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BENEFITS BULLETIN

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Important News And Reminders For Blue Cross PPO Medical Plan Participants

Is it a cold or the flu? Think Walk-in Clinic.

Blue Cross PPO medical plan members can now receive quick care of treatment for common illnesses, like the flu, strep throat and sinus infections without scheduling an appointment in a doctor's office.

New walk-in Clinics are conveniently located inside select CVS Pharmacy and Walgreen stores. They are staffed with board-certified practitioners who are trained to diagnose and treat common illnesses. Practitioners may also provide vaccinations, administer general health screenings and write prescriptions to patients 18 months and older.

Both CVS and Walgreens' are part of the Blue Cross PPO network, so covered services can be billed to your Blue Cross Blue Shield PPO plan.

To learn more about the specific conditions that are treated in these clinics, how much they cost and convenient locations, visit CVS at www.minuteclinic.com or call 1-866-389-ASAP (2727).

Visit Walgreens at www.walgreens.com/take_care or call 1-866-825-3227.

SURGICAL CENTERS

When having services performed at a Surgical Center it is your responsibility to verify that the surgical center and any other physicians that will be associated with the services being provided to you are in the PPO network (i.e. surgeon and anesthesiologist). The out of pocket expense for services received from an out-of-network surgical center could be **quite substantial**. Remember: Out-of-network providers can balance bill for the amounts over the PPO allowable expense. You will also be responsible for paying the higher out-of-network deductible and higher out-of-network co-insurance.

Note: Even if an in-network hospital and/or doctor refer you to a surgical center, doctor or facility, it is your responsibility to verify that the doctor and/or facility are in fact in the PPO network. Always contact **Blue Cross Blue Shield (BCBS) at 1-800-772-6895** to verify if a provider is within the PPO network.

CT, MRI, PET SCANS

If your physician recommends that you have a CT, MRI, or PET scan it is in your best interests to verify that the scan will be considered a covered expense under the Plan. It is your responsibility to ensure that the physician obtains approval from **Blue Cross Blue Shield (BCBS) at 1-800-772-6895**. The physician should first contact **American Imaging Management (AIM) at 1-866-455-8415** to request an RQI number prior to scheduling the scan. Issuance of an RQI number is not a guarantee of payment.

Note: Scans that have not received an RQI number and have not been approved by BCBS may not be eligible for payment.

Q. What should I do if my doctor wants me to have a scan?

A. Provide the doctor with AIM's telephone number so that he/she can request an RQI number. Also inform him/her to contact BCBS for a predetermination of benefits.

Q. What should I do if I am referred to a surgical center?

A. Contact BCBS to verify that the surgical center and doctors are in-network by providing BCBS with the name of the surgical center along with the names of any physicians that will be associated with the services being provided.

Q. How do I verify that the services being performed at the surgical center will be covered?

A. Again, contact BCBS and provide them with the name and any medical codes for the services being performed.

Q. What if I am treated in the emergency room and referred to an out-of-network doctor/facility?

A. It is always your responsibility to verify that the provider of services is in-network. The out-of-network deductible, amounts over the PPO allowable amounts and co-insurance may still be applied.

FIVE EASY STEPS TO CHANGE YOUR NAME

Did you know that the Benefits Management Division is responsible for making name changes for all City of Chicago employees whether or not they are enrolled for medical benefits?

If you wish to change your last name after marriage / divorce, etc. