

# Chicago Department of Human Resources City of Chicago Department of Finance

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## Notice to Employees Leaving City Employment

*Leaving City service will affect your benefits. Below is an overview describing some of these effects. It is general information, and in individual cases, you may wish to discuss these benefits with your Department's Human Resources representative and with your Union representative (if applicable). For healthcare-related questions, you may contact the Benefits Service Center at 1-877-299-5111.*

- I. **VACATION.** You will be paid for all vacation time due, including pro-rated time for this year, in accordance with the provisions of the applicable collective bargaining agreement or, for employees not covered by a collective bargaining agreement, the Salary Resolution and applicable law.
- II. **COMPENSATORY TIME.** If you are eligible and have compensatory time accrued, you will be paid for it in accordance with the provisions of the applicable collective bargaining agreement or, for employees not covered by a collective bargaining agreement, the Salary Resolution and applicable law.
- III. **HEALTHCARE COVERAGE.** Your City health coverage will terminate on your last day worked in case of layoff, resignation, termination, or retirement. In those situations, you will have three options for continuing health coverage: PHSA/COBRA Continuation Coverage, Transfer of Policy to a Retail Policy, and the Healthcare Marketplace.

A. **PHSA/COBRA Continuation Coverage.**

***PHSA/COBRA Continuation Eligibility.*** When coverage under the City's group health plans (including group medical, dental, and vision coverage, as well as the healthcare flexible spending account offered under the City's Pre-Tax Contribution Cafeteria Plan) ends, based on a qualifying event such as a layoff, resignation, termination, or retirement, you and/or your covered dependents may be eligible to continue your medical, dental and vision benefits at your own expense for 18 months. You will be allowed to continue coverage under the health care Flexible Spending Account (FSA) through the end of the current plan year, only if there is a positive account balance at the time of the loss of coverage, and only if you submit the required contribution amount. The benefits provided are the same as those offered to eligible employees covered under the City's group health benefits. The Benefits Service Center will forward a PHSA/COBRA Notice containing the continuation of coverage information to your address on record with the City at the time of your change in employment status.

If you do not receive the PHSA/COBRA Notice within 30 days of your last day worked, call the Benefits Service Center at 1-877-299-5111. You also may find information about your PHSA/COBRA continuation rights outlined in the City's Medical Plan, which can be found online at [www.cityofchicago.org/benefits](http://www.cityofchicago.org/benefits).

**B. Replace Blue Cross City Coverage With A Blue Cross Retail Policy.** If you are enrolled in the City's group health plans when you leave employment with the City, you have an opportunity obtain a Retail Policy from Blue Cross and Blue Shield of Illinois (BCBSIL) within 60 days before or after of your loss of City coverage. A BCBSIL Retail Policy is not PHSA/COBRA Continuation coverage and will not be identical to your current medical coverage with the City. A BCBSIL Retail Policy for individual or family health insurance coverage offers three levels of coverage (Gold, Silver, and Bronze) that could fit your needs. Call BCBSIL at 1-866-514-8044 within 60 days before or after the effective date of your layoff, resignation, termination, or retirement. Follow the telephone prompts for a new Retail Policy: when prompted, say "new".

- If you elect to continue the City of Chicago's medical coverage through PHSA/COBRA, you can obtain medical coverage with a BCBSIL Retail Policy at the end of the 18 months. To do so, you can contact BCBSIL directly at 1-866-514-8044, and follow the same prompts. You must call within 60 days before or after your PHSA/COBRA Continuation period ends.
- The BCBSIL Retail Policies are not affiliated with the City of Chicago.

**C. The Healthcare Marketplace.** Individual coverage is available through the Healthcare Marketplace. More information is available at [www.healthcare.gov](http://www.healthcare.gov). This is a resource where individuals, families, and small businesses can learn about health insurance options; compare health insurance plans based on costs, benefits, and other important features; choose a plan; and enroll in insurance. The Marketplace also provides information on programs that help people with low to moderate income and resources to pay for insurance. This includes ways to save on the monthly premiums and out-of-pocket insurance costs available through the Marketplace and information about other programs, including Medicaid and the Children's Health Insurance Program (CHIP).

