

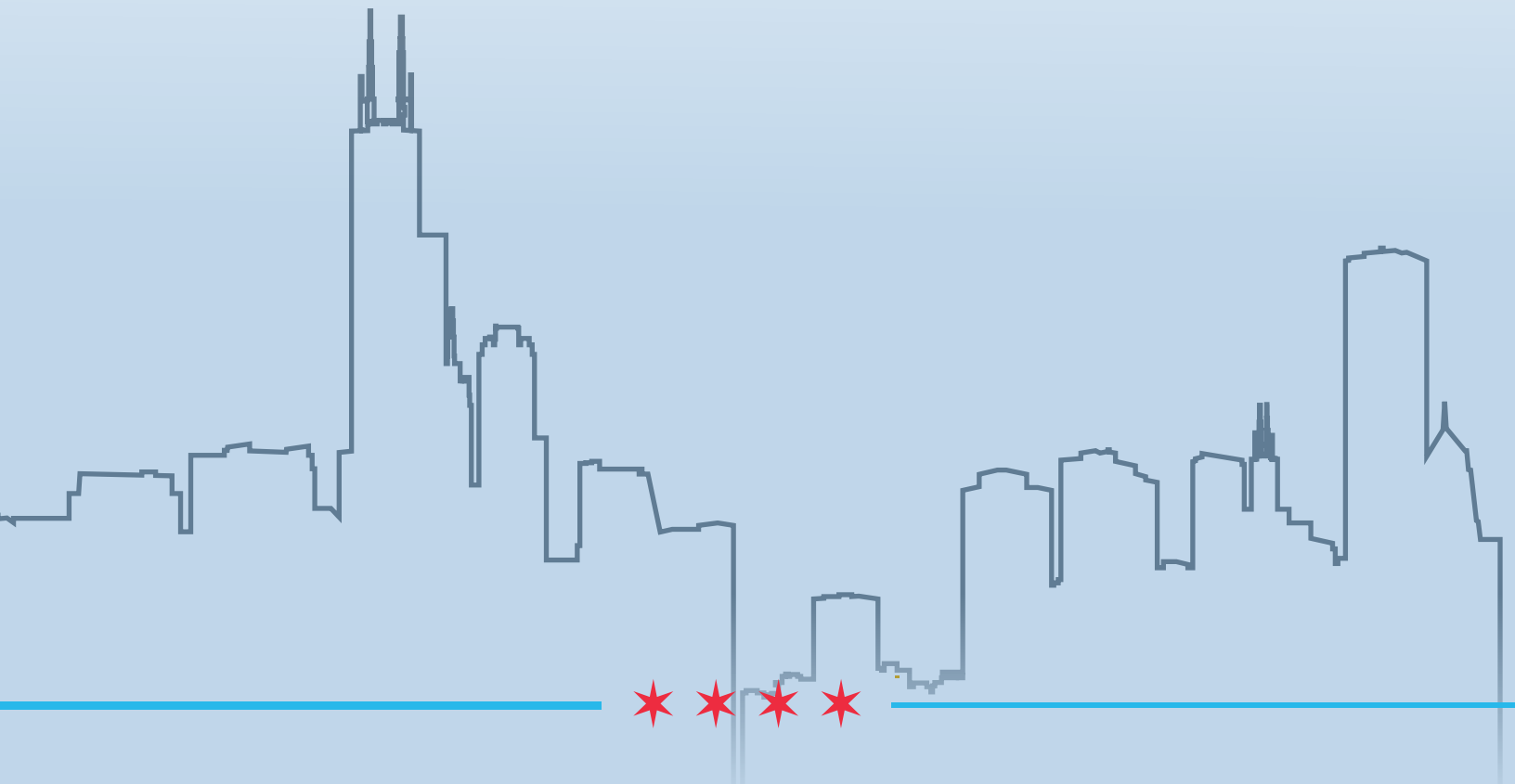


HEALTHCARE AND OTHER BENEFITS  
**OPEN ENROLLMENT GUIDE**  
FOR  
**SWORN POLICE**  
(Below the Rank of Sergeant)

**2023**



For employees of the City of Chicago covered under the City's collective bargaining agreement for Sworn Police Officers below the rank of Sergeant and represented by the Fraternal Order of Police.



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# WELCOME

As a City of Chicago employee, you have access to a wide variety of benefits. Your benefits are designed to help keep you and your family healthy and financially secure with coverage options that feature choice, flexibility, and tax-savings.

Annually, the Chicago Benefits Office coordinates an Open Enrollment period to allow you and your family to review your coverage and make changes or add a new benefit, as desired. This year, Open Enrollment is from **October 12, 2022 through October 26, 2022**, with **changes effective January 1, 2023**. This is the **only** time of the year an employee may change, enroll, or cancel benefits (outside of a major life event such as a birth or marriage).

This Healthcare and Other Benefits Open Enrollment Guide is intended to provide an overview of the benefits available and the deadlines associated with the annual Open Enrollment process. Included in this Guide are summary explanations of benefits as well as contact information for each provider. Be sure to pay close attention to applicable co-payments and deductibles, preauthorization requirements and some services that may be limited or not covered.

Every effort has been made to ensure that the information in this Guide is accurate; however, the provisions of the City Plan document and subsequent updates always supersede this summary. Copies of the Plan document are available at [www.chicago.gov/benefits](http://www.chicago.gov/benefits).

It is your responsibility, before you enroll or change your benefits, to make sure you understand the Plan. If you have any questions contact the **Benefits Service Center at 1-877-299-5111**.

Sincerely,

Chicago Benefits Office

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# ANNUAL OPEN ENROLLMENT

**Begins October 12, 2022 and ends on October 26, 2022**

**Open Enrollment Changes are effective January 1, 2023**

## WHAT IS OPEN ENROLLMENT?

During this period, the City allows for its employees to elect, change or add benefits.

## WHAT CAN I DO DURING OPEN ENROLLMENT?

- Enroll in or cancel your medical, vision, and dental insurance
- Switch medical or dental plans (if eligible)
- Add or remove dependents to your plan (for example a spouse, civil union partner, or children)
- Sign up for a healthcare Flexible Spending Account (FSA)
- Buy optional life insurance and long-term disability insurance

If you do not make changes, your 2022 medical, dental, vision benefits will continue (excluding healthcare FSA). **You must sign up and/or re-enroll for healthcare FSA to participate in 2023.**

## ARE YOU ADDING DEPENDENTS?

You need to (1) add dependents during open enrollment by October 26, 2022 and (2) submit eligibility documents. The deadline to submit eligibility documents is December 1, 2022. See page 6.

## HOW DO I MAKE CHANGES?

You are strongly encouraged to go online at [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) to make changes.

The deadline to make changes is October 26, 2022, by 11:59 p.m. CDT. You may also call the **Benefits Service Center at 1-877-299-5111, Monday through Friday from 8:00 a.m. CDT until 7:00 p.m. CDT. The Benefits Service Center will return calls received after 7:00 p.m. CDT but before 11:59 p.m. CDT on October 26, 2022.**



## CHECK YOUR BENEFITS COVERAGE SHEET



Your 2022 personalized Benefits Coverage Sheet is included with this Guide. The medical, dental and vision enrollment listed on your Benefits Coverage Sheet will remain the same for 2023 unless you make changes during the open enrollment period. However, you must enroll or re-enroll to participate in a healthcare Flexible Spending Account (FSA) in 2023.

Dependent children who reach the age of 26 (30 for unmarried military) are automatically terminated from the City's health plan on the last day of the month of their birthday. Special rules apply to disabled dependents. For additional information regarding disabled dependents contact the Benefits Service Center at 1-877-299-5111.

Check the personalized Benefits Coverage Sheet to make sure the information is correct for you and your dependents. Call the Benefits Service Center at 1-877-299-5111 to update this information for dependents, such as:

- Name and birth date of a dependent.
- Social Security number of the dependents if marked as "N".  
Federal law requires us to ask for the Social Security number for everyone enrolled in the City's health plans.

**IMPORTANT NOTICE:** If an employee or dependent gives false information about a dependent, or if the dependent is not a legal dependent of the employee, the City will take action to collect any money paid to cover healthcare expenses related to the fraud and/or report the fraud to the appropriate authority.

