

New Hire Benefits Presentation



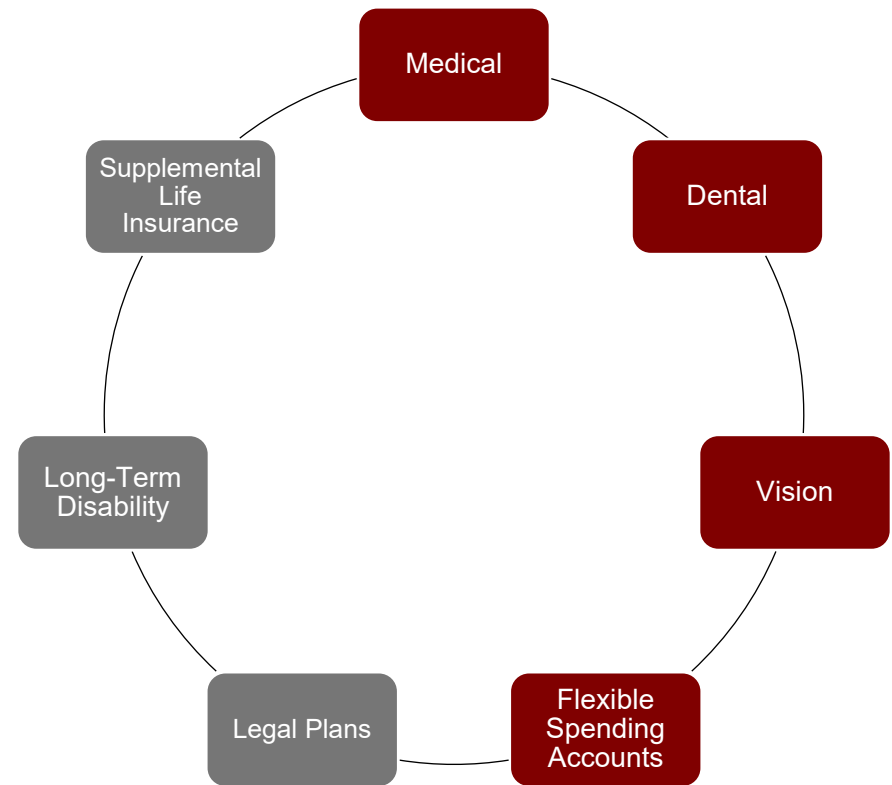
Benefits Overview Agenda

- Benefits Enrollment
- Eligibility and Documentation for Dependents
- Qualifying Life Events
- Medical Plans
- Health Savings Accounts (HSA)
- Flexible Spending Accounts (FSA)
- Dental and Vision Plans
- Disability, Life and Personal Accident Insurance
- Permanent Life with Long Term Care
- Retirement Program
- Staff and Faculty Assistance Program
- Wellness Program
- Legal Plan
- Pet Insurance
- Commuter Benefits
- Education Benefits
- Enrolling in Benefits for the First Time
- Benefits Resources

Benefits Enrollment

You must enroll within **31 days** following your hire or benefits-eligible date to have coverage for the following benefits:

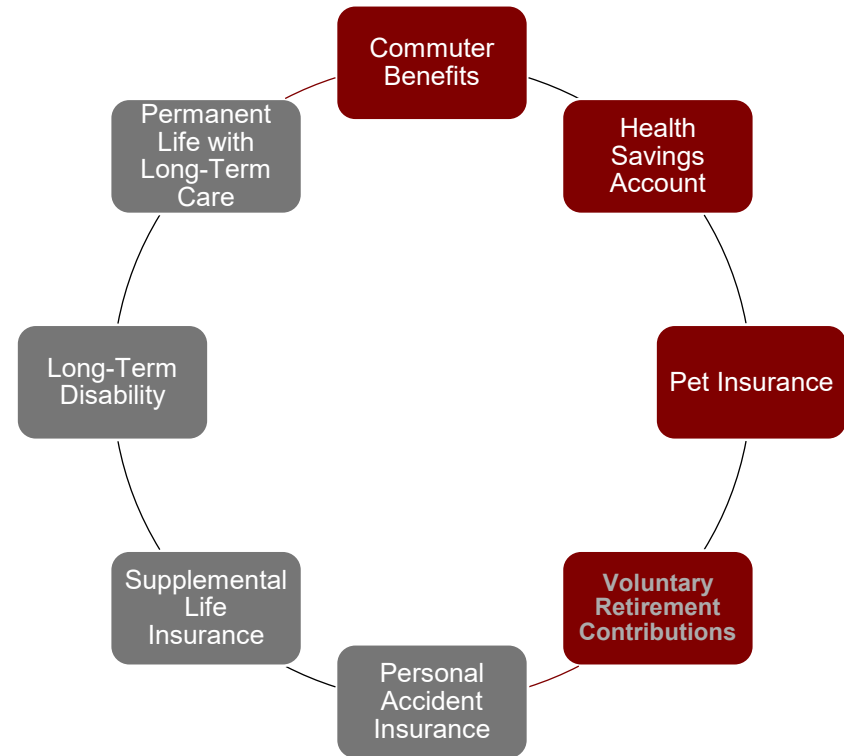
- You pay the cost of these benefits through **pre-tax** or **post-tax** payroll deductions.
- Benefits will be **effective on your hire or benefits-eligible date**.
- Elections for Medical, Dental, Vision, FSA and Legal plans **are binding through December 31**, unless you experience a qualifying life event.
- You may enroll in Supplemental Life Insurance for yourself and your spouse (up to guaranteed issue amounts) and Long-Term Disability with **no evidence of insurability** within 31 days.
- Elections for Supplemental Life and Long-Term Disability **may be changed during the year**, but EOI will be required.



