



# BENEFITS BULLETIN

SPRING, 2016

For all benefits eligible Police Officers below the rank of Sergeant represented by the Fraternal Order of Police (FOP).



## LIFE INSURANCE

As a full-time City of Chicago employee, you automatically receive life insurance at no charge. Make sure you have the final say in who gets your life insurance and keep your beneficiary record up-to-date with Prudential. Anyone or any organization can be named as a beneficiary and you can have more than one. Even after a divorce, the insurance will be paid to the person or organization named as a beneficiary. You can designate or change your beneficiary any time; you don't have to wait until open enrollment.

If Prudential has no record of you naming a beneficiary, the life insurance cash benefit will be paid in this order:

1. All of the money is paid to the employee's spouse.
2. If there is no spouse or the spouse is deceased, the cash benefit is paid to any children in equal shares.
3. If there are no children, the cash benefit is paid to the employee's parents.
4. If both parents are deceased, the benefit is paid to the employee's brothers and sisters in equal shares.

Call Prudential at 1-800-778-3827 to ask for help designating a beneficiary, or visit [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits). Use code 44004 if you haven't already set up a user name and password.

**Please Note:** The pension fund and Nationwide deferred compensation beneficiary designation and rules may be different from Prudential's life insurance rules. Contact the pension fund and Nationwide for more information:

Policeman's Annuity Benefit Fund of Chicago • [www.chipabf.org](http://www.chipabf.org) • 1-312-744-3891

Nationwide • [www.chicagodeferredcomp.com](http://www.chicagodeferredcomp.com) • 1-877-677-3678



## ADVOCATE OPENS OFFICES IN WALGREENS

Beginning in May 2016, Advocate Health Care will open primary care offices in select Walgreens stores, replacing Walgreens current health clinics. Both PPO and HMO members can now use Advocate's Walgreens offices for primary care. HMO visits must be approved by the member's own PCP (primary care physician). PCPs may direct HMO members to Advocate's Walgreens locations for non-urgent care after hours and on weekends.

Charges for City employees at Advocate's primary care offices in Walgreens stores will be:

- PPO members pay 10% coinsurance after the annual deductible has been met.
- HMO Blue Advantage members' visits are now covered with a \$20 copay if approved by your PCP.



## STRUGGLING TO QUIT?

Smokers are urged to talk with their doctor or health care provider about ways to quit smoking.

When used together with proven quit smoking strategies, prescription medications can increase your chances of quitting for good by helping deal with uncomfortable feelings of nicotine withdrawal. For example, prescription medication not only reduces nicotine withdrawal and cravings for cigarettes, it also blocks the effects of nicotine if you start smoking again. Certain smoking cessation drugs may be available at no charge in the City's PPO and HMO.

Visit [www.smokefree.gov](http://www.smokefree.gov) for more information and free help with quitting.



## GET RID OF MEDICATIONS SAFELY

If you have unused or expired pain medications or over-the-counter medications, these should be disposed of safely and not thrown in the trash or flushed down the drain.

The Chicago Department of Public Health and Chicago Police Department have partnered to provide a place for the safe and proper disposal of medications. Pharmacy drop boxes have been installed in the lobby at most Chicago Police stations. Use this link to find a drop box location near where you live or work

[http://www.cityofchicago.org/city/en/depts/cdph/supp\\_info/pharmaceuticals\\_dropofflocations.html](http://www.cityofchicago.org/city/en/depts/cdph/supp_info/pharmaceuticals_dropofflocations.html)



## WHEN CITY EMPLOYMENT ENDS . . .

Your benefits end at 11:59 p.m. on the last day of employment with the City of Chicago. You can choose to continue your enrollment in the medical, vision, dental, and life insurance plans by paying the monthly premiums yourself, however, you must take action to make this happen.

**MEDICAL INSURANCE** – You will be mailed information about your options to continue the same HMO or PPO coverage you had when you left City employment. You have 60 days to sign-up for the PHSA/COBRA continuation of coverage. Complete the PHSA/COBRA enrollment form and mail your monthly premium check as instructed on the form.

**VISION AND DENTAL INSURANCE** – Coverage is purchased separately from PHSA/COBRA medical insurance when you leave City employment. You do not have to elect medical to continue vision or dental coverage. Visit [www.cityofchicago.org/benefits](http://www.cityofchicago.org/benefits) for monthly dental and vision rates or call the Benefits Service Center at 1-877-299-5111. Coverage must be elected within 60 days of separation from employment.

**LIFE INSURANCE** – Contact Prudential at 1-800-778-3827 for information about continuing your life insurance. Elect to continue your life insurance policy within 31 days of your last day of employment.

**FLEXIBLE SPENDING ACCOUNT (FSA)** – You cannot continue the FSA plan or make any more pre-tax contributions after your City employment ends. Eligible expenses must be incurred before 11:59 p.m. on the last day of your City employment. You have until March 31st of the next year to submit claims. Contact PayFlex at 1-800-284-4885 to find out how to submit claims.

### 2016 MONTHLY PHSA PREMIUM FOR MEDICAL COVERAGE (CITY'S MONTHLY COST PLUS 2%)

Plan	Single Employee	Employee + One	Employee + Two or more
PPO	\$676.71	\$1,206.30	\$1,670.58
HMO	\$531.46	\$1,071.41	\$1,568.33