**IF YOUR HOME ADDRESS CHANGES** - Contact your department's human resources representative to update your address on file with the City. The Benefits Service Center cannot change your home address on record.



**STEPS TO ENROLL**  
**Employee Benefits Portal**  
[www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org)

You are strongly encouraged to use the Employee Benefits Portal, [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org). You may also call the Benefits Service Center to make changes at 1-877-299-5111.



Scan the QR code to visit the benefits website

**Steps to enroll:**

**Step 1: First-time users:** To enroll **online**, go to: [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) to register, create your username, password, and establish security questions. If you are having difficulty registering, contact the Benefits Service Center at 1-877-299-5111. **See page 27 for detailed instructions for online enrollment.**

**Returning Users:** Please follow the instructions under, “[What’s my initial password?](#)” If you haven’t used this website within the last year, you must register. Click register at the bottom.

**Step 2: Complete your own enrollment.**

**Step 3: Enroll your dependents.** Enroll your spouse, civil union partner, and children during the open enrollment period **online** or by phone.

**Step 4: Submit documents by December 1, 2022** for your dependents **online** at [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org). You do not need to submit the documents in person. **If you have multiple pages to submit, you must scan all pages into one document before uploading. (Only one document can be uploaded).** See page 7 for required documents.

If you prefer to drop off certified eligibility documents in person please visit:

**Chicago Benefits Office**  
**333 South State Street**  
**Suite 400**  
**Chicago 60604-3978**

Office hours are Monday through Friday 8:30 a.m. CDT – 4:30 p.m. CDT.

If your documents are uploaded, the Chicago Benefits Office reserves the right to request original certified eligibility documents.



## ADDING A DEPENDENT DURING OPEN ENROLLMENT?

Enroll your spouse or civil union partner, and children during the open enrollment period **online** or by calling the Benefits Service Center at 1-877-299-5111.

**For coverage to begin January 1, 2023 you must provide eligibility documents to prove they are your legal dependents.** Your dependents may not have medical, vision or dental coverage effective January 1, 2023 if you fail to submit the required documentation by close of business **Thursday, December 1, 2022.** (Your healthcare service provider may not be able to verify coverage.) Submit your documents **online** at [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org).

You may also submit your documents in person to the Chicago Benefits Office by Thursday, December 1, 2022 to properly reflect coverage by the January 1, 2023 effective date. **We encourage you to submit your documents right away to avoid the last minute rush.**

**GRACE PERIOD.** If you fail to submit your dependent’s eligibility documents by **Thursday, December 1, 2022,** you may submit documents through Thursday, December 29, 2022. If you submit your dependents’ documents from December 2, 2022 through December 29, 2022, your dependents may not have coverage on January 1, 2023.

**If you fail to submit your dependent’s eligibility documentation by the end of the grace period on December 29, 2022, you will be required to wait until the next open enrollment period to enroll your dependents for coverage effective January 1, 2024.**

**ADDING OR DROPPING A DEPENDENT DURING THE YEAR** - Benefit enrollment changes are allowed throughout the year only if you have a qualifying life event such as marriage, divorce, birth or adoption of a child or loss of coverage through your spouse or civil union partner. **Call the Benefits Service Center within 30 days of the qualifying life event date. You must provide documents to prove the qualifying life event within 60 days of the event.** If you try to make these changes as an open enrollment change, the coverage will not go into effect until January 1, 2023.

**Below are some common events:**

<b>LEGAL MARITAL STATUS</b> Marriage, establishment of civil union, dissolving civil union, divorce, death	<b>DEPENDENTS</b> Birth, adoption, legal guardian for a child
<b>COURT ORDER FOR DEPENDENT</b> Coverage for the employee’s dependent resulting from a court order (QMCSO, a “Qualified Medical Child Support Order”)	<b>GAIN/LOSS OF COVERAGE</b> Your spouse/civil union partner/same sex domestic partner/ dependents loses or gains coverage

**Please note:** Qualifying life events are effective on the event date but open enrollment changes are effective January 1, 2023. When you call the Benefits Service Center to report a qualifying life event change during the open enrollment period, be sure to explain that you are calling about a qualifying life change event and ask for benefits to be effective on the event date.

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Plan B effective 1/1/2023. This is a summary of benefits offered to City Employees who are Sworn Police Officers below the rank of Sergeant. The Plan Document and subsequent updates always supersede this summary.

## REQUIRED DOCUMENTS FOR DEPENDENTS: A Summary



Benefit Participant Being Added	Document(s) Needed
Spouse	A certified marriage certificate and spouse's social security card.
Dependent (0-25yrs.)	A certified birth certificate (with parental information) and child's social security card.
Unmarried Military Dependent Children (Age 26-30), Illinois resident	A certified birth certificate, social security card and honorable military discharge paperwork (DDForm214).
Adopted Children	If the child is your adopted child and the birth certificate has not yet been amended to name you and other adoptive parent as the child's parents, then the letter issued by the governmental agency placing the child in your home will suffice for documentation, until such reasonable time as the amended birth certificate and the social security card can be issued.
Legal Guardianship of Dependents- (Court appointed)	Certified guardianship documents from the Clerk of Circuit Court placing the child in the home (date of placement) and social security card.
Civil Union Partner	A certified civil union certificate and partner's social security card.
Same Sex Domestic Partner	Certificate of Domestic Partnership issued by the City of Chicago Department of Human Resources before August 1, 2017 and the partner's social security card.

**Federal law requires us to ask for the Social Security number for everyone enrolled in the City's health plans. If you are waiting for the social security card from the Social Security Administration, do not delay providing the other documents.**

**Employees should upload by December 1, 2022 certified eligibility documents online at [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) under Manage My Forms and Documents.**

If you prefer to drop off certified eligibility documents in person please visit:

**Chicago Benefits Office  
333 South State Street  
Suite 400  
Chicago 60604-3978**

Office hours are Monday through Friday 8:30 a.m. CDT - 4:30 p.m. CDT.

If your documents are uploaded, the Chicago Benefits Office reserves the right to request original certified eligibility documents.

## WHAT YOU PAY FOR HEALTHCARE COVERAGE

For Sworn Police Officers below the rank of Sergeant represented by the Fraternal Order of Police (FOP)

(Contributions taken as payroll deductions; 24 pay periods each year)

### MEDICAL PLAN (HMO & PPO) / DENTAL (HMO & PPO) / VISION

ANNUAL SALARY	SINGLE	EMPLOYEE+1	FAMILY
Up to \$30,000 (flat rate)	\$15.71	\$23.88	\$27.65
\$30,001 to \$129,999	2.0421% of payroll ÷ 24	2.7354% of payroll ÷ 24	3.2265% of payroll ÷ 24
\$130,000 and Above (flat rate)	\$110.61	\$148.17	\$174.77

# MEDICAL PLANS AT A GLANCE



You can select a PPO or HMO from **Blue Cross Blue Shield of Illinois**.

## HMO and PPO Summary of Medical Plan Differences

PPO	HMO
There are deductibles, coinsurance and copays	No deductibles or coinsurance. There are copays.
Covers in-network and out-of-network doctors. Offers financial savings depending on the tiers (See page 11)	Doctors must be selected from pre-approved list of doctors.
See a specialist without a referral. Pre-certification, however, is required for certain services such as MRIs, CT scans (for more information - see page 12).	Requires referral from your primary care doctor to see a specialist. Your primary care physician and the staff will manage and coordinate your care.

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## PPO SAVINGS



### SAVE BY USING DOCTORS AND HOSPITALS IN THE PPO TIER 1 NETWORK:

The PPO gives you freedom to choose from three different network tiers. You can select doctors and hospitals (providers) from Tier 1 for some of your care, and use Tier 2 or Tier 3 providers for other services. You pay the lowest deductible and coinsurance when you use providers in Tier 1. To find a Tier 1 provider, call 1-800-772-6895 or go to [www.bcbsil.com/cityofchicago](http://www.bcbsil.com/cityofchicago).