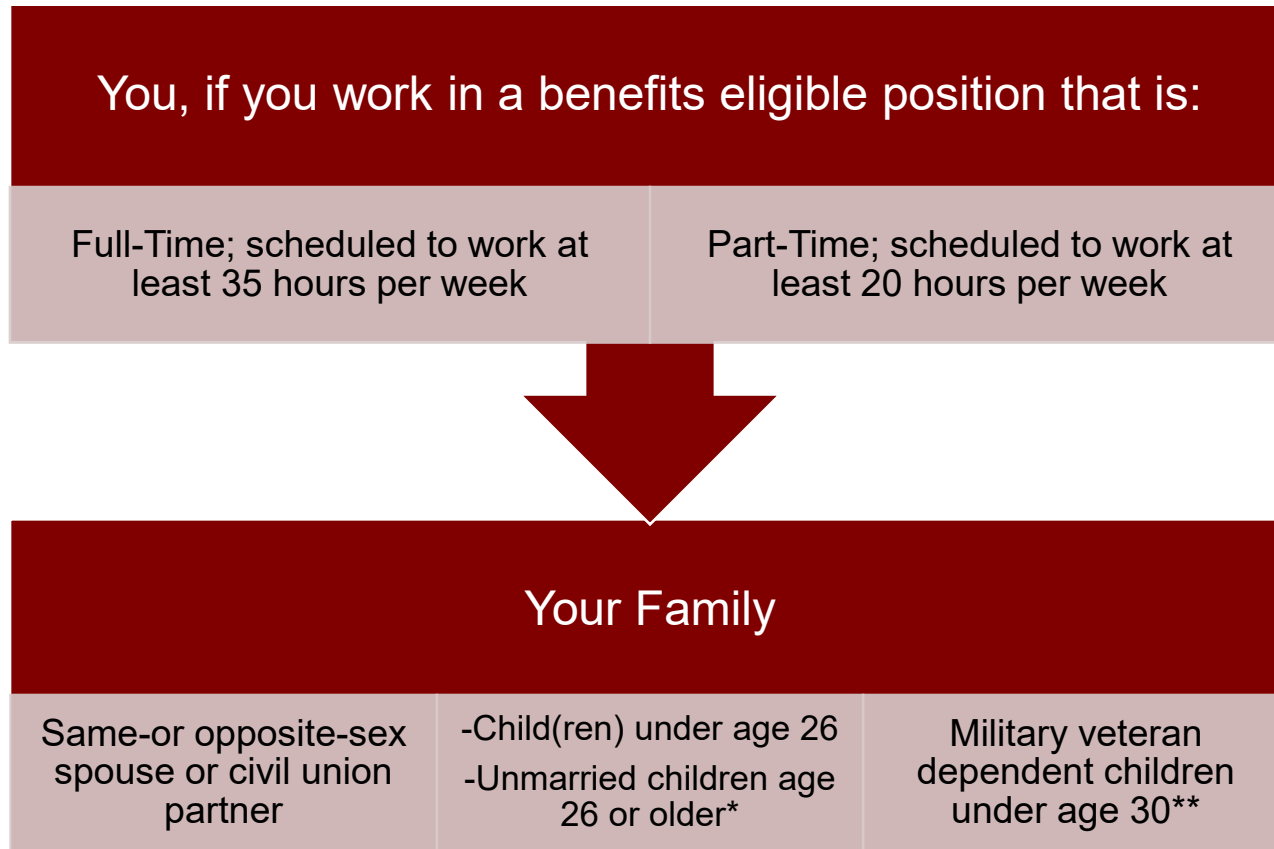
Benefits Enrollment

You may enroll at any time throughout the year in the following benefits:

