



BENEFITS BULLETIN

October 16, 2013

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 4th thru November 19, 2013. 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.

The decision(s) you make during this Open Enrollment period will become effective January 1, 2014. You will receive a personalized Open Enrollment envelope to sign for with your next paycheck. Your envelope will provide you important information such as what medical and dental plan you currently have and the eligibility of your covered dependents. Several additional inserts for next year will be inside your envelope including medical and dental plan designs, FSA options, and term life insurance online enrollment. Please take your envelope home and share it with your family members.

WELLNESS PROGRAM 2014

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 2014 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 2014 benefit year.

Additional information regarding the Chicago Lives Healthy wellness program and the 2014 enrollment steps (Biometric Screening, Well-being Assessment (WBA) and the Health Check-In Call) will be outlined in the Open Enrollment for 2014 personalized envelope that you will be required to sign for with your paycheck.

FSA 2013 – 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, 2014 will be forfeited. The last day to spend your funds is March 15, 2014.

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 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 2014, you must re-enroll during this Open Enrollment Period. You must use www.cityofchicagobenefits.org between Nov 4 and Nov 19, 2013. Re-enrollment cannot be done at www.HealthHub.com

BENEFIT INFORMATION FAIR CALENDAR

Do You Have Questions About Benefit Plans Available To Eligible City of Chicago Employees?

This is 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, The Healthways (Chicago Lives Healthy) wellness program, and the Benefits Management Division

All Fairs below will be held from 10:30am to 2:30 pm

Dates	Locations	Dates	Locations
Friday November 8th	Public Safety Headquarters 3510 S. Michigan Ave (Multi-Purpose Room)	Tuesday November 12th	Midway Airport AMC Building 6201 South Laramie (First Floor)
Wednesday November 13th	City Hall (2-Day Fair) 121 N. LaSalle Street (10th and 11th Floors)	Thursday November 14th	City Hall (2-Day Fair) 121 N. LaSalle Street (10th and 11th Floors)
Friday November 15th	O’Hare Airport Department of Aviation 10510 W. Zemke Blvd (2nd Floor)	Monday November 18th	DePaul Center 333 S. State Street (3rd and 4th Floor)

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.