



CITY OF CHICAGO  
RAHM EMANUEL MAYOR

**Department of Finance**  
**Benefits Management Division**  
[www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org)

# BENEFITS BULLETIN

October 16, 2014

## OPEN ENROLLMENT IS COMING SOON

### IMPORTANT DATES TO REMEMBER

The City of Chicago will hold the annual Medical, Dental and FSA Open Enrollment Period for all eligible employees from November 3rd thru November 18, 2014. During this enrollment, you will have the chance to do the following:

- Change your medical and/or dental plan
- Enroll for coverage, if you don't have coverage now
- Enroll your eligible dependents for coverage if they aren't covered now
- Cancel coverage for yourself or your dependents
- Combine coverage if you and your spouse are both eligible City of Chicago employees and enrolled in the same medical plan
- Enroll for the first time or re-enroll in the Flexible Spending Account (FSA) program.

### WHAT YOU NEED TO DO NOW

**A. Find Your Employee ID Number.** Many employees do not know this number. Here is the easy way to find it, and make sure it's the right length.

1. Look on the upper left of your paystub where it says PAYEE/EMPLOYEE NUMBER. That's it. Please note: this is not your Kronos number, the number you use for City computer access, or your payroll number.
2. It needs to be adjusted to eight digits long for online open enrollment. Simply add zeroes at the front to make it eight digits. Examples: 5432 becomes 00005432 and 1234567 becomes 01234567.
3. Write down this eight digit number and save it.

## WHAT YOU NEED TO DO NOW *continued*

**B. Can You Get Into The System?** If you plan to enroll online, go to [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) (the benefits Service Center website) on a computer to test your open enrollment username and password, to make sure you can get into the system. (You can enroll online, or by using the toll free number – your choice.)

1. If you've forgotten your username, click **Forgot Your Username** and enter your employee ID (eight digit). Follow the other prompts to get your new username.
2. If you've forgotten your password, click **Forgot Your Password** then enter your username and follow the prompts.
3. If you've forgotten both, get your username first.
4. If you've never used the system, click **First Time Logging In** and follow the prompts.

**C. Write It Down!** Hang onto your username and password; you need them for online open enrollment.

Your fall 2014 Open Enrollment decisions take effect January 1, 2015. You'll receive a personalized Open Enrollment envelope to sign for with your next paycheck, containing important information such as your current covered dependents, your medical and dental plans, City medical coverage, FSA options, and other benefits.

## WELLNESS PROGRAM 2015

***Does not apply to coverage under Plan B for Sworn Police Officers below the rank of Sergeant represented by the Fraternal Order of Police.***

If you and your covered spouse/domestic partner/civil union spouse are enrolled in a City of Chicago medical plan, you will automatically be enrolled in the Chicago Lives Healthy wellness program for the 2015 benefit year during the open enrollment process.

If you or your covered spouse/domestic partner/civil union spouse choose not to participate, you can select "No" during open enrollment and opt out of the wellness program. If you select "No" for yourself or your covered spouse/domestic partner/civil union spouse, you will pay a \$50 increase per non-participant in your monthly employee health care contribution for the 2015 benefit year.

More information about the Chicago Lives Healthy wellness program will be outlined in your personalized Open Enrollment envelope.

# FSA 2014 – USE IT OR LOSE IT

## IMPORTANT NOTE:

**If you currently participate in the City’s FSA plan and you don’t spend all your funds, any amount remaining in your FSA after March 31, 2015 will be forfeited. The last day to spend your 2014 funds is March 15, 2015.**

The FSA (Flexible Spending Account) health plan is an employer-sponsored plan that lets you set aside money (on a pretax basis) from your paycheck to pay for out-of-pocket medical, dental and vision expenses. You can use the funds to pay for eligible expenses for you, your spouse and your tax dependents.

An FSA can help reduce your taxes and increase your take home pay. The money you contribute to an FSA is exempt from federal taxes, as well as most state and payroll taxes.

For a list of eligible expenses, visit the PayFlex website at [HealthHub.com](http://HealthHub.com) or call Pay Flex 1-800-284-4885. Monday to Friday 7am – 7pm and Saturday 9am – 2pm.

## RE-ENROLLMENT REMINDER:

If you are currently enrolled in the FSA and you wish to participate in the FSA in 2015, you must re-enroll during this Open Enrollment Period.

You must use [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) from Nov 3 thru Nov 18, 2014. *Re-enrollment cannot be done at [www.HealthHub.com](http://www.HealthHub.com)*

## BENEFIT FAIR CALENDAR

Benefit fairs are your opportunity to get in-person answers from the following representatives: Blue Cross Blue Shield PPO & Blue Advantage HMO medical plans, Blue Care dental HMO & dental PPO plans, Telligen Medical Advisor, Quest Diagnostics, CVS-Caremark prescription drugs, Davis Vision plan, PayFlex FSA plans, MetLife universal insurance, Prudential term life insurance and long term disability plan, Nationwide Retirement Solutions deferred compensation program, Wageworks transit benefit program, Chicago Municipal Employees Credit Union, Chicago Patrolmen's Federal Credit Union, Chicago Lives Healthy wellness program, and the Benefits Management Division.

<b>Dates</b>	<b>Locations</b>	<b>Dates</b>	<b>Locations</b>
<b>Friday November 7th</b>	<b>Public Safety Headquarters</b> 3510 S. Michigan Ave (Multi-Purpose Room) 10:00 - 3:30	<b>Thursday November 13th</b>	<b>Midway Airport AMC Building</b> 6201 South Laramie (First Floor) 10:00 - 3:30 (City ID Required)
<b>Friday November 14th</b>	<b>City Hall ( 1-Day Only)</b> 121 N. LaSalle Street (10th and 11th Floors) 10:00 - 4:00	<b>Monday November 17th</b>	<b>DePaul Center</b> 333 S. State Street (3rd and 4th Floor) 10:00 - 4:00
<b>Thursday November 6th</b>	<b>O'Hare Airport</b> Department of Aviation 10510 W. Zemke Blvd (2nd Floor) 10:00 - 3:30 (City ID Required)		

**IMPORTANT REMINDER:** The Benefit Fairs listed above are for INFORMATIONAL purposes only. New enrollment, changing your plan and/or submitting certified documents will not be possible at any of these locations.