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### TWO WAYS TO SAVE ON PRESCRIPTION MEDICATIONS:

- 1 Choose generic medications and pay the lowest copay.
  - 2 Use mail order for long term “maintenance” medications. You will pay more if you don’t use mail order for long term medications after the 3rd fill. Just call 1-866-748-0028 and ask CVS Caremark to contact your doctor for a new prescription to be processed through mail order.
- 

### SAVE ON LAB TESTS – USE A FREE-STANDING LAB:

Get your routine lab tests paid in full by using a free-standing lab (such as a Quest lab) which is not affiliated with a hospital. Even if your doctor already has an arrangement with Quest, ask for a lab order for tests to be done at a Quest free-standing facility. Take this paperwork or the order form from your doctor to the free-standing Quest lab and test results will be sent directly to your doctor. Call 1-866-697-8378 to find the location of a Quest lab near you, or go to [www.Questdiagnostics.com](http://www.Questdiagnostics.com).

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### SAVE ON SCANS - USE A FREE-STANDING IMAGING CENTER:

Scans are covered in full if done at a free-standing imaging center. When your doctor orders an MRI, CT, or PET scan, call Telligen at 1-800-373-3727 to pre-certify the test and locate a free-standing imaging center near you.

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### PREGNANT? EARN A \$100 INCENTIVE:

Enroll in a free, confidential maternity management program designed to encourage a healthy baby by providing telephone support for moms-to-be. To qualify for the \$100 incentive, call Telligen 1-800-373-3727 to enroll and complete at least eight doctors’ visits during the pregnancy.

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# MEDICAL PPO-PLAN B

Administered by Blue Cross Blue Shield of Illinois

		Blue Choice OPT Tier 1	Blue Choice OPT Tier 2	Out-of-Network Tier 3
Annual Deductible	Individual Family	<b>\$300</b> <b>\$900</b>	<b>\$350</b> <b>\$1,050</b>	<b>\$1,500</b> <b>\$3,000</b>
Out-of-Pocket Limit	Individual Family	<b>\$1,000</b> <b>\$2,000</b>	<b>\$1,500</b> <b>\$3,000</b>	<b>\$3,500</b> <b>\$7,000</b>
<b>PREVENTIVE CARE</b>		<b>YOU PAY</b>		
Routine checkups & routine lab work for adults & children; well-baby care; well-women visits; mammograms; PSA; colonoscopies, hearing screenings		<b>\$0 copay</b> No deductible	<b>\$0 copay</b> No deductible	No coverage out-of-network for preventive care
<b>OFFICE VISITS</b>		<b>YOU PAY</b>		
<b>Primary Care Physician</b> , lab work, x-rays, allergy shots, mental health and substance abuse counseling		<b>\$20 copay</b> does not apply to deductible	<b>\$25 copay</b> does not apply to deductible	<b>40% PPO</b> allowed rate after out-of-network deductible plus balance billed by provider
<b>Specialist Physician</b> And Chiropractic Care (20 visits)		<b>\$30 copay</b> does not apply to deductible	<b>\$35 copay</b> does not apply to deductible	
<b>Annual deductible must be paid before Plan covers these services:</b>		<b>YOU PAY</b> After Tier 1 deductible	<b>YOU PAY</b> After Tier 2 deductible	<b>YOU PAY</b> After Tier 3 deductible
<b>OUTPATIENT SERVICES*</b>				
Outpatient surgery MRI, PET & CT scan*		<b>10%</b>	<b>25%</b>	<b>40% PPO</b> allowed rate plus balance
<b>HOSPITAL SERVICES*</b>				
Hospital stay* including inpatient surgery		<b>10%</b>	<b>25%</b>	<b>40% PPO</b> allowed rate plus balance
<b>EMERGENCY ROOM CARE</b>				
Emergency Room		<b>\$150 co-pay waived if admitted to hospital</b>		
Emergency Room Treatment		<b>10%</b>		
Ambulance emergency care		<b>10% of PPO allowed rate</b>		
<b>MENTAL HEALTH &amp; SUBSTANCE ABUSE*</b>				
Inpatient hospitalization* Outpatient therapy*		<b>10%</b>	<b>25%</b>	<b>40% PPO</b> allowed rate plus balance
<b>ALTERNATIVES TO HOSPITAL CARE*</b>				
Skilled nursing facility* Home health care*, Hospice care*		<b>10%</b>	<b>25%</b>	<b>40% PPO</b> allowed rate plus balance
<b>MATERNITY SERVICES</b>				
Maternity management program		<b>No charge plus \$100 cash incentive</b>		
Pre and post natal doctor visits		<b>\$20 copay</b> (first visit)	<b>\$25 copay</b> (first visit)	<b>40% PPO</b> allowed rate plus balance
Delivery and hospital stay*		<b>10%</b>	<b>25%</b>	
<b>OUTPATIENT REHAB</b>				
Physical therapy*		<b>10%</b>	<b>25%</b>	<b>40% PPO</b> allowed rate
<b>OTHER SERVICES</b>				
Occupational and speech therapy* (Limited to 60 visits annually)		<b>\$20 copay</b>	<b>\$20 copay</b>	<b>40% PPO</b> allowed rate plus balance
DME*: Oral Surgery; Ambulance transport between hospitals*		<b>10%</b>	<b>25%</b>	

\*Care must be pre-certified by calling Telligen at 1-800-373-3727. See the next page.

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## CERTAIN PPO SERVICES NEED TO BE PRE-CERTIFIED

Administered by Telligen

Telligen, the PPO medical advisor, needs to pre-certify the services listed below. There is a \$1,000 penalty if Telligen is not contacted in a timely manner in the event of a hospitalization. This \$1,000 penalty does not go towards the deductible or get counted in the out-of-pocket maximum. Telligen's phone number is 1-800-373-3727. This number is also on the back of the PPO ID card.

### When To Call Telligen at 1-800-373-3727

HOSPITAL (\$1,000 penalty if Telligen is not called)	
Any inpatient stay in the hospital for medical, surgical, maternity, mental health or substance abuse care.	Call before elective admission or within two business days of an emergency admission.
Hospital outpatient treatment for mental health and substance abuse	Call before the treatment begins.
Plan pays nothing for the services listed below unless Telligen certifies	
AMBULANCE	
When an ambulance (or air ambulance) is used for transfer between hospitals or to a hospital in a non-emergency situation	Call before the transfer is arranged.
SURGERY	
Organ transplant surgery Bariatric surgery  Gender reassignment surgery	} Must be done at a Blue Distinction Center or Blue Distinction Center +  Call before surgery is scheduled.
MEDICAL EQUIPMENT	
DME (durable medical equipment)	Call before equipment is ordered if more than \$500 for each item.
OUTPATIENT THERAPY	
Mental health & substance abuse outpatient therapy/counseling	Call after a combined total of 10 sessions from one or more providers. Call each year if care is on-going.
Occupational and speech therapy	Call after the 10th session each year from one or more providers. Call each year if care is on-going.
Physical therapy	Call after the 10th visit from one or more providers.
DIAGNOSTIC TESTS	
MRI, PET & CT scans - Outpatient	Call before test is done. Covered 100% if pre-certified and done at a free standing facility. Deductibles and co-insurance amounts apply if done at a hospital facility or billed by a hospital.
OTHER SERVICES	
Home health care	Call before services start.
Skilled nursing facility	Call before being admitted.
Sleep Study, Hospice, Infertility treatment, Non-surgical transplants, Other gender reassignment services	Call before services start.

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## MEDICAL HMO\*

Administered by Blue Cross Blue Shield of Illinois

\*HMO enrollment is available at the first open enrollment following 18 months of full-time City employment.

If care is pre-approved by your HMO primary care physician (PCP), you pay the amount shown.

