



BENEFITS BULLETIN

FALL 2018

For all benefits eligible City of Chicago employees other than sworn police officers below the rank of Sergeant



ANNUAL OPEN ENROLLMENT IS COMING SOON

The City is holding the annual medical, dental, vision and healthcare Flexible Spending Account (FSA) open enrollment for all eligible employees from **October 17, 2018 through October 31, 2018**. Open enrollment is the time of year when you can:

- Change your medical, dental or vision coverage
- Enroll for coverage, if you don't already have coverage
- Enroll your eligible dependents if they aren't already covered
- Cancel coverage for yourself or your dependents
- Enroll for the first time or re-enroll in a Healthcare and/or Dependent Care FSA

Benefits eligible employees will receive a personalized open enrollment packet distributed at your work location in mid-October. If you are going to be on vacation, furlough or recently placed on leave, you must pick up your enrollment packet from your work location. Information will also be posted on www.cityofchicago.org/benefits



PREPARE TO ENROLL ONLINE

Step 1: Employee ID Number.

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

Where to find your employee ID number.

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.

Step 2: Add Zeroes.

For online open enrollment, your employee ID 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.

Step 3: Create Online Account. If you plan to enroll online, go to: www.cityofchicagobenefits.org to create your open enrollment username and password to make sure you can get into the system. If you already have an online account, you can test it to ensure it works.

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.

Step 4: Write it Down.

Hang on to your username and password; you will need them to access the online open enrollment system.

Your fall 2018 open enrollment decisions take effect January 1, 2019.

You'll need to sign for your personalized open enrollment packet which you will receive at your work location. It contains important information such as your current covered dependents.

If you do not wish to enroll online, you may call the toll free number 1-877-299-5111 from October 17, 2018 through October 31, 2018.



Chicago Lives Healthy WELLNESS PROGRAM 2019

If you and your covered spouse/civil union partner/ pre-August 2017 same sex domestic partner are enrolled in a City of Chicago medical plan and remain on the plan on November 1, 2018, you will automatically be enrolled in the *Chicago Lives Healthy* wellness program for the 2019 benefit year during open enrollment.

To 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/ pre-August 2017 same sex domestic partner, you will pay a \$50 increase per non-participant in your monthly employee health care premium for 2019.

In December, more information about the *Chicago Lives Healthy* wellness program will be mailed to you at home.

BENEFITS INFORMATION FAIRS

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

DATES & LOCATIONS

Wednesday, October 10, 2018 • City Hall

121 N. LaSalle St. (11th Floor) • 10:00 a.m. - 3:30 p.m.

Thursday, October 11, 2018 • DePaul Center

333 S. State St. (4th Floor) • 10:00 a.m. - 3:30 p.m.

Wednesday, October 17, 2018 • Public Safety Headquarters

3510 S. Michigan Ave. (1st Floor) • 10:00 a.m. - 3:30 p.m.

Thursday, October 18, 2018 • Family and Support Services

1615 W. Chicago Ave. (2nd Floor) • 10:00 a.m. - 3:30 p.m.

Wednesday, October 24, 2018 • Midway Airport AMC Building

6201 S. Laramie St. (1st Floor) • 10:00 a.m. - 3:30 p.m.

**Thursday, October 25, 2018 • O'Hare Airport
Department of Aviation**

10510 W. Zemke Blvd. • 10:00 a.m. - 3:30 p.m.

Monday, October 29, 2018 • 2FM Building

900 E. 103rd St. • 10:00 a.m. - 3:30 p.m.

Tuesday, October 30, 2018

1869 W. Pershing Rd. • 10:00 a.m. - 3:30 p.m.

HEALTHCARE FSA

The healthcare 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.

A healthcare FSA can help reduce your taxes. 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 this page on the ConnectYourCare website:

<https://www.connectyourcare.com/tools/eligible-expenses/>

DEPENDENT CARE FSA BENEFITS

A dependent care 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 2018 - USE IT OR LOSE IT

If you currently participate in the City's FSA plan and you don't spend all your 2018 funds, any amount remaining in your FSA after March 31, 2019 will be forfeited. The last day to spend your 2018 funds is March 15, 2019. For questions about 2018 reimbursement, contact PayFlex. You can call 1-800-284-4885 or you can visit the website: www.HealthHub.com

FSA 2019 ENROLLMENT

If you are currently enrolled in the healthcare or dependent care FSA and you wish to participate in the FSA in 2019, you must re-enroll during this open enrollment period.

To enroll or re-enroll visit www.cityofchicagobenefits.org or call 1-877-299-5111 from October 17 through October 31, 2018.

(Enrollment cannot be done at ConnectYourCare)

VOLUNTARY SUPPLEMENTAL INSURANCE.

Aflac and Combined are available to City of Chicago employees who desire to purchase voluntary supplemental insurance through payroll deductions. They have various supplemental policies available which pay cash benefits in certain circumstances in case of unexpected events in your life such as accidents, unexpected medical care, etc. For more information, call:

- AFLAC: 1-888-382-3522
- COMBINED: 1-888-870-3382

Each insurer is authorized to enroll you in one of three supplemental insurance products:

- Hospital Indemnity Insurance pays a fixed dollar amount if you are hospitalized
- Accidental Injury Insurance pays a fixed dollar amount for certain medical and other services if you are injured in a non-work accident
- Critical Care insurance pays a fixed dollar amount if you become ill with a specified critical diagnosis

Employees should carefully consider which of the optional products the City offers best meets their needs for life insurance, disability insurance, medical and dental care and supplemental insurance through payroll deduction.