- You pay the cost of these benefits through **pre-tax** or **post-tax** payroll deductions.
- You may make changes at **any time** throughout the year to these benefits.
- If you enroll in or change your Supplemental Life Insurance (for you and/or your dependent) or Long-Term Disability elections more than 31 days after your hire or benefit-eligible date, **you will be required to complete an Evidence of Insurability form.**



Who is Eligible for Enrollment



*If the child is incapable of self-sustaining employment due to a mental or physical disability that occurred before attaining age 26, is dependent on you or your spouse or civil union partner for primary support and maintenance and is covered continuously by the plan prior to and beyond age 26.

**If the child has established residency in Illinois, served in the active or reserve components of the U.S. Armed Forces, and received a release of discharge other than a dishonorable discharge.

Dependent Documentation

Proof of relationship must be scanned, uploaded and attached at the time of enrollment through Workday.

Same-or opposite-sex spouse or civil union partner

- Marriage certificate or certificate of civil union

Child(ren) under the age of 26

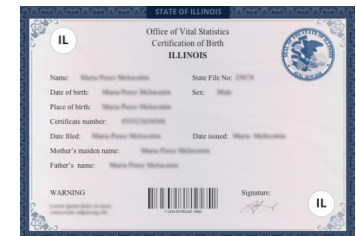
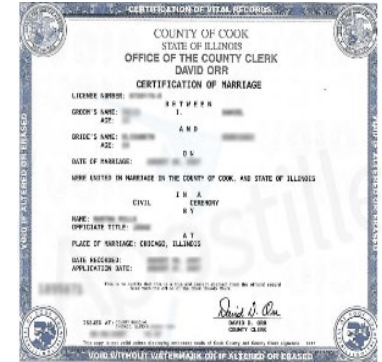
- Birth certificate, documentation of adoption or other appropriate legal documents.

Unmarried children over age 26

- Please contact the Benefits Office

Military Dependent

- Certificate of Release or Discharge from Active Duty **AND**
- Birth certificate, documentation of adoption or other appropriate legal documents



- Without proper documentation that demonstrates dependent relationship, we will not be able to cover your dependents.

- Should you not provide these documents within your 31-day enrollment window, **your next opportunity to enroll your dependents will be during the annual open enrollment or if you experience a qualifying life event.**

Qualifying Life Events

Elections you make for the benefits listed below are binding through December 31, unless you experience a **qualified life event**:

- Medical
- Dental
- Vision
- FSA contribution
- Legal Plan

Based on IRS rules, you may not change elections you make until the next Open Enrollment period unless you experience a **qualified life event**, such as:

- A marriage or divorce.
- The birth or adoption of a child.
- A change in work status for you or your spouse/partner.
- The death of your spouse/partner or a dependent child.
- The loss of coverage in another plan.

- If you experience a qualified life event, you must make any covered dependent changes within **31 days** of the qualified life event. **Changes made must be consistent with the type of event.** For example, if you gain a dependent, you may add the dependent to your current plan, but you may not change plans.
- Proof of relationship for each dependent you enroll for the first time must be scanned, uploaded, and attached at **the time you submit your elections.**

Medical Plans



HMO Plans		PPO Plans	
UCHP - Aetna	BCBS HMO IL	BCBS Maroon PPO	BCBS Maroon Savings Choice
University of Chicago Health Plan	Blue Cross Blue Shield HMO Illinois Plan	Blue Cross Blue Shield Maroon PPO Plan	Blue Cross Blue Shield HDHP Maroon Savings Choice
CVS Caremark	Prime Therapeutics	CVS Caremark	CVS Caremark



Medical: HMO vs PPO

How an HMO Works

- You must **select a primary care physician** (PCP) who manages your care using the HMO network's physicians and facilities.
- You will need **approval from your PCP before seeing a specialist**.
- There is **no deductible** to meet before the plan begins sharing in the cost of non-preventive care services.
- You pay a **fixed copayment** for each office visit, emergency room visit, and hospital stay.
- There are **no claims** to file.
- You must **use doctors in your HMO's network unless it is a life-threatening emergency**.