Service Type	You Pay
<b>DOCTORS VISITS</b>	
Primary Care Physician	<b>\$25 copay</b>
Specialists	<b>\$35 copay</b> when approved by PCP
Pre-natal visits	<b>\$25 copay</b> first visit
<b>HOSPITAL (all hospital services must be approved by PCP)</b>	
Inpatient admission	<b>\$20 copay</b>
Surgery (inpatient & outpatient)	<b>\$20 copay</b>
Maternity delivery	<b>\$0 after \$20 hospital copay</b>
<b>PREVENTIVE SERVICES</b>	
Routine checkups for adults & children; well-baby care; well-women visits; mammograms; DRE & PSA; colonoscopies, hearing tests	<b>\$0 copay</b>
<b>EMERGENCY SERVICES (see next page for emergency coverage information)</b>	
Emergency room treatment - life threatening	<b>\$150 copay</b> (waived if admitted)
Ambulance - life threatening	<b>You pay \$0</b>
<b>MENTAL HEALTH &amp; SUBSTANCE ABUSE (must be pre-approved by PCP)</b>	
Outpatient therapy	<b>\$25 copay</b>
Inpatient care	<b>\$20 copay</b> each admission
<b>OUTPATIENT REHAB THERAPY (must be pre-approved by PCP)</b>	
Physical, speech and occupational therapy	<b>\$0 copay</b> Limit of 60 visits combined each calendar year
<b>OTHER SERVICES (all other services must be pre-approved by PCP)</b>	
Skilled nursing facility	<b>\$0</b> Limited to 120 days a year
Durable Medical Equipment (DME) Hospice Home health care Ambulance transport between hospitals	<b>\$0</b>

[www.bcbsil.com/cityofchicago](http://www.bcbsil.com/cityofchicago) • 1-800-730-8504

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## HMO EMERGENCY CARE



The Blue Advantage HMO covers life threatening medical emergencies. It also covers care for acute medical problems when pre-approved by your primary care physician (PCP).

What is a medical emergency?

A life threatening medical emergency is the sudden and unexpected onset of a potentially dangerous situation which, if not treated immediately, could jeopardize your health. Such conditions are also severe and sudden in onset.

<p><b>EMERGENCY ROOM TREATMENT</b></p> <p>Go to the nearest emergency room in the event of a life threatening emergency</p>	<p>You pay <b>\$150 copay</b> - waived if admitted</p> <p>If possible, contact your PCP before seeking emergency care. (Your PCP is available 24 hours a day, seven days a week.) In a life threatening emergency, call your PCP within 48 hours following emergency care.</p>
<p><b>AMBULANCE</b></p> <p>For life threatening medical emergencies</p>	<p>You pay <b>\$0</b></p>
<p><b>TREATMENT IN PCP OFFICE</b></p> <p>For acute medical problems which are not life threatening</p>	<p>You pay <b>\$25 copay</b> if care is given in your PCP's office. Call your PCP's emergency number on the back of your Blue Advantage HMO ID card. A doctor or nurse will listen to your problem and give instructions on where to go for medical care.</p>
<p><b>URGENT MEDICAL CARE AWAY FROM HOME</b></p> <p>For treatment for unexpected illness and injury when traveling outside the Chicagoland area contact your PCP.</p>	<p>Call the toll-free emergency number on the back of your Blue Advantage HMO ID card.</p> <p>If you or a covered dependent is away from home for more than 90 days, guest membership is provided at affiliate HMOs. Copays may be different.</p>

**\*HMO enrollment is available at the first open enrollment following 18 months of full-time City employment.**

[www.bcbsil.com/cityofchicago](http://www.bcbsil.com/cityofchicago) • 1-800-730-8504

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# HMO and PPO PRESCRIPTION DRUG PROGRAM

Administered by CVS Caremark



## PRESCRIPTION MEDICATIONS

## YOU PAY

### RETAIL - Short term medications

If purchased at a participating retail pharmacy  
34 day supply or 100 units whichever is less

Generic **\$10 copay**  
Preferred brand name **\$30 copay**  
Non-preferred brand name **\$45 copay**

### RETAIL - Maintenance or long term medications

The 4th fill and any additional refills  
34 day supply or 100 units, whichever is less

Generic **\$20 copay**  
Preferred formulary brand name **\$60 copay**  
Non-preferred brand name **\$90 copay**

### MAIL ORDER

#### Long term and maintenance medications for chronic conditions and specialty medication

90 day supply

To get medications through the mail, send your doctor's prescription to:

CVS Caremark  
P.O. Box 94667  
Palatine, IL 60094-4467

Call Caremark or visit its website, [www.caremark.com](http://www.caremark.com), for more information about mail order

Generic **\$20 copay**  
Preferred brand name **\$60 copay**  
Non-preferred formulary **\$90 copay**

### Generic birth control Smoking Cessation medications

**\$0 copay**

### Annual Rx Deductible

**\$100 per household**

## VALUE FORMULARY

Your plan has adopted Value Formulary to encourage use of generics. Prescriptions not on the Value Formulary list will be denied coverage at the pharmacy and the pharmacist will then ask your physician to substitute a Value Formulary drug.

If your physician does not agree to change the prescription, your physician must request an exception from CVS Caremark by submitting clinical information for prior authorization. An approval or a denial will be faxed to your physician and mailed to your home address. Call CVS Caremark or visit the website, [www.caremark.com](http://www.caremark.com) for information about the prior authorization process and the list of Value Formulary drugs.

**[www.caremark.com](http://www.caremark.com) • 1-866-748-0028**

# DENTAL PROGRAM

Administered by Blue Cross Blue Shield of Illinois



Enrollment in the dental plan is available after one calendar year of full-time employment. No action is needed if you want to continue your same dental coverage in 2023.

If you want to change dental plans for 2023, visit [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) or call the Benefits Service Center at 1-877-299-5111 during open enrollment.

## BLUE CARE DENTAL PPO & HMO BENEFITS

	PPO In-Network	PPO Out-of-Network	HMO In-Network*
	YOU PAY	YOU PAY	YOU PAY
<b>Preventive</b> (Two visits each year) <b>Oral exams</b> <b>Cleanings</b> <b>X-Rays</b>	<b>\$10 copay</b>  No deductible for preventive services	<b>20%</b> of PPO allowable amount plus balance of billed charges  No deductible for preventive	<b>\$10 copay</b> for each preventive visit  No deductible in the HMO
<b>Annual deductible</b> (amount each member pays first before plan pays benefits)	<b>YOU PAY</b>  <b>\$100</b>	<b>YOU PAY</b>  <b>\$200</b>	<b>YOU PAY</b>  No deductible
<b>Annual limit</b> (maximum amount a member receives in dental coverage each year after deductible has been paid)	<b>PLAN PAYS UP TO</b>  <b>\$1,200</b>	<b>PLAN PAYS UP TO</b>  <b>\$1,200</b>	<b>YOU PAY</b>  No annual limit
<b>Restorative</b> <b>Endodontics</b> <b>Periodontics</b> <b>Oral Surgery</b> <b>Crowns</b>	<b>YOU PAY</b>  <b>40%</b>	<b>YOU PAY</b>  <b>50%</b> of PPO allowed amount plus balance of billed charges	<b>YOU PAY</b>  Copays of various amounts (for information about co-pay amounts visit <a href="http://www.bcbsil.com/cityofchicago">www.bcbsil.com/cityofchicago</a> or call 1-855- 557-5487). Plan pays <b>100%</b> after co-pay
<b>Orthodontics</b>	Not covered	Not covered	Covered for children of sworn police up to age 25 with <b>\$2,300</b> copay. Not covered for employee or spouse

\*There is no out-of-network coverage in the Dental HMO. You must use dentists who participate in the Dental HMO. For up-to-date information about HMO dentists visit the dental program website or call for more information.

**[www.bcbsil.com/cityofchicago](http://www.bcbsil.com/cityofchicago) • 1-855-557-5487**

Plan B effective 1/1/2023. This is a summary of benefits offered to City Employees who are Sworn Police Officers below the rank of Sergeant. The Plan Document and subsequent updates always supersede this summary.

## VISION PROGRAM

Administered by Davis Vision

You are automatically enrolled in the Vision Program when you enroll in the City's PPO or Blue Advantage HMO plan. The Vision Program is administered by Davis Vision and covers routine eye exams, as well as prescription eyeglasses or contact lenses. How much the plan pays depends on the type of services or eye-wear you choose and which vision retail store you use.



You get the most value from your vision benefits when you use a provider in the Davis Vision network. To locate Davis Vision providers visit [www.davisvision.com](http://www.davisvision.com) or call 1-888-456-8758.

The Vision Program does not issue ID cards. Your Blue Cross Blue Shield ID or a State ID will be used to verify coverage in the Davis Vision plan.

