws are not eligible for University-sponsored Basic Term Life Insurance coverage.

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Duration of Eligibility

Participation in the Plan may continue for as long as an individual remains an eligible employee and receives a University salary of the specified minimum amount.

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## Plan Options

This section summarizes the choice of Basic Term Life Insurance coverage and coverage amount.

### Choice of Coverage

An eligible employee may choose either:

- coverage equal to 2½ times or corresponding factor based on an individual's University salary and age, or
- Coverage equal to \$50,000.

The coverage amount for 2009 is based on an individual's September 1, 2008 annual benefits base salary or annual University salary if newly hired after September 1, 2008. If an individual changes from full time to part time or from part time to full time, coverage will be based on the new salary.

## Benefits

This section summarizes the amount of life insurance coverage the University provides to an eligible employee.

### Coverage Amount

Basic Term Life Insurance coverage is 2½ times an employee's annual University salary (benefits base), up to coverage limit of \$250,000.

The coverage amount for 2009 is based on an individual's September 1, 2008 annual benefits base salary or annual University salary if newly hired after September 1, 2008. Salary does not include bonus payments, honoraria, summer salary and overtime pay.

The minimum eligible University salary is \$1,000. The minimum coverage is \$2,500 regardless of age.

The amount of Basic Term Life insurance will be the employee's annual salary (benefits base salary) rounded down to the next lower multiple of \$1,000 and multiplied by the factor shown in the table below. The result is rounded down to the next lower multiple of \$100.

If an employee is paid on a bi-weekly basis, the benefits base amount is the bi-weekly scheduled hours multiplied by the hourly rate and multiplied by 26.1 (there are 26.1 bi-weekly pay periods in a calendar year).

### Maximum Insured Salary

The maximum insured salary is \$100,000.

### Minimum Insured Salary

The minimum insured salary is \$1,000 regardless of age.

### Coverage Factor Reduction Schedule

The coverage factor (2½) is reduced by 8% per year beginning at age 55 as specified on the table below

| Age | Factor | Age | Factor |
|-----|--------|-----|--------|
| 55  | 2.300  | 64  | 1.086  |
| 56  | 2.116  | 65  | 0.999  |
| 57  | 1.947  | 66  | 0.919  |
| 58  | 1.791  | 67  | 0.846  |
| 59  | 1.648  | 68  | 0.778  |
| 60  | 1.516  | 69  | 0.716  |
| 61  | 1.394  | 70  | 0.659  |
| 62  | 1.283  | 71  | 0.606  |
| 63  | 1.180  | 72  | 0.557  |

The amount of Basic Term Life insurance will be based on the employee's age as of December 31<sup>st</sup> and the employee's annual salary rounded down to the next lower multiple of \$1,000 and multiplied by the factor shown in the table above. The result is rounded down to the next lower multiple of \$100.

Accidental Death &  
Dismemberment (AD&D)  
Features

The Basic Term Insurance Plan offers an Accidental Death & Dismemberment (AD&D) provision which provides a benefit of up to and in addition to the amount of the Basic Term Life insurance if there is a loss of life, limb, sight, hearing, paralysis, or certain other losses caused by an accident.

This provision provides 24 hour protection. Additional benefits are provided including: passenger restraint and airbag benefit, coma benefit and total disability benefit.

These features are in addition to the Supplemental (employee paid) AD&D plan.

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Accelerated Death Benefit

The Plan also offers an accelerated death benefit which enables a covered employee who is diagnosed with a terminal illness and with a life expectancy of 24 months or less to receive 75% or \$500,000, of the death benefit whichever is less prior to death.

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Coverage Examples

Example I:

An employee will be age 60 by December 31<sup>st</sup> with an annual salary of \$60,000. Term life insurance coverage for this employee is \$90,900 rounding \$90,960 down to the next lower multiple of \$100.

$$\begin{aligned} \$60,000 \times 1.516 &= \$90,960 \\ (\text{salary}) \times (\text{factor}) &= (\text{coverage}) \end{aligned}$$

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Example II:

An employee is age 55 with an annual salary of \$90,000. Salary is adjusted down to the maximum covered salary of \$100,000. Term life insurance coverage for this employee is \$184,000.

$$\begin{aligned} \$80,000 \times 2.3 &= \$184,000 \\ (\text{salary}) \times (\text{factor}) &= (\text{coverage}) \end{aligned}$$

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Example III:

Employee is age 62 with an annual salary of \$28,700. Term Life insurance coverage is \$35,900 (\$28,700 lowered to \$28,000 times 1.283 rounding \$35,924 to \$35,900.

$$\begin{aligned} \$28,000 \times 1.283 &= \$35,924 \text{ rounded down to } \$35,900 \\ (\text{salary}) \times (\text{factor}) &= (\text{coverage}) \end{aligned}$$

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Change in Coverage  
Amount

The amount of Basic Term Life Insurance coverage will correspondingly increase or decrease as of January 1<sup>st</sup> based on the employee's salary of September 1<sup>st</sup> of the preceding year and age of December 31<sup>st</sup> of the current year.