How a PPO Works

- You are **not required to choose a primary care physician and do not need a referral to see a specialist**.
- You must meet **an annual deductible** before the plan begins covering non-preventive care services.
- Once you have met your deductible, you and the plan **share in the cost of covered health expenses through coinsurance**.
- If you use **in-network providers, there are no claims to file**.
- **Out-of-network providers** are also covered under the plan.

Medical: HMO

University of Chicago Health Plan UCHP

- Treatment provided at **University of Chicago Medicine facilities**, including the University of Chicago Medical Center (UCMC), and by UCHP PCPs and UCHP Specialists, is covered.
- **NorthShore Health System's** network of hospitals and providers are available to you.
- **AdventHealth network** is available to you in Bolingbrook, Glendale Heights, Hinsdale, and LeGrange.
- Services received outside of the three provider options mentioned above **will not be covered unless it is an emergency**.

BCBS HMO Illinois Plan

- You have access to the Blue Cross Blue Shield HMO Illinois network of contracting doctors and hospitals to choose from when care is needed.
- Healthcare is provided within specific geographic areas called service areas. To be a member in HMO Illinois, **you and your covered dependents must live in its service area, and you must use doctors in the network and within your service area** unless it is an emergency.
- **The UCMC Primary Care Physicians are not currently in the BCBS HMO network.**
- Includes vision coverage with **EyeMed**



- UCHP: Not recommended for anyone who does not live in the Chicago area.
- HMO Illinois: Not recommended for anyone who does not live in Illinois or Northern Indiana, due to being outside the service area for this plan.
- The UCHP and HMO Illinois medical plans are not recommended for families who have children attending a school outside of the network.
- HMO Illinois offers "Away from Home Care" for more information contact the Benefits Office.

Medical: PPO

	BCBS HDHP Maroon Savings Choice Plan	BCBS PPO Maroon Plan
Access to Broad PPO Network	✓	✓
Specialist Visits without Referrals	✓	✓
HSA Opened by University with a University contribution; Option to Add Additional Pre-Tax Dollars	\$500 Single / \$1,000 Family*	✗
Healthcare Flexible Spending Account	✗	✓
Limited Purpose Flexible Spending Account	✓	✗
Reduced Cost for University of Chicago Care	✗	✓
In-Network Annual Deductible (Single/Family)	\$2,000 / \$4,000	\$500 / \$1,000

*The University contribution is reduced to 50% of the full amount for those who enroll in the HDHP between July and November.

*Those who enroll in December are not eligible to participate in the HSA until January 1st.

Health Savings Accounts (HSA)

- If enrolled in the BCBS HDHP Maroon Savings Choice Plan, **the University will open a Health Savings Account (HSA) for you** with HSA Bank.
- **You may make additional voluntary pre-tax contributions** through payroll deductions, to pay for eligible medical expenses.
- You may also **rollover HSA funds** from another HSA account into your University HSA account with HSA Bank.
- If you are age **55 or older**, you may contribute an additional \$1,000 annually, regardless of your coverage level.
- The IRS limits the amount that may be contributed each year to an HSA, including both your and the University's contributions. For **2025**, you can contribute:

Contributions	Individual	Family
2025 IRS Maximum	\$4,300	\$8,550
University Contribution*	-\$500	-\$1,000*
Your Maximum Contribution	\$3,800	\$7,550

** The company contribution is reduced to 50% of the full amount for those who enroll in the HDHP between July and November. If you enroll in the HDHP during this time, you may contribute \$4,050 for individual coverage or \$8,550 for family coverage.*

Health Savings Accounts (HSA)

- Use your HSA account for health-related expenses.
- Contributions earn tax free interest.
- Your balance rolls over from year to year with no “use it or lose it” rule.
- The account is “portable” (even if you transfer employers).
- The money is always yours – including the University’s contributions (there is no vesting requirement).
- ✓ When you enroll in HSA, you may receive an “ID Verification” request form from HSA Bank. **DO NOT IGNORE THIS REQUEST.** Your account will be closed if you do not respond with the requested identification documents.

Health Savings Accounts
Maximize your savings

Flexible Spending Accounts (FSAs)

- The Health Care, Limited Purpose, and Dependent Care FSAs let you set aside pre-tax money to pay for eligible expenses during the year.
- You have until the end of the 2025 calendar year to use your 2025 Health Care and Limited Purpose FSA Balance; up to \$660 can rollover into 2026 – all other balances will be forfeited
- The Dependent Care FSA has an IRS-required “use it or lose it” rule, which means you forfeit any funds not used by March 15, 2026.