DAVIS VISION CARE BENEFITS	In-Network You Pay	Out-of--Network You Pay
<b>Routine Eye Exam</b> (One exam every 12 months) based on last date of service	<b>\$0</b>	Balance over <b>\$35</b>
<b>Frames</b> One pair every 12 months	<b>\$0</b> for frames from exclusive collection:  <ul style="list-style-type: none"> <li>• Or balance over the <b>\$110</b> allowance for frames at Visionworks stores</li> <li>• Or balance over the <b>\$50</b> allowance for frames at other in-network stores</li> </ul>	Balance over <b>\$50</b>
<b>Lenses-single vision</b>  <b>Scratch Coatings</b>  <b>Special lenses</b>	<b>\$0</b> one set every 12 months  <b>\$0 copays</b>  Visit <a href="http://www.davisvision.com">www.davisvision.com</a> or call 1-888-456-8758 for specific copay amounts.	Balance over <b>\$35</b>
<b>Contact lenses</b> (in lieu of glasses)	<b>\$0</b> one set every 12 months *Davis Vision collection <b>\$0</b> for 4 multipacks or boxes *Other disposables: Balance over <b>\$105</b>	Balance over <b>\$105</b>

**[www.davisvision.com](http://www.davisvision.com) • 1-888-456-8758**

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## FLEXIBLE SPENDING ACCOUNT (FSA) (Healthcare)

Administered by Optum Financial (previously ConnectYourCare)

**You must enroll or re-enroll in the FSA each year during Open Enrollment**

### WHAT IS AN FSA?

A Flexible Spending Account (FSA) is a tax-advantaged account that allows you to use pre-tax dollars to pay for qualified medical expenses. You choose how much money you want to contribute to an FSA at the beginning of each year and can access these funds throughout the year. This contribution is subject to certain legal limits. There are minimum and maximum contribution requirements. More information is provided below.

### HEALTHCARE FSA SUMMARY

- **MULTIPLE USES.** There are hundreds of eligible expenses for your FSA funds, including prescriptions, some over-the-counter items, doctor office copays, health insurance deductibles and coinsurance. FSA funds may even be used for eligible expenses for your spouse or federal tax dependents.
- **EASY TO ACCESS.** Funds in the account are easily accessed with the payment card. Your account balance is available at any time **online**, through the mobile app, or over the phone.
- **TAX ADVANTAGES.** Since FSA contributions are not taxed, you can reduce your taxable income by the amount you contribute to your FSA. You can then use those pre-tax dollars to pay for eligible health care expenses that would have otherwise been paid with post-tax dollars.
- **RAPID REIMBURSEMENTS.** Paying for health care expenses is easy when you use your payment card. If you do not use your card, you can quickly and easily create your claim **online**. Once you submit your receipts, you will be reimbursed via check or direct deposit.
- **USE IT OR LOSE IT.** The IRS requires that any money left in your account at the end of the year will be forfeited, after a grace period. For 2023 the grace period ends March 15, 2024. You will have until March 31, 2024 to submit your 2023 expenses.
- **ELIGIBLE EXPENSES.** The IRS requires that all FSA purchases be verified as eligible expenses. Sometimes, purchases are automatically verified when you use your payment card. Other times, you will need to submit itemized receipts or medical claims information. **Always save your itemized receipts!**

## HEALTHCARE FSA (continued)

- At the present time, **Healthcare FSA contributions are limited by the IRS to \$2,850 each year.** The limit is per person; spouses may each contribute up to the limit.
- The IRS requires that employers make the full annual Health FSA election available to employees when an eligible expense occurs, regardless of whether you have deposited enough to cover the full amount at that point in time.

For example, let's say you choose to contribute \$1,200 per year, equal to a payroll deduction of \$100 a month. You are eligible for reimbursement up to the full \$1,200 in the first month, even though you have only deposited \$100 in your account. Remaining deductions will be taken from your pay during the rest of the plan year.

### MINIMUM/MAXIMUM CONTRIBUTIONS TO THE HEALTH CARE FSA

To participate in the Healthcare FSA, you must contribute a minimum of \$120 and up to a maximum of \$2,850 per calendar year. The Internal Revenue Service may increase the maximum amount.

The annual pledge amount will be divided equally among each pay period for the calendar year.

**[www.myoptumfinancial.com/cityofchicago](http://www.myoptumfinancial.com/cityofchicago) • 1-833-229-4428**

## LIFE INSURANCE

The City at no cost to you, provides basic term life insurance. You have an opportunity to buy more coverage through the City's group insurance policy. You may contact the insurance providers at any time to learn more.



**BASIC TERM LIFE INSURANCE:** (MetLife [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or 1-866-492-6983)

As a City employee, you automatically receive \$25,000 of free basic life insurance which pays in the event of your death, and \$5,000 of AD&D insurance which pays in the event of certain accidental losses. This amount increases to \$75,000 for Sworn Police after the first year of employment. When your employment with the City ends, you can continue this basic life insurance by paying premiums directly to MetLife.

**OTHER INSURANCE OPTIONS:** Employees pay the full cost of coverage via payroll deductions:

**LONG TERM DISABILITY (LTD):** (Prudential [www.prudential.com](http://www.prudential.com) 1-800-842-1718)

The LTD is designed to provide you a monthly cash payment in the event you cannot work because of an illness or injury.

**OPTIONAL TERM LIFE INSURANCE:** (MetLife [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or 1-866-492-6983)

You may increase the amount of life insurance for yourself or buy coverage for your eligible dependents. Proof of good health may be required.

Please note:

- Proof of good health may be required if you are increasing the amount of insurance (1x to 10x your annual earnings, up to \$1.5 million).
- Insurance is available for purchase for a spouse or civil union partner for \$10,000, \$25,000 or \$50,000 of coverage (limits apply)
- Insurance is available for children from birth to age 25 for \$5,000 to \$10,000 in coverage (one rate covers all your children).

**PERMANENT LIFE INSURANCE:** (Texas Life (formerly MetLife) [www.empben.com/CityofChicagoUL/](http://www.empben.com/CityofChicagoUL/) or 1-800-638-6855)

Permanent life insurance also provides a death benefit. Sign up for this coverage and/or apply for coverage for your dependents. Proof of good health is required satisfactory to Texas Life.



## VOLUNTARY SUPPLEMENTAL INSURANCE

Employees will have the opportunity to purchase voluntary supplemental insurance through payroll deduction. Voluntary Supplemental Insurance is available through two insurance companies:

- **Combined Insurance Company**, [www.combinedinsurance.com/cityofchicago](http://www.combinedinsurance.com/cityofchicago), 1-888-870-3382
- **Aflac Insurance Company**, [www.aflac.com/cityofchicago](http://www.aflac.com/cityofchicago), 1-888-382-3522

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 care and supplemental insurance through payroll deduction.

Detailed information about these products is available directly from the insurers at the numbers listed above. Additional information will be sent to your home by the insurers. ***The City of Chicago Benefits Office does not provide advice regarding these insurance products.***

# DEFERRED COMPENSATION RETIREMENT PLAN

Administered by Nationwide

The Deferred Compensation program can help you save for retirement. Don't wait until you are approaching retirement; start now and enjoy immediate tax savings. Contributions accumulate with interest, earnings and investment gains or losses. Even if you are only investing a small amount each pay period, it will add up over time. Enroll now and start saving.

<b>Minimum payroll deduction to start account</b>	\$10 per pay period
<b>Contribution limits if you are under age 50</b>	\$20,500 for 2022* (may be increased by IRS for 2023)
<b>Contribution limits if you are over age 50</b>	Additional "catch-up" contribution of \$6,500 permitted, for a total of \$27,000 in 2022* (IRS may increase for 2023)
<b>Taxation of Contributions</b>	Income taxes on before-tax contributions are deferred until your account is distributed. Roth contributions are made on an after-tax basis. However, earnings on Roth contributions may be distributed tax-free in retirement, if you meet certain requirements (see Taxation of Distribution below)
<b>Age at which you must begin taking distributions</b>	April 1st of the year following the year when you attain 72 or end employment with the City of Chicago, whichever is later
<b>Penalty for early withdrawals</b>	You may withdraw funds prior to ending your employment with the City of Chicago beginning at attainment of age 59 ½ Funds rolled over from an IRA or qualified retirement plan may be accessed at any time, but may be subject to early withdrawal penalty if withdrawn prior to 59 ½
<b>Accessing funds while still employed</b>	You may access your funds if you: <ul style="list-style-type: none"><li>• Have \$5,000 or less in your account, have not contributed to the plan in at least two years and have never taken a withdrawal of this type before</li><li>• Take a plan loan</li><li>• Request an unforeseeable emergency withdrawal (requires approval according to IRS guidelines)</li><li>• Request up to \$5,000 within 12 months of a qualified birth or adoption</li></ul>

\*These numbers are subject to change annually

Continued on next page...