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**Contributions**

This section summarizes premium contributions for the Basic Term Life Insurance Plan.

Premium Amount

Premiums for the Basic Term Life Insurance Plan are fully University paid.

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Premium Tax Status  
(Imputed income tax)

Under IRS regulations, the value of employer-paid Basic Term Life insurance coverage in excess of \$50,000 is considered taxable income to the covered individual and is reported as Code C in Box 13 of W-2 statements and included as "Wages, Tips and Other Compensation."

The value of University premiums for Basic Term Life Insurance coverage in excess of \$50,000 is considered by the Internal Revenue Service (IRS) to be taxable income. The taxable amount or "imputed value" of such insurance is determined by an IRS table and is added to a participant's taxable wages.

Example 1:

An employee is age 50 with an annual salary of \$90,000. Salary is adjusted down to the maximum covered salary of \$100,000. Term life insurance coverage for this employee is \$200,000. The amount of coverage subject to Imputed Income Tax is \$150,000 (\$200,000 - \$50,000 = \$150,000). The amount added to the employee's taxable wages is \$28.75 per month or \$345 per year.

Example 2:

An employee is age 30 with an annual salary of \$40,000. Term life insurance coverage for this employee is \$100,000. The amount of coverage subject to Imputed Income Tax is \$50,000 (\$100,000 - \$50,000 = \$50,000.) The amount added to the employee's taxable wages is \$4 per month or \$48 per year.

Under IRS provisions, an individual may select \$50,000 in reduced coverage. The amount of coverage will not be subject to "imputed value" tax. Individuals who elect the reduced coverage and who wish at a later date to be covered at a higher level will be required to apply for such coverage through Evidence of Insurability (EOI) and have the application approved by the sponsoring insurance company.

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Premium Deduction  
Schedule

Premiums for the Basic Term Life Insurance Plan are recorded on employee paycheck stubs under the employer column.

For individuals who are paid on a bi-weekly basis, the premium is recorded on the first and second paycheck stub.

For individuals who are paid on a monthly basis, the premium is recorded on the paycheck stub issued the last working day of each month.

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Premium Coverage Period

Premiums pay for coverage for the same month. For example, premiums recorded on March paycheck stubs pay for March coverage.

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Employees on Leave

Employees on a paid leave of absence may continue to have the monthly premiums paid by the University.

Employees on an unpaid leave of absence may also continue coverage during the leave period by paying premiums directly to the University.

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Employees Receiving Long  
Term Disability Benefits

The payment of premium payments will continue to be paid by the University during the period an individual is receiving Long Term Disability benefits.

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Employees Receiving Short  
Term Disability Benefits

Employees receiving Short Term Disability benefits continue to have the University pay premiums for Basic Term Life Insurance coverage.

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## Enrollment Procedures

This section summarizes enrollment procedures and deadlines.

### Guaranteed Coverage for Newly Hired/Benefits Eligible Employees

At the time of hire or initial benefits eligibility, an individual should complete the enrollment process including designating a beneficiary(ies) no later than 31 days from the date of hire. Failure to enroll will result in the employee being defaulted to coverage of \$50,000.

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### Designating a Beneficiary

Term Life Insurance benefits are paid to any named beneficiary upon death. Should a beneficiary not be named at the time of death, Term Life Insurance proceeds will be paid in the following order:

1. Your spouse or domestic partner.
2. Your natural or adopted children
3. Your parents
4. Your brothers and sisters
5. Your estate

Designated beneficiaries may include but are not limited to the employee's spouse, children, parent(s), grandparents, friend(s), or a revocable or irrevocable trust.

**Primary beneficiary.** The person designated as the first to receive the proceeds of a life insurance policy upon the death of the insured.

**Contingent beneficiary.** The person entitled to life insurance or annuity benefits if the primary beneficiary dies before the insured.

**Estate.** If an individual does not want to name a person or entity as his or her beneficiary, he or she can name his or her own estate. The proceeds will then be distributed with the individual's other assets according to his or her will. The individual should note, however, that naming the estate as beneficiary may have disadvantages. For example, in many states, life insurance proceeds are exempt from the claims of creditors when there is a named beneficiary, but not when the estate is the named beneficiary.

