



BENEFITS BULLETIN

FALL, 2016

For all benefits eligible City of Chicago civilian employees, Firefighters, Paramedics, Police Captains, Lieutenants and Sergeants



ENROLLMENT IS COMING SOON

The City is holding the annual medical, dental, vision and FSA enrollment for all eligible employees from October 24 through November 7, 2016. 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 or Dependent Care Flexible Spending Account

Benefits eligible employees will need to sign for a personalized open enrollment envelope which will be distributed at your work location the end of October. If you are going to be on vacation, furlough or recently placed on leave of absence during open enrollment, you must pick up your enrollment envelope from your work location. Information will also be posted on www.cityofchicagobenefits.org



2017 WHAT'S NEW FOR 2017?

Look for more details about new benefits in the open enrollment guide.

Contributions Unbundled for Medical, Dental and Vision

Enrollment for dental or vision coverage is now separate from the medical plan. Take no action during open enrollment if you want to continue your current coverage. The dental and vision coverage has been improved for 2017 and separate payroll deductions will be taken for each plan.

ENHANCEMENTS TO THE DENTAL AND VISION PLANS

Dental PPO – the maximum amount the plan pays each year has been increased and some out-of-pocket costs will be lower for in-network services; crowns related to implants now covered and sealants for dependent children.

Dental HMO – Reduced co-pays for children's braces; lower out-of-pocket costs for periodontal surgery and endodontic services.

Vision Plan – improved contact lens formulary; and co-pays for lens scratch coating eliminated.

WELLNESS PROGRAM

The *Chicago Lives Healthy* wellness plan no longer requires annual screenings. Screenings are every three years, except for new hires, previous non-participants and newly covered spouses.

NEW PPO PRE-CERTIFICATION REQUIREMENTS

Physical therapy now requires pre-certification after the 7th visit. Call Telligen at 1-800-373-3727.

Second Opinion needed for some surgeries. Call Telligen as soon as your doctor recommends surgery in any of the following areas:

- Knee; shoulder; hip; neck; and back
- Gall bladder
- Thyroid
- Uterine
- Weight loss (bariatric)

There is no charge for the second opinion and no travel is required. You will not be examined, however, you must give permission for the second opinion provider, Best Doctors, to collect your medical records and test results. Best Doctors will arrange for a specialist to review your diagnosis and recommendations for surgery. You will receive a confidential, written report of the second opinion to help you decide how to proceed with treatment. PPO members make the final

decision on whether to follow the recommendations; however, you will have to pay the full cost of the surgery if you fail to get the second opinion. The second opinion requirement is waived if you are admitted to the hospital for surgery from the emergency room.

ASK A MEDICAL EXPERT - BEST DOCTORS PROGRAM

A pilot program for PPO members who have questions or concerns about a medical condition or treatment. Call Best Doctors to get written answers from medical specialists, at no charge. Best Doctors also offers an expert second opinion for all surgeries, in addition to the surgeries mandated by the second surgical opinion listed above. They also offer reviews for complex conditions or when treatment does not appear to help resolve the medical condition.

VIRTUAL DOCTOR'S VISITS – DOCTORS ON DEMAND

PPO members can have a virtual “face-to-face” medical evaluation by a primary care physician using a phone, tablet or computer with a front facing camera. The Doctors on Demand pilot program submits claims directly to Blue Cross and you pay a \$20 co-pay for the visit. Prescriptions are sent to a local pharmacy, Value Formulary and copays apply.

COMPREHENSIVE CARE PHYSICIAN MODEL

The University of Chicago’s Comprehensive Care Physician (CCP) program offers PPO members the opportunity to have the same doctor in the hospital and the doctor’s office in a two year pilot program. PPO members are eligible for the CCP program if they have been hospitalized once in the past year. If you are interested in the CCP program you will be asked to switch to a primary care doctor at the University of Chicago Medicine.



GET READY TO MAKE ENROLLMENT CHANGES ONLINE

You can enroll online at www.cityofchicagobenefits.org or by phone. To enroll online, you need an eight digit employee number to create an online account. Find your employee ID number in the upper left of your pay stub. This is not the number you use to swipe in, or the number to access the City’s computer system. Simply add zeroes at the front to make it eight numbers, for example, 5432 becomes 00005432.

If you have never used the online enrollment tool, go to www.cityofchicagobenefits.org and click First Time Logging In and follow the prompts.

If you have already set up an account but forgotten your user name or password: follow the prompts on the website. Get your user name first if you have forgotten both.

TO MAKE OPEN ENROLLMENT CHANGES BY PHONE

Call the Benefits Service Center at 1-877-299-5111

Monday through Friday, 8:00 a.m. to 5:00 p.m.