[www.chicagodeferrredcomp.com](http://www.chicagodeferrredcomp.com) • 1-855-457-2489 or 1-877-677-3678

Plan B effective 1/1/2023. This is a summary of benefits offered to City Employees who are Sworn Police Officers below the rank of Sergeant. The Plan Document and subsequent updates always supersede this summary.

# DEFERRED COMPENSATION RETIREMENT PLAN (CONTINUED)

Administered by Nationwide

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## Taxation of Distributions

Distributions from pre-tax contributions are subject to income tax unless rolled over to an IRA or a qualified retirement plan. Not all distributions are eligible for rollover.

Distributions of Roth contributed funds and earnings are deemed “qualified” and free from federal income tax if the following have been met:

- 1) Five calendar years have passed after making your first Roth contribution before taking a withdrawal **AND**
- 2) Reached age 59 ½ or older; or are disabled or died and beneficiary becomes disabled

If your Roth withdrawal does not meet these qualifications, your accumulated Roth earnings, but not your Roth contributions, will be taxed

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[www.chicagodeferrredcomp.com](http://www.chicagodeferrredcomp.com) • 1-855-457-2489 or 1-877-677-3678

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## REMINDERS

### ABOUT FRAUD

Any kind of fraud on the City of Chicago's benefit plans may result in adverse consequences to an employee and dependent, for example:

- Failure to notify the City Benefits Service Center of an event that would cause coverage to end, e.g. divorce.
- Misrepresentation by the employee or dependent regarding the initial eligibility, for example, the dependent's age, or that the dependent is not a legal dependent of the employee.
- Any attempt to assign or transfer coverage to someone else (e.g. letting another person use your Plan ID card).

The employee will be required to pay for any claims and all administrative costs that were incurred fraudulently. This may result in coverage being terminated for the employee and action by the City to collect any money paid. The City may also discipline the employee, up to and including termination.

### DIVORCED EX-SPOUSE'S HEALTH COVERAGE

If an employee becomes divorced, he/she must follow the procedure outlined in the City's Plan document available at [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) **which includes notifying the Benefits Service Center online (or by calling) within 30 days of the date of the divorce, and by submitting the certified divorce decree.**

To notify the Chicago Benefits Center **online**, log in at [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org), click on "Life Events" then select "Divorce" and follow the prompts. To notify by phone, call 1-877-299-5111. **Review the City's Plan document at the website above for more information.**

Failure to comply with the procedure will result in the employee being held liable for any healthcare claims and related expenses incurred by the ex-spouse as of the date of the divorce.

### UPDATE YOUR BENEFICIARIES

You automatically receive life insurance at no charge if you are a full-time City of Chicago employee. Make sure you keep your beneficiary information updated. Even after a divorce, a life insurance award will be paid to the person who is on file as your beneficiary. Contact your life insurance company to name or update your beneficiary. Please keep your annuity fund and deferred compensation beneficiaries up to date.

### ONLINE PAY SLIPS AVAILABLE

Sign up for GreenSlips, the City **online** pay slips program to view direct deposit of your paycheck **online**. You can also view and download your W2 tax return as soon as available.

Go to <https://greenslips.cityofchicago.org/TransformContentCenter/> and use your employee number to set up a secure account.

## LEARN ABOUT OTHER OPPORTUNITIES

(Informational Only)

Contact Bright Horizons and DePaul for details

### CHILDCARE SERVICES

#### Bright Horizons Cook County/City of Chicago Child Development Center

Learn more about the high-quality childcare available on site at the Bright Horizons® Cook County/City of Chicago Child Development Center. Visit the website <https://child-care-preschool.brighthorizons.com/il/chicago/cookcounty> or call 312-319-1240 to learn more about priority access for City of Chicago employees and to enroll your child today.

**Bright Horizons**® carefully creates high-quality materials for every center to create beautiful environments with rich, open-ended experiences that nurture development and inspire learning.

Contact Bright Horizons to schedule a tour and learn how your child can join the **Bright Horizons**® family.

Bright Horizons Cook County/City of Chicago Child Development Center is located at

**40 North Dearborn, Chicago.**

### NEW EDUCATIONAL OPPORTUNITY FROM DEPAUL UNIVERSITY

We are delighted to announce a new partnership between the City of Chicago and DePaul University. Streamlined admission, discounted tuition and professional development opportunities are just a few of the benefits now available to full-time employees of the City of Chicago.

Benefits for City of Chicago employees:

- A 25% tuition discount on credit-bearing courses, certificates and degree programs\*
- Waived application fee and streamlined application process
- GMAT and GRE not required for most graduate programs
- Dedicated advisors for working professionals
- Access to complimentary professional development seminars and workshops



At DePaul, you'll join a top-tier institution known for innovative, hands-on, real-world learning and career-focused curricula. You'll have access to over 300 undergraduate and graduate programs and learn from DePaul's distinguished faculty who are recognized for their research, expertise and thought leadership within their discipline. Let a DePaul education make the difference for you.

To learn more about the City of Chicago - DePaul University education partnership, program eligibility and upcoming events for City of Chicago employees, visit [go.depaul.edu/cityofchicago](https://go.depaul.edu/cityofchicago).

#### Questions about the partnership?

Connect with us at [corporatepartnership@depaul.edu](mailto:corporatepartnership@depaul.edu).

\*This discount cannot be used in conjunction with other DePaul scholarships, waivers or awards, including the Double Demon discount, or applied to a few select degree programs where tuition has already been lower.



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## CITY OF CHICAGO MEDICAL PPO PLANS (“MEDICAL PLANS”)

### NOTICE TO ENROLLEES OF MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT EXEMPTION FOR 2023

Generally, group health plans sponsored by state and local governmental employers, such as the City of Chicago (the “City” or “plan sponsor”) must comply with federal law requirements in title XXVII of the Public Health Service Act, and the amendments thereto set forth in the Mental Health Parity and Addiction Equity Act. However, these governmental employers are permitted to elect to exempt a plan from all of the requirements listed below for any part of the plan that is self-funded by the employer rather than provided through a health insurance policy. The purpose of this Notice is to inform you that the City of Chicago has elected to exempt the City of Chicago Medical PPO Plans as follows:

- 1.** Protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the plan (sometimes referred to as “mental health parity requirements”). The plan sponsor has elected to maintain the existing terms and conditions of the Medical Plans by exempting the Medical Plans from this requirement. Therefore, the City will continue in place the current requirement that Plan Participants who receive outpatient mental health and substance abuse treatment by a behavioral health specialist must obtain pre-certification by a Medical Advisor, under the Plans’ Medical Advisor Review Program, after the first ten sessions each year with one or more such providers. This requirement will continue in effect for the 2023 plan year (beginning January 1, 2023, and ending December 31, 2023), and may be renewed for subsequent plan years pursuant to a subsequent exemption election, unless modified through the collective bargaining process.
- 2.** Protection against limiting hospital stays in connection with the birth of a child to less than 48 hours for a vaginal delivery, and 96 hours for a cesarean section. The Medical Plans currently meet this requirement and thus this requirement will continue to apply under the terms of the Medical Plans without exception.
- 3.** Certain requirements to provide benefits for breast reconstruction after a mastectomy. The Medical Plans currently meet this requirement and thus this requirement will continue to apply under the terms of the Medical Plans without exception.
- 4.** Continued coverage for up to one year for a dependent child who is covered as a dependent under the plan solely based on student status, who takes a medically necessary leave of absence from a postsecondary educational institution. The Medical Plans no longer use student status and provide an opportunity to elect coverage to age 26 and thus this requirement currently applies under the terms of the Medical Plans without exception.