**Multiple beneficiaries.** An individual may name multiple beneficiaries. There are no legal restrictions on the number of beneficiaries an individual can designate. If multiple beneficiaries are named, an individual must also specify how much (percentage or dollars) each beneficiary will receive.

**Will.** A change of beneficiary made in an individual's will does not override the beneficiary designation of his or her life insurance policy.

**Minor children.** If a minor is named as a beneficiary, an individual should also appoint a guardian in his or her will or use a trust. If an individual does name a minor as a beneficiary, and he or she does not appoint a guardian or use a trust, the probate court will appoint a guardian for the minor child. In states that have adopted the Uniform Transfers to Minors Act, it's possible to create a custodial account for the minor after the death of the insured to receive the child's share of the death proceeds.

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**Divorce.** An individual's right to change a beneficiary may be limited by a divorce decree or settlement agreement. In some cases, divorce allows a policy owner to change the beneficiary, even if the beneficiary is irrevocable. In other cases, the policy owner may be prohibited from changing the beneficiary or may be required to name a divorced spouse as an irrevocable beneficiary.

Example of Beneficiary Designations

| Number or type of beneficiary                | Sample beneficiary designation   |
|--|--|
| Two beneficiaries                            | John J. Jones, father and Mary R. Jones, mother  |
| Three or more beneficiaries                  | My children living at my death from my marriage to Lois P. Jones   |
| Unnamed children                             | My children living at my death from my marriage to Lois P. Jones   |
| One contingent beneficiary                   | Lois P. Jones, wife if living; otherwise Herbert I. Jones, son   |
| More than one contingent beneficiary         | Lois P. Jones, wife, if living; otherwise Herbert I. Jones, son, Alice B. Jones, daughter and Ann Y. Jones, daughter |
| Unnamed children as contingent beneficiaries | Lois P. Jones, wife, if living; otherwise my children living at my death from my marriage to said wife               |

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Changing a Beneficiary

An employee may change beneficiary designations online at anytime by accessing HRIS Self Services at <https://huhr.northwestern.edu>.

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**Effective Dates of Coverage**

This section summarizes coverage effective dates for Basic Term Life Insurance coverage.

Initial Eligibility

The effective date of Basic Term Life Insurance coverage is the first of the month following the date of hire or initial benefits eligibility.

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After Initial Eligibility

If an employee does not complete the enrollment process when first eligible, the effective date of Basic Term Life Insurance is based on the date the application for coverage is approved by the sponsoring insurance company.

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Open Enrollment

The effective date of Basic Term Life Insurance changed during Open Enrollment is January 1<sup>st</sup>.

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**Dropping Basic Term Life Insurance Coverage**

An individual may decrease Basic Term Life Insurance coverage within 31 days of a qualifying change in family or employment status or during Open Enrollment from the age-based amount to \$50,000 by submitting a completed benefit change form to the Benefits Division. The effective date is based on when the benefit change form is received and processed by the Benefits Division. If an individual later wishes to re-establish coverage, he or she must submit documentation showing evidence of good health satisfactory to the sponsoring insurance company.

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## **Claim Submittal Procedures**

This section summarizes the procedures for notifying the University of the death of a covered employee and receiving the life insurance benefit.

### Notification Procedure

In the event of the death of a covered employee, the Benefits Division should be notified immediately and provided with a certified copy of the death certificate. Receiving such information will enable the prompt issuance of benefits to the named beneficiary.

Following notification, the Benefits Division will forward the following information to the sponsoring life insurance company.

- Death Certificate
- Proof of Death Form
- Beneficiary Designation Form
- Proof of Enrollment

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### Claim Payment Options

The designated beneficiary will receive death benefits paid through either:

- a benefits checkbook (if benefits are more than \$10,000), or
- a lump sum check.

Individuals should contact the sponsoring insurance company for further information.

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### Appeal of Claim Denial

If a claim for death benefits is denied, the employee's named representative will receive a written notice giving the reason for the denial. The representative will then be entitled upon written request to a review of that claim decision.

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### Living Benefit (Accelerated Death Benefit)

In the event a covered employee has been diagnosed with a terminal illness and his or her physician believes life expectancy is 24 months or less, an employee may receive a "living benefit" of up to 75% of the value of the life insurance coverage not to exceed \$500,000. The Benefits Division or the sponsoring insurance company should be contacted for further information.

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## **Changes in Employment of Family Status**

This section summarizes the impact of changes in employment or family status on Basic Term Life Insurance coverage.

### Changing Beneficiaries

At the time of a change in family or employment status, the employee should review beneficiary designations which may be changed online using HRIS Self Service.

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### Leaves of Absence

During a leave of absence, covered individuals may continue his or her Basic Term Life Insurance coverage.