	Health Care	Limited Purpose	Dependent Care
Contributions	Individuals may contribute \$250 (minimum) up to \$3,300 (maximum) annually	Individuals may contribute \$250 (minimum) up to \$3,300 (maximum) annually	Families may contribute up to the annual maximum of \$5,000 per family; no minimum
Eligible Expenses	Medical, prescriptions, dental, vision (exams, glasses, contact lenses & solution)	Dental and vision (exams, glasses, contact lenses & solution)	Childcare under age 13, before and after care under age 13, day care for disabled adults

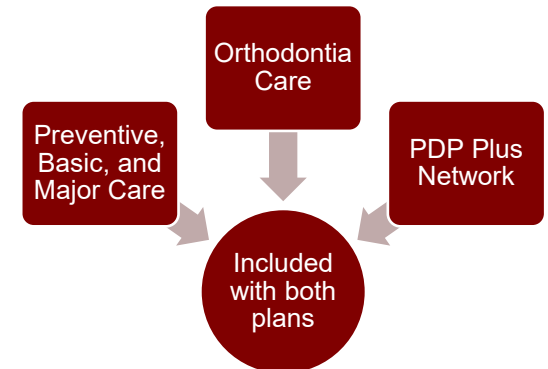
* Full list of expenses available at www.healthequity.com

Dental Plans



Core Plan and Buy-Up Plan

- The University of Chicago is pleased to offer two dental plans - a core and a buy-up option
- Both plans cover similar dental services, but pay at different levels
- The Buy-Up Plan offers a larger plan maximum (\$3,000), pays a greater percentage towards Basic Services (80%) and pays more towards out-of-network services (50%)
- No ID card is needed for either plan
- Visit www.metlife.com to locate a participating Dentist



Vision Plans



Base Plan and Premier Plan

- The University of Chicago is pleased to offer two vision plans - a base and premier option
- Both vision plans offer comprehensive coverage, including eye exams and discounts on eyewear
- The Premier Plan offers larger frame and lens allowances, as well as more lens enhancement options
- No ID card is needed for either plan
- Visit www.vsp.com to locate a participating vision provider



Group Life Insurance

Basic Life Insurance

- Equal to one times annual base salary to a maximum of \$50,000
- You are automatically enrolled

Supplemental Life Insurance

- Purchase additional life insurance protection for yourself
- Elect up to 8x your annual base salary, to a maximum of \$750,000 without evidence of insurability, within 31 days
- Evidence of insurability is required to enroll in and/or increase your coverage after 31 days
- The maximum supplemental life insurance is \$1,500,000.

✓ **Life insurance maximum coverage \$1,550,000 (basic and supplemental combined)**

Group Life Insurance

Same-or opposite-sex spouse or civil union partner

- Elect in \$10,000 increments up to \$150,000 (not to exceed 100% of your basic and supplemental life amount).
- Elect up to \$20,000 without evidence of insurability within your first 31 days.
- Election amounts greater than \$20,000 will require evidence of insurability.

Dependent Child Life Insurance (Up to age 26)

- Elect in \$2,000 increments up to \$10,000.
- Evidence of Insurability is not required.

Personal Accident Insurance

Accidental Death and Dismemberment

Single or Family Coverage Available

- Minimum coverage \$20,000
- Maximum coverage up to 10x your annual base salary up to \$1,000,000
- Unmarried dependent children under age 26 are covered if you elect family coverage
- Evidence of insurability is not required

If family coverage is elected,

- Spouse is provided coverage for 50% of your amount to a maximum benefit of \$500,000
- Child is provided coverage for 15% of your amount to a maximum benefit of \$50,000

Disability Income Protection

Short-Term Disability (STD)

- The University of Chicago provides Short Term Disability (STD) insurance administered by Voya to benefits-eligible staff employees.
- Eligible employees may receive STD payments beginning 14 calendar days after the first day of absence or the exhaustion of sick leave, whichever is longer.
- STD provides 60% of your monthly base salary.
- You are automatically enrolled at no cost to you after six months of continuous and active employment.

Long-Term Disability (LTD)

- Participation is voluntary.

