



BENEFITS BULLETIN

FALL 2017

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



ENROLLMENT IS COMING SOON

The City is holding the annual medical, dental, vision and Flexible Spending Account (FSA) enrollment for all eligible employees from **October 18, 2017 through November 1, 2017**. 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 the personalized open enrollment envelope 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 envelope 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 need them for online open enrollment.

Your fall 2017 open enrollment decisions take effect January 1, 2018.

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

If you do not wish to enroll online, you will also have the option to call the toll free number from October 18, 2017 through November 1, 2017 at 1-877-299-5111.



WELLNESS PROGRAM 2018

If you and your covered spouse/civil union partner/ same sex 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 2018 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 2018 benefit year.

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 18th • Family and Support Services

1615 W. Chicago Ave. (2nd Floor - Room 249A)
10:00 a.m. - 3:30 p.m.

Friday, October 20 • Public Safety Headquarters

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

Tuesday, October 24 • Midway Airport AMC Building

6201 S. Laramie (1st Floor - City ID required)
10:00 a.m. - 3:30 p.m.

Wednesday, October 25 • City Hall

121 N. LaSalle Street (11th Floor)
10:00 a.m. - 4:00 p.m.

Friday, October 27 • O'Hare Airport Department of Aviation

10510 W. Zemke Blvd. (2nd Floor - City ID required)
10:00 a.m. - 3:30 p.m.

Wednesday, November 1 • DePaul Center

333 S. State Street (4th Floor) 10:00 a.m. - 4:00 p.m.

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 7a.m. – 7p.m. and Saturday 9a.m. – 2p.m.

OTHER FSA BENEFITS

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 2017 - USE IT OR LOSE IT

If you currently participate in the City's FSA plan and you don't spend all your 2017 funds, any amount remaining in your FSA after March 31, 2018 will be forfeited. The last day to spend your 2017 funds is March 15, 2018, and the deadline to file your reimbursement request is March 31, 2018.

FSA 2018 ENROLLMENT

If you are currently enrolled in the FSA and you wish to participate in the FSA in 2018, you must re-enroll during this open enrollment period.

You must use www.cityofchicagobenefits.org or call 1-877-299-5111 from October 18 through November 1, 2017 to enroll or re-enroll in the FSA.

(Re-enrollment cannot be done at www.HealthHub.com)