**Leaves of absence for health or medical reasons.** The University continues to pay the total monthly premium.

**Leaves of absence for personal reasons.** Employees pay the full monthly premium.

**Leave coverage continuation procedures.** Upon notification of approval of the leave, the Benefits Division will forward information to the employee detailing his or her benefit coverage, the monthly premium rate during the leave and a form for the employee to complete requesting continued coverage and return the completed form to the Benefits Division electing continuation of Basic Term Life Insurance coverage.

Premiums should be by check payable to Northwestern University and submitted to the Benefits Division. Failure to pay the monthly premium in a timely manner will result in the termination of coverage.

**Return from leave.** Upon return from a leave of absence, an individual may resume Basic Term Life Insurance coverage not continued during the leave.

**Does not return from leave.** An individual who decides not to return from a leave of absence has option of converting coverage to an individual policy directly with the sponsoring insurance company.

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Termination of  
Employment

Coverage will be provided through the last day of the month of termination.

At separation of University employment, covered individuals may convert his or her Basic Term Life Insurance coverage to an individual policy directly with the sponsoring insurance company.

In order to convert coverage, a written application must be made for an individual policy and the first premium must be paid on it within 31 days after cessation of insurance.

Premiums for the converted policy will be at the sponsoring insurance company's then customary rate for the same policy issued to any other person of the same class of risk.

If an individual dies before the individual policy goes into effect, the amount payable is the amount of the insurance policy that was in effect while covered under the Group Policy.

An individual should contact the sponsoring insurance company for further information.

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Retirement

Coverage will be provided through the last day of the month of termination.

At retirement, an individual may convert his or her Basic Term Life Insurance coverage to an individual policy directly with the sponsoring insurance company.

In order to convert coverage, a written application must be made for an individual policy and the first premium must be paid on it within 31 days after cessation of insurance.

Premiums for the converted policy will be at the sponsoring insurance company's then customary rate for the same policy issued to any other person of the same class of risk.

If an individual dies during the 31 day period and before the individual policy goes into effect, the amount payable is limited to the maximum that could have been converted.

An individual should contact the sponsoring insurance company for further information.

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## ERISA Rights

Each participant in University sponsored benefit plans is entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. ERISA provides that all Plan participants will be entitled to:

Examine, without charge, at the Plan Administrator's office, all Plan documents and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports (if any) and Plan descriptions.

Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may impose a reasonable charge for the copies.

In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for the operation of employee benefit plans.

The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of Plan participants and beneficiaries. No one, including the employer or other person, may terminate an individual's employment or otherwise discriminate against the individual in any way to prevent him or her from obtaining a benefit or exercising his or her rights under ERISA.

If a claim is denied in whole or in part, an individual must receive a written explanation of the reason for the denial. He or she has the right to have the Plan Administrator review and reconsider the claim. Under ERISA, there are steps an individual can take to enforce these rights. For instance, if an individual requests certain materials from the Plan and does not receive them within 30 days, he or she may file suit. In such a case, the court may require the Plan Administrator to provide the materials and pay the individual up to \$100 a day until he or she receives the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If an individual has a claim for a benefit plan which is denied or ignored, in whole or in part, he or she may file suit. If it should happen that Plan fiduciaries misuse the Plan's money (if benefits ever become funded), or if an individual is discriminated against for asserting his or her rights, he or she may seek assistance from the U.S. Department of Labor, or he or she may file suit. The court will decide who should pay court costs and legal fees. If the individual is successful, the court may order the person sued to pay these costs and fees. If an individual loses, the court may order him or her to pay these costs and fees if, for example, it finds the claim frivolous. If an individual has questions about this Plan, he or she should contact the Plan Administrator. If there are any questions about this statement or about an individual's rights under ERISA, he or she should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor. The Plan Administrator shall have the maximum authority permitted by law to construe and apply the provisions of the Plan.

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## Summary

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|------------------------------------|---|
| Name of Plan                       | Northwestern University<br>Basic Term Life Insurance Plan                               |
| Group policy Number                | 66322-1GAT  |
| Date Established                   | January 1, 2009   |
| Type of Plan                       | Welfare benefit plan  |
| Plan Year                          | January 1 through December 31   |
| Plan Sponsor – Employer            | Northwestern University<br>720 University Place Evanston, IL 60208-1143<br>847 491-7513 |
| Employer Identification Number     | 36-2167817  |
| Plan Administrator                 | Northwestern University<br>720 University Place Evanston, IL 60208-1143<br>847 491-7513 |
| Insurance Company                  | ING   |
| Agent for Service of Legal Process | Office of General Counsel<br>633 Clark Street Evanston, IL 60208-1143                   |
| Contributions                      | Fully employer paid   |

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