



# BENEFITS BULLETIN

OCTOBER, 2015

## 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 2nd thru November 17, 2015.

During this enrollment, you will have the chance to make changes in coverage such as:

- 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
- Enroll for the first time or re-enroll in the Flexible Spending Account (FSA) program

### WHAT YOU NEED TO DO NOW

In order to create an online account, you will need your eight digit employee ID number.

#### 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.

Look on the upper left of your paystub where it says PAYEE/EMPLOYEE NUMBER. That's it.

***This is not your Kronos number, the number you use for City computer access, or your payroll number.***

For online open enrollment your employee number needs to be eight digits long. Simply add zeroes at the front to make it eight numbers. Examples: 5432 becomes 00005432 and 1234567 becomes 01234567.

Write down this eight digit number and save it.

#### CAN YOU GET INTO THE SYSTEM?

If you plan to enroll online, go to [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) or call 1-877-299-5111 to test your open enrollment username and password and make sure you can get into the system.

(You can enroll online, or by using the toll free number - your choice.)

If you've forgotten your username, click Forgot Your User Name and enter your eight digit employee ID number. Follow the prompts to get your new username. If you've forgotten your password, click Forgot Your Password then enter your username and follow the prompts. If you've forgotten both, get your username first. If you've never used the system, click First Time Logging In and follow the prompts.



#### WRITE IT DOWN!

Hang on to your username and password; you need them for online open enrollment.

Your fall 2015 open enrollment decisions take effect January 1, 2016.

You'll need to sign for your personalized open enrollment envelope which you will receive on your next payday. It contains important information such as your current covered dependents.



***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/civil union partner/domestic partner are enrolled in a City of Chicago medical plan, you will automatically be enrolled in the Chicago Lives Healthy wellness program for the 2016 benefit year during the open enrollment process.

However, if you or your covered spouse/partner 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/civil union spouse, you will pay a \$50 increase per non-participant in your monthly employee health care premium for the 2016 benefit year.

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

## BENEFIT FAIRS

Benefit fairs are your opportunity to get in-person answers about your benefits.

## DATES & LOCATIONS

**THURSDAY NOVEMBER 5TH • MIDWAY AIRPORT  
AMC BUILDING**

6201 South Laramie (First Floor) 10:00 - 3:30  
(City ID Required)

**FRIDAY NOVEMBER 6TH • PUBLIC SAFETY  
HEADQUARTERS**

3510 S. Michigan Ave (Multi-Purpose Room) 10:00 - 3:30

**TUESDAY NOVEMBER 10TH • O'HARE AIRPORT  
DEPARTMENT OF AVIATION**

10510 W. Zemke Blvd (2nd Floor) 10:00 - 3:30  
(City ID Required)

**FRIDAY NOVEMBER 13TH • CITY HALL**

121 N. LaSalle Street (10th and 11th Floors) 10:00 - 4:00

**MONDAY NOVEMBER 16TH • DEPAUL CENTER**

333 S. State Street (3rd and 4th Floors) 10:00 - 4:00

## FLEXIBLE SPENDING ACCOUNTS (FSA)

The FSA is a way for you to set aside money on a pretax basis from your paycheck to pay for out-of-pocket medical, dental and vision expenses for you, your spouse and 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 or call Pay Flex 1-800-284-4885. Monday to Friday 7am – 7pm and Saturday 9am–2pm.

## OTHER FSA BENEFITS

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

An FSA is also a way to set aside pretax money to pay for child care (under age 13), elder care or care for a dependent who is incapable of self-care. Child care includes:

- Child care in a licensed day care or in your own home
- Preschool tuition
- Before and after school care
- Summer day camp

## FSA 2015-USE IT OR LOSE IT

If you currently participate in the City's FSA plan and you don't spend all your 2015 funds, any amount remaining in your FSA after March 30, 2016 will be forfeited. The last day to spend your 2015 funds is March 15, 2016.

## FSA 2016 ENROLLMENT

If you are currently enrolled in the FSA and you wish to participate in the FSA in 2016, you must re-enroll during this open enrollment period.

You must use [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) or call 1-877-299-5111 from November 2 thru November 17, 2015 to enroll or re-enroll in the FSA.

(Re-enrollment cannot be done at [www.HealthHub.com](http://www.HealthHub.com))