#### IV. LIFE INSURANCE.

**A. Basic and Optional Life Insurance (Offered by MetLife).** Basic and optional life insurance both terminate on your last day worked. You may convert all or part of your coverage, basic and optional, to an individual life policy by submitting a written application to the insurance company within 31 days following your last day worked. If you are enrolled in optional term life, you are eligible to take advantage of the portability feature. Portability is an option that enables you to obtain MetLife term coverage similar to your current group plan. You have 31 days from your last day worked to submit the application. For more information, contact MetLife's customer service team at 1-866-492-6983.

**B. Universal Permanent Life (Texas Life).** Coverage is guaranteed if required premiums are paid, even after you leave City employment. When employment ends, you can continue coverage by paying equivalent monthly premiums directly to the insurer. For more information, call the insurance agency at 1-800-638-6855 or Texas Life at 1-800-283-9233. You can also view your account and perform certain activities online at [www.TexasLife.com](http://www.TexasLife.com). (If you purchased universal life before July 2007 your policy was issued by MetLife MetroMatic. For more information call the insurance agency at 1-800-638-6855 or call MetLife MetroMatic at 1-800-523-2894.)

**1. Transferring Ownership.** As the employee, you are the owner of all universal life policies. However, you may transfer ownership at any time. The individual to whom you transfer ownership will be responsible for premium payments. For transfers, call the insurance agency at 1-800-638-6855 or Texas Life at 1-800-283-9233, Ext. 6814.

**2. Child Term Riders (Conversion Privilege).** If you have a child term rider you can convert it to an individual universal life policy up to three times the amount of the term rider without having to provide evidence of insurability (proof of good health) if you do so before the expiration of the policy. The child term rider terminates when the child reaches the age of 25 or when the primary insured's age is 65, whichever is earlier. Coverage on a stepchild ceases upon the primary insured's divorce from the stepchild's natural or adoptive parent. For more information, call the insurance agency at 1-800-638-6855 or Texas Life at 1-800-283-9233.

**C. Universal Life (previously offered through the Deferred Compensation Plan).** These policies are no longer offered, and old policies still in existence are currently insured by Transamerica. For more information about continuing these universal life insurance policies, contact Nationwide Retirement Solutions at its local office at 312-443-1975 or Transamerica at 1-800-618-1698.

**V. LONG TERM DISABILITY (LTD) INSURANCE (Offered by Prudential Insurance).** If you filed for long term disability and/or are receiving long term disability payments, please contact Prudential at 1-800-778-3827 for information regarding the possibility of continuing your LTD benefits. For general information on the LTD program, contact Prudential at 1-800-842-1718.

**VI. PENSION CONTRIBUTIONS.** Contact your pension fund regarding your pension contributions and benefits: Municipal Employees' Annuity and Benefit Fund 1-312-236-4700; Laborers' and Retirement Board Employees Annuity Benefit Fund of Chicago 1-312-236-2065; Firemen's Annuity and Benefit Fund of Chicago 1-312-726-5823; or the Policemen's Annuity and Benefit Fund of Chicago 1-312-744-3891.

**VII. DEFERRED COMPENSATION.** If you are enrolled in the City of Chicago Deferred Compensation Plan, to discuss options contact Nationwide Retirement Solutions at its local office 312-443-1975 or at 1-877-677-3678.

**VIII. UNEMPLOYMENT COMPENSATION.** Contact your department's timekeeper if you need a State of Illinois Department of Labor Unemployment Compensation booklet.

To find out how and where to apply for unemployment benefits, visit: <http://www.ides.illinois.gov> or call the Illinois Department of Employment Security at 1-800-244-5631. When applying for unemployment compensation, you will need to bring the following:

- Your social security card;
- Your official Notice of Separation; and
- The unemployment compensation booklet mentioned above.