Plan	Benefit Provides (Monthly)	Maximum (Monthly)
Basic Plan	60% of base salary	\$10,000
Optional Plan	60% of base salary	\$20,000

During your initial 31-day enrollment period, you will be automatically enrolled in the Basic Plan. You have the option to elect the Optional Plan (without Evidence of Insurability) at this time or to waive all coverage.

Permanent Life with Long-Term Care

Trustmark Universal Life Insurance with Long-Term Care Benefit

- The University has partnered with Trustmark to provide optional Universal LifeEvents Insurance, an industry-leading hybrid solution that combines permanent life insurance with protection against the growing costs of long-term care (LTC).
- This coverage is priced with level premiums, up to age 100, and is fully portable so you can take it with you if you change jobs or retire.
- Universal LifeEvents offers a higher death benefit during your working years, when your needs and responsibilities are the greatest.
- At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes a long-term care (LTC) benefit that can help pay for these services at any age. This benefit remains at the same level throughout your life, so the full amount is always available when you most need it.

To learn more, visit:

trustmarkins.com/email/voluntary/uchicago2022/

Retirement Program

- Supplemental Retirement Program (SRP)
- Retirement Income Plan for Employees (ERIP)
- Contributory Retirement Program (CRP)



Retirement Program - SRP

Supplemental Retirement Program (SRP)

- A 403(b) defined contribution plan with an after-tax Roth contribution option
- Participation in this plan is voluntary
- Eligible to participate immediately upon hire
- Enroll or make changes at anytime in Workday
- Choose to contribute a percentage or a dollar amount not to exceed IRS limits for the year*
 - \$23,500 for all employees (less any voluntary ERIP contributions)
 - \$31,000 for all employees age 50-59 and 64+ older within the calendar year
 - \$34,750 for all employees age 60-63
- You direct investments amongst the investment options available under the retirement plan
- Always 100% vested in your account

*2025. IRS limits include all elective deferrals from all employers' plans to which you have contributed for the tax year.

Rolling over another retirement plan

If you have a qualified retirement plan from a previous employer, you can roll the funds over into the SRP. Contact TIAA at 800.842.2252 for more information.

Retirement Program - SRP

Enrollment note: For the SRP and SRP Catch-Up, you can elect a flat amount or percentage of your gross earnings to be contributed per paycheck. If you want to reach the IRS maximum contribution amount for the year, divide the maximum contribution amount by the number of paychecks OR determine the correct percentage.

- ✓ Do not elect 100% contribution unless you want your entire check to go toward the Retirement Plan until the IRS maximum is reached.

SRP Example

ELECT FLAT AMOUNT

$$\begin{array}{rcll} \$23,500 & & 12 & \\ \text{IRS annual} & \div & \text{monthly} & \\ \text{maximum} & & \text{checks} & \\ & & = & \$1,958.33/ \\ & & & \text{check} \end{array}$$

ELECT PERCENTAGE

$$\begin{array}{rcll} & & \$10,000 & \\ \$1,958.33 & \div & \text{monthly} & = 19.58\% \\ & & \text{gross pay} & \end{array}$$

SRP Catch-Up Example

ELECT FLAT AMOUNT

$$\begin{array}{rcll} \$7,500 & & 12 & \\ \text{IRS annual} & \div & \text{monthly} & = \$625/\text{check} \\ \text{maximum} & & \text{checks} & \end{array}$$

ELECT PERCENTAGE

$$\begin{array}{rcll} & & \$10,000 & \\ \$625 & \div & \text{monthly} & = 6.25\% \\ & & \text{gross pay} & \end{array}$$

Retirement Program - ERIP

Retirement Income Plan for Employees (ERIP)

- A 403(b) defined contribution plan
- Participation in this plan is **mandatory** at age 21 and after completing one year of service (1,000 hours of service in year of computation period) with the University. Mandatory contributions do not count towards the IRS elective deferral limit.
- You direct investments amongst the investment options available under the retirement plan
- Employer matching contributions vested after three years; starts counting from the date of employment.
- You are always 100% vested in your contributions to this plan.
- Consider maximizing the ERIP Voluntary before enrolling in or increasing your SRP deferral.

	Employee	University of Chicago*
Mandatory Contributions	You are required to contribute 3% of your pay	UChicago will make a matching contribution of 4%
Voluntary Contributions	If you contribute an additional 1%	UChicago will contribute an additional 2%
	If you contribute an additional 2%	UChicago will contribute an additional 4%

Retirement Program - CRP

Contributory Retirement Program (CRP)

- Participation is **mandatory** within the first 31 days of hire for eligible faculty, academics and highly compensated staff (\$160,000 as defined by the IRS). Mandatory contributions do not count towards the IRS elective deferral limit.
- You direct investments amongst the investment options available under the retirement plan
- Employer matching contributions vested after three years; starts counting from the date of employment.
- You are always 100% vested in your contributions to this plan.

