

ATTORNEY REGISTRATION AND DISCIPLINARY COMMISSION

BENEFIT	SUMMARY OF BENEFIT*
Medical Insurance	Provides benefits for medical expenses for an eligible employee and their eligible dependents. The PPO plan offers a national network of physicians and hospitals. Covered individuals receive a higher level of benefit if they receive care from a provider that participates in the PPO network. Employees contribute to the cost of the insurance based on a percentage of salary and the dependents they choose to cover.
Health Reimbursement Account (HRA)	ARDC funds an HRA account to reimburse providers for qualified expenses through a deductible reimbursement program. Reimbursements are processed by a third-party administrator and are based on the explanation of benefit statements issued by the ARDC's medical insurance carrier.
Dental Insurance	Dental coverage provides benefits to eligible employees and their eligible dependents, to assist in covering dental health and care. Participants receive a higher level of coverage if they receive care from a provider that participates in the PPO network. Employees contribute to the cost of the insurance based on a percentage of salary and the dependents they choose to cover.
Vision Insurance	Vision coverage provides benefits for glasses, contact lenses and other vision-related services. Eligible employees and their eligible dependents are eligible for a higher level of coverage if they receive care from a provider within the network. Employees pay 100% of the premium.
Short-term Disability Insurance	Short-term disability insurance pays for a portion of an employee's salary when an employee is temporarily unable to work because of injury, illness, or pregnancy. ARDC pays 100% of the premium.
Long-term Disability Insurance	Long-term disability insurance pays for a portion of an employee's salary when an employee is temporarily unable to work for an extended period of time. ARDC pays 100% of the premium.
Life Insurance	Basic life insurance coverage provides a death benefit in the event of the death of an employee. ARDC pays 100% of the premium.
Voluntary Life Insurance	This plan allows an employee to purchase additional life insurance coverage, beyond what is paid for by the ARDC, to protect their family's financial security. Coverage is also available for a spouse/domestic partner

	and/or children, if the employee purchases optional life insurance coverage for themselves. Employees pay 100% of the premium.
Retirement Plan and Trust	The Commission maintains a defined contribution retirement plan and trust for the benefit of all eligible employees. The Commission provides enhanced retirement plan contributions due to a Social Security Administration ruling that ARDC employees are not eligible for Social Security benefits.
457 Savings Plan	The Commission maintains a Section 457 savings plan which is funded by voluntary pre-tax employee and employer matching contributions.
Commuter Benefits	The transportation benefit allows employees to use pre-tax dollars to pay for certain commuting costs.
Hybrid Work Schedule	Depending upon the responsibilities and requirements of a position, most full-time, salaried employees are eligible to work a hybrid work schedule, i.e., a combination of working in the office and remotely.
Public Service Loan Forgiveness (PSLF)	The ARDC is classified as a qualified employer under the PSLF program. Pursuant to the provisions of that plan, the PSLF program forgives the remaining balance of an employee's Direct Student Loan.
Paid Time Off	The ARDC offers paid Vacation, Sick and Illinois Paid Leave to eligible employees. Also, the ARDC follows the Supreme Court of Illinois' designated holidays.
Dependent Care Assistance Plan	Allows an employee to set aside pre-tax money from their paycheck to pay for eligible dependent care expenses.

*The information contained in this chart is intended only as a summary of the benefits offered by the ARDC. Benefits may change at any time without advance notice. If there is any difference from the information contained in this chart, the policy or plan document shall govern.