## ANNUAL HEALTHCARE REMINDER

As required by the Women’s Health and Cancer Rights Act of 1998, each medical plan offered by the City of Chicago provides benefits for mastectomy related services including reconstruction and surgery to achieve symmetry between breasts, as well as prostheses and complications resulting from a mastectomy (including lymphedema). Contact your PPO or HMO administrator for more information.



For the Illinois Consumer Coverage Disclosure Act Essential Health Benefits Comparison, go to [www.CityofChicago.org/Benefits](http://www.CityofChicago.org/Benefits)

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# EMPLOYEE BENEFITS PORTAL

[www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org)



Scan the QR code to visit the Benefits Portal

Instructions on how to access the online Employee Benefits Portal are provided below. Screen shots are for illustration purposes only. Actual screens may vary.

**Step 1:** To enroll **online**, go to: [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org) to register, create your username, password, and establish security questions. If you are having difficulty registering, contact the Benefits Service Center at 1-877-299-5111.

**Step 2: First-time users:** If you haven't used this website within the last year, you must register. Click register at the bottom.

**Returning Users:** Please follow the instructions under, "[What's my initial password?](#)"

## First time users / Returning Users

**Step 3:** Provide first name, last name, last 4 digits of SSN, and date of birth. You will verify "I am not a robot" by reviewing the photos and completing the process.

## Self-Registration

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# EMPLOYEE BENEFITS PORTAL

[www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org)

**Step 4:** Create and confirm a password.

Follow the instructions below.

**CHICAGO**  
BENEFITS OFFICE

Please enter a password and confirm the password to finish the registration process.

Password Requirements

- Must contain a minimum of 10 and a maximum of 18 alphanumeric characters.
- Must contain at least one uppercase letter.
- Must contain at least one lowercase letter.
- Must Contain at least one number.
- Must not contain your login ID.
- Must not contain your first name or last name.
- Must contain special characters such as, but not limited to "!", "@", "\$", "#", "%", "&".
- Must not re-use your previous 6 passwords.
- Must not be repeated in the past 365 days.

**PASSWORD**

**CONFIRM PASSWORD**

You have successfully registered.

**CHICAGO**  
BENEFITS OFFICE

## Registration successful

You have successfully registered.

[Show Employee ID](#) [Continue](#)

**Step 5:** Establish the Security Questions.

**CHICAGO**  
BENEFITS OFFICE

### Select Security Questions

You will use your Security questions to reset your password. To set your Security questions select three different questions from the drop-down lists and enter your answers. Please note that your answers are case sensitive.

**QUESTION 1**

What is your favorite movie?

**QUESTION 2**

Who was your childhood hero?

**QUESTION 3**

What is your spouse's middle name?

[Cancel](#) [Continue](#)

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# EMPLOYEE BENEFITS PORTAL

[www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org)

**Step 6:** Confirm your security questions and answers.

**CHICAGO**  
BENEFITS OFFICE

Confirm Security Questions.

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You will use your Security questions to reset your password. To set your Security questions select three different questions from the drop-down lists and enter your answers. Please note that your answers are case sensitive.

**QUESTION 1**  
What is your favorite movie?  
**ANSWER 1**  
test1

**QUESTION 2**  
Who was your childhood hero?  
**ANSWER 2**  
test2

**QUESTION 3**  
What is your spouse's middle name?  
**ANSWER 3**  
mary

**Back** **Continue**

**CHICAGO**  
BENEFITS OFFICE

Security questions saved.

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**Continue**

**Step 7:** Read the Disclaimer information and accept. If the Disclaimer is not accepted, you will not be able to move further with **online** enrollment.

**CHICAGO**  
BENEFITS OFFICE

Disclaimer

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Morneau Shepell receives your personal information directly from you or your authorized representatives, or from your employer or benefits plan sponsor ("You"). In accordance with our Privacy Policy we limit the collection, use and disclosure of personal information to information that is necessary for the purposes of providing our pension and/or benefits administration services to You, providing You with information about our services and products, enhancing our overall service delivery, creating anonymous and aggregate statistics and reports about Morneau Shepell's services, service standards and trends and for audit, quality control and the protection of our interests in legal proceedings.

By participating in your pension and/or benefits program you consent to the foregoing. For more information see our [Privacy Policy](#).

ACCEPT

**Cancel** **Save**

**CHICAGO**  
BENEFITS OFFICE

Disclaimer accepted.

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You have successfully accepted the terms of the disclaimer.

**Continue**

# EMPLOYEE BENEFITS PORTAL

[www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org)

**Welcome** - You have made it to the Open Enrollment screen.

**OPEN ENROLLMENT**  
You have 15 days to complete this event.  
Modify

MY TOOLS

MY BENEFITS AS OF SEPTEMBER 14, 2022  
\$49.11  
MY TOTAL COST PER PAY OR BILLING PERIOD

Cost may change based on salary changes, employment status, rate changes, employee elections or other factors.

Benefit	Option	Level of Coverage
Medical	PPO Plan	Single
Dental	Dental PPO	Single
Vision	Delta Vision	Single
Health Care FSA	Waive FSA	\$0 Employee cost
Dependent Care FSA	Waive FSA	\$0 Employee cost

View ALL Benefits Selections Quick Actions

MANAGE YOUR FORMS AND DOCUMENTS  
Upload eligibility documents here  
View Details

Click the **“Modify”** link to enter your event.

**Modify an event**

You have asked to modify this event. If you click Continue your previous selections will be displayed and you will be allowed to make changes. You must Complete your enrollment and reach the Confirmation page for your selections to take effect. Continue?

Continue Cancel

## Step 8: Verify/Add Dependents

Click **“Add Family Member”**

Open Enrollment - January 1, 2023

### Family

Please review your family members currently on file. You may add, update or remove family members if the information displayed is not accurate. Family members must be listed below in order to be enrolled for medical and/or dental coverage.

+ Add Family Member

**Add dependent** (provide name, social security, relationship, date of birth and gender).

**Family Member**

First Name: Test

Middle Name: T

Last Name: Tester

Social Security Number

Relationship: Child

Date of birth: 08/20/2020

Gender

Required fields

NOTIFICATIONS MY ACCOUNT SUPPORT LOGOUT

✓ Your dependent has been saved X

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# EMPLOYEE BENEFITS PORTAL

## [www.cityofchicagobenefits.org](http://www.cityofchicagobenefits.org)

**Step 9:** Verify who is covered. Be sure to look at the separate tabs for each plan (medical, dental, vision). Remember to check the box for each dependent being added to each plan.

The screenshot shows the 'Medical' tab selected. It includes instructions to select a plan and dependents. A 'Select who should be covered' box has a checked box for 'CHRISTIAN Test\_1 Myself'. Two plan options are shown: 'PPO Plan' with a 'Select' button and 'Waive' with a 'Waived' button and a checkmark icon.

**Step 10:** Enrollment. When adding a dependent, you **MUST** add the dependent to **EACH PLAN** otherwise the dependent won't be covered in that plan. If you switch plans (example HMO to PPO) you have added a new plan and you **MUST** add dependents to cover them; this means if you fail to add your dependents to the new plan they won't be covered.

Each plan has its own tab. Select eligible benefits to enroll under each tab:

- Medical – Choose HMO, PPO, Waive
- Dental – Choose HMO, PPO, Waive
- Vision – Choose coverage or Waive

Enroll or re-enroll in the healthcare and/or dependent care Flexible Spending Account (FSA) for 2023.

The screenshot shows the 'Dental' tab selected. It includes instructions to select a plan and dependents. A 'Select who should be covered' box has a checked box for 'CHRISTIAN Test\_1 Myself'. A 'Waive' option is shown with a 'Waived' button.

The screenshot shows the 'Flexible Spending Accounts' section for 'Open Enrollment - January 1, 2023'. It includes instructions to select from Flexible Spending Account choices. Two options are shown: 'Health Care FSA' and 'Dependent Care FSA', both with 'View Details' buttons.