	Employee	University of Chicago *
Mandatory Contributions	You are required to contribute 5% of your pay	UChicago will make a matching contribution of 8%

Retirement Plan Vendor

TIAA

- The Teacher Insurance and Annuity Association (TIAA) is the sole provider of recordkeeping services for the University of Chicago Retirement Plan accounts.
- As the single recordkeeper, TIAA is responsible for maintaining participant accounts, processing investment transactions, storing beneficiary information, and providing participants with account-related information
- To enroll in and change your investments visit TIAA at tiaa.org/uchicago or call 800.842.2252.



Staff and Faculty Assistance Program

- AllOne Health provides confidential services to you and your family members 24/7.
- Programs are designed to help people with the challenges of daily life by offering:

**Mental and Emotional Health**

- Scheduled counseling and in-the-moment support to improve your life and relationships

**Tools for Tough Times**

- Help with issues such as stress, depression, grief, anxiety, substance abuse, relationships, divorce, life changes, trauma, PTSD, and more

**Caring for Others**

- Services and resources to navigate family dynamics, parenting, childcare, adoption, senior services, eldercare, military and veterans, disability care and even pet care

**Financial and Legal**

- Advice and tools to help with money matters and changes in your financial situation
- Legal education and access to legal and financial info and forms

**Work-Life Resources**

- Anytime access to skill-building courses, assessments, forms, calculators, quizzes, videos, articles and more to feel your best at work, home and in your community

AllOne Health 800.456.6327

www.perspectivesltd.com – Create an account using your UChicago email and Company Code UNI500

Wellness

BeWell UChicago Wellness Program

- Available to Faculty & Staff who are eligible to enroll in one of the medical plans.
- BeWell UChicago delivers a holistic wellness program designed to improve and maintain your overall well-being.
- It includes personalized fitness and nutrition guidance, mental health support, health challenges, and educational resources.
- You can earn rewards for participation and connect with colleagues on similar wellness journeys.
- The program is accessible via a user-friendly mobile app, and your privacy is safeguarded. It's an opportunity to improve your health and join a supportive wellness community within the workplace.
- See your Benefits Guide for more details.

Legal Plan

MetLife Optional Legal Plan

- The University has partnered with MetLife to provide an optional Legal Plan to help support your entire family with legal help.
- Legal help can be valuable at every stage of life – whether you’re getting married, sending kids off to college, or retiring and planning for the future, having access to expert legal help allows you to navigate life’s milestones confidently.
- Additionally, the MetLife Legal Plan is equipped with TurboTax. This “Do it Yourself” online product can help you prepare and file your taxes at no additional charge.
- MetLife Legal Plans give you unlimited access to a network of top attorneys for all legal matters covered under two plan options —\$20.50 per month for the Basic Legal Plan option or \$26.50 per month for the Legal Plan Plus Parents option.

To learn more, visit:
legalplans.com or call 800.821.6400

Pet Insurance

MetLife Pet Insurance

- The University has partnered with MetLife to provide optional Pet Insurance coverage to help support your furry family members. Similar to health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.
- MetLife Pet Insurance can help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with preventive care like X-rays and ultrasounds. Pet Insurance may not cover pre-existing conditions, so now is the time to insure.
- Coverage options include levels of coverage from \$500-\$25,000 annually. There are \$0-\$2,500 deductible options and reimbursable percentages from 50-100%.

To get a quote or enroll today, visit:

[metlife.com/getpetquote](https://www.metlife.com/getpetquote) or call 1.800.GET.MET8

Commuter Benefits

Commuting and Off-Campus Parking

- Mass transit: Metra, CTA, RTA, Pace, South Shore Line, etc.
- Off-campus parking



Enroll anytime through HealthEquity at: www.healthequity.com

- Enroll prior to the 10th of the month to receive the benefit for the following month
- Select the type of pass/card and the dollar amount
- Passes are mailed directly to your home each month
- Monthly deductions through payroll with pre-tax dollars



UOC and UCMC Garages and Lots

- Are not included in this program
- Enroll directly with The University's Transportation & Parking Office
 - parking@uchicago.edu
- Monthly deductions through payroll with pre-tax dollars



Education Benefits

Staff Employees

Tuition At The University of Chicago (*undergraduate and graduate degrees*)

- Full time, benefits-eligible employees
- You are eligible for this benefit beginning on the first day of the next quarter following the effective date of your benefit-eligible date.
- 50% of tuition, up to two classes per quarter
- Must have registered/enrolled at University before submitting tuition assistance request to Benefits Office



NATIONAL
LOUIS
UNIVERSITY

Tuition Outside of The University of Chicago (*first undergraduate degree only*)

- Full time, benefits-eligible employees
- You are eligible for this benefit beginning on the first day of the next quarter or semester following the effective date of your benefit-eligible date.
- Pays 75% of tuition up to \$2,000 per calendar year
- Lifetime maximum benefit of \$26,000

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UNIVERSITY
OF ILLINOIS
AT CHICAGO



Education Benefits

Staff Dependent Children Tuition Benefit

Tuition at the University of Chicago

- Eligible dependent children of full time, benefits-eligible staff employees. Child must be an eligible tax-dependent, unmarried and under age 25 to qualify.
- Your child is eligible for this benefit beginning on the first day of the next quarter following the effective date of your benefit-eligible date.
- Pays 50% remission of undergraduate tuition
- Maximum benefit is 12 quarters
- Application required at the beginning of each quarter



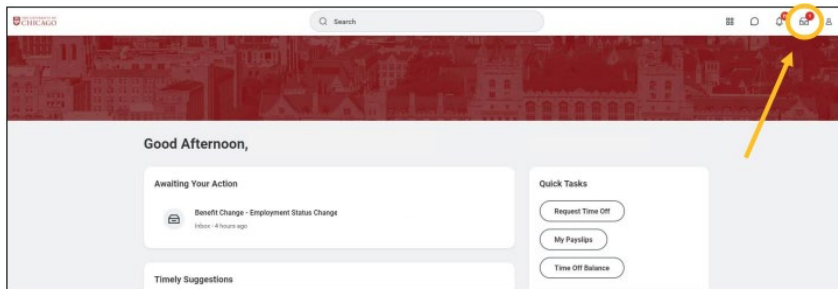
Tuition at the University of Chicago Laboratory Schools

- Provides tuition remission on a sliding scale, based on your household adjusted gross income. Minimum remission amount offered is 50%
- Additional remission of \$2,000 for multiple children enrolled at Chicago Laboratory Schools

Workday

Start Your Enrollment

1. Log in to workday.uchicago.edu using your CNet ID and Password.
2. From the Home page, click on the inbox icon in the top right corner.
3. Select the **Benefit Change – Hire** or **Benefit Change – Employment Status Change** inbox task on the left side of the screen.
4. Then click the **Let's Get Started** button.



You may view the complete Quick Reference Guide by visiting [Managing Your Benefits in Workday](#) on the UChicago Intranet.

Keep in Mind

- You have 31 days from the date that you become benefits eligible to enroll in benefits.
- If you do not enroll within the 31-day window, your next opportunity to enroll in benefits is during Open Enrollment, or if you experience a qualifying life event.
- You may not elect coverage as an employee AND receive coverage as a dependent if both you and your spouse or partner are employed by the University.

Supporting Documentation

- If you are adding beneficiaries or dependents, you must provide social security numbers, dates of birth, and addresses for those individuals. Proof of relationship is required for all dependents.
- Accepted documents include:
 - Spouse/Civil Union Partner: marriage or civil union certificate
 - Child: birth certificate or adoption documents
 - For military veteran dependents ages 26 through 29, the Certificate of Release or Discharge from Active-Duty document is also required.



Benefits Resources

Benefits Guide

This Benefits Guide contains information about the range of benefits available to you, as well as important information about your rights and responsibilities under the University benefit plans. Please take time to review it carefully and share it with those who help you make benefits decisions.

<https://intranet.uchicago.edu/benefits-and-career/benefits/benefits-guidebook>

Virtual Benefits and Health Fair

Visit the Virtual Benefits and Health Fair for additional plan Flyers, resources, and Key Provider presentations.

<https://mybenefits.nfp.com/UChicago/benefits-fair/>



Benefits Office

E-Mail	benefits@uchicago.edu
Website	https://intranet.uchicago.edu/benefits-and-career/benefits
Office Hours	Monday through Friday from 8:30 AM – 4:30 PM
Phone	773.702.9634
Confidential Fax	773.834.0996