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# EMPLOYEE BENEFITS PORTAL

## www.cityofchicagobenefits.org

### Step 10 continued: Complete Enrollment

Open Enrollment - January 1, 2023

## Complete Enrollment

Below is a summary of your benefit selections. Take a moment to review your choices below before completing your enrollment.

**Family Members**

Below is a summary of the dependents you have on file. While these dependents are on file, this does not mean the dependents are enrolled in coverage. For Coverage, **YOU** must enroll them. Please review the coverage field on each dependent to ensure correct coverage. Also note that enrollment is a two-step process:

- 1) Enroll the dependent in coverage during the Open Enrollment period.
- 2) Provide proof of dependency by submitting certified documentation within the approved time frame. **Documentation deadline for Open Enrollment is December 1, 2022.**

Relationship: **Myself**

D.O.B: **Aug 12, 1994**

[View Details](#)

**Your coverage**

All benefits are effective as of January 1, 2023 unless otherwise noted in the table below. If your elected coverage requires additional verification, it will be updated once approved.

Benefit	Coverage Options	Coverage Details	Employee Cost
<b>Health Care</b>			
<b>Medical</b>			
<input checked="" type="checkbox"/> Medical	PPD Plan	Employee + Family	\$175.76
<b>Dental</b>			
<input type="checkbox"/> Dental	Waive	Waive	-
<b>Vision</b>			
<input checked="" type="checkbox"/> Vision	Davis Vision	Employee + Family	\$0.61
<b>Flexible Spending Accounts</b>			
<input type="checkbox"/> Health Care FSA	\$0.00	\$0 Employee cost	-
<input type="checkbox"/> Dependent Care FSA	\$0.00	\$0 Employee cost	-
<b>Total</b>			<b>\$176.37</b>
<b>Cost Summary</b>			
<b>COST PER PAY OR BILLING PERIOD</b>			
Medical / Vision / Dental			\$176.37
Health Care FSA			\$0.00
Dependent Care FSA			\$0.00
<b>Your Cost per Pay or Billing Period:</b>			<b>\$176.37</b>

**Read Terms.** Click check box, acknowledging changes.

### Terms and Conditions

Defrauding or misleading the Plan about my eligibility or the eligibility of my dependents, my failure to timely remove an ineligible dependent (such as a former spouse following a divorce) from coverage, or continuing to submit claims to the Plan after the date of loss of eligibility may result in my dependents and I becoming ineligible for benefits effective immediately and possibly retroactively. Further, fraudulent or misleading conduct on my part may result in discipline, up to and including termination of employment. Finally, if the Plan mistakenly pays benefits to an ineligible person or incurs fees as a result of such conduct on my part, the Plan may pursue collection or elect to offset any such amounts against any future benefits otherwise due me or my dependents. Lastly, failure to timely notify the City of a PHSA COBRA qualifying event (such as divorce or death) will result in a loss of eligibility for PHSA COBRA continuation coverage.

**Acknowledgment:**  
I have reviewed the information summarizing the benefits available under the provisions outlined in the governing plan document and summary and I understand the benefits available to me as well as the rights and obligations I have under the Plan.

**Authorization:**  
By submitting my elections, I authorize the City of Chicago to deduct my share of the cost of this coverage from my pay. I understand that any election is prospective only. This authorization remains in effect until the coverage is canceled or I otherwise revoke this election.

I also understand that, if my share of the cost of coverage increases or decreases with respect to a new year, and, under the terms of the respective plan, I am required to make a corresponding change in payments, the Plan will automatically increase or decrease my corresponding deductions. In addition, if the cost of participation in the applicable City plan increased during the calendar year, or any prior calendar year, and, under the terms of the plan, I was required to make a corresponding change in payments, but the City inadvertently failed to implement such change or did not become aware of such change until after the fact (for example, because of the retroactive effects of collective bargaining) the City may, on a reasonable and consistent basis, require me to pay the difference.

I also understand that once the enrollment period is closed, my elections cannot be changed until the next open enrollment period unless I experience an election change event during the year, as set forth in the City of Chicago Pre-Tax Contribution Plan Summary, and timely request to make a change as a result of such election change event.

[Read full terms and conditions](#)

I agree to the Terms and Conditions

**Confirmation - Enrollment Complete**

## Enrollment Confirmed

Event type: Open Enrollment | January 1, 2023

[View my Enrollment Summary](#)

**To do**

If a new dependent has been added, coverage changes will not go into effect until documentation has been received and approved by the City of Chicago. Federal Law requires us to ask for the Social Security Number for anyone enrolled in City Health plans. If you are still awaiting issuance of a Social Security card, do not delay submitting other documents or information. If available, upload a copy of the Social Security card with the Marriage or Birth Certificates required. If your dependent cannot provide a Social Security Number but has an Individual Taxpayer Identification Number (ITIN), provide that number. Here is the list of documents you are required to provide to finalize the enrollment.

[Open Enrollment Confirmation Statement](#)

[Take me home](#)

**Step 11:** If you are adding new dependents, your next step is to submit eligibility documentation (marriage or birth certificate, adoption or legal guardianship paperwork).

**MANAGE YOUR FORMS AND DOCUMENTS**

Upload eligibility documents here

[View Details](#)

### Manage your forms and documents, go to the upload documents tab

Required Forms    Health Evidence    Upload Documents

[Required Forms](#)

**Outstanding**

Form Name	Event Name	Expiration Date
Birth Certificate	<a href="#">Birth, Adoption or Legal Guardianship(Sep 9, 2020)</a>	Nov 7, 2020

**Processed**

No data available

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## IMPORTANT WEBSITES AND PHONE NUMBERS

<b>City of Chicago Benefits Service Center</b>	<a href="http://www.cityofchicagobenefits.org">www.cityofchicagobenefits.org</a>	1-877-299-5111
<b>Medical PPO</b> Blue Cross Blue Shield of Illinois	<a href="http://www.bcbsil.com/cityofchicago">www.bcbsil.com/cityofchicago</a>	1-800-772-6895
CVS Caremark Pharmacy	<a href="http://www.caremark.com">www.caremark.com</a>	1-866-748-0028
Telligen medical plan advisor	<a href="http://thms.qualitrac.com">thms.qualitrac.com</a>	1-800-373-3727
<b>Medical HMO</b> Blue Advantage HMO	<a href="http://www.bcbsil.com/cityofchicago">www.bcbsil.com/cityofchicago</a>	1-800-730-8504
CVS Caremark Pharmacy	<a href="http://www.caremark.com">www.caremark.com</a>	1-866-748-0028
<b>BlueCare Dental</b> Dental PPO and HMO	<a href="http://www.bcbsil.com/cityofchicago">www.bcbsil.com/cityofchicago</a>	1-855-557-5487
<b>Davis Vision</b>	<a href="http://www.davisvision.com">www.davisvision.com</a>	1-888-456-8758
<b>Quest Diagnostics</b>	<a href="http://www.questdiagnostics.com">www.questdiagnostics.com</a>	1-866-697-8378
<b>MetLife</b> Basic term life insurance Optional life insurance	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	1-866-492-6983
<b>Prudential</b> Long Term disability	<a href="http://www.prudential.com">www.prudential.com</a>	1-800-842-1718
<b>Texas Life</b> Universal permanent life insurance	<a href="http://www.empben.com/CityofChicagoUL/">www.empben.com/CityofChicagoUL/</a>	1-800-638-6855
<b>Nationwide Retirement Services</b>	<a href="http://www.chicagodeferrredcomp.com">www.chicagodeferrredcomp.com</a>	1-877-677-3678
<b>Voluntary Supplemental Insurance</b> Combined Insurance Company Aflac Insurance Company	<a href="http://www.combinedinsurance.com/cityofchicago">www.combinedinsurance.com/cityofchicago</a> <a href="http://www.aflac.com/cityofchicago">www.aflac.com/cityofchicago</a>	1-888-870-3382 1-888-382-3522
<b>Optum Financial</b> Flexible Spending Account (FSA) Healthcare Account; Transit Benefit Program	<a href="http://www.optumfinancial.com/cityofchicago">www.optumfinancial.com/cityofchicago</a>	1-833-229-4428
<b>Policemen's Annuity and Benefit Fund of Chicago</b>	<a href="http://www.chipabf.org">www.chipabf.org</a>	1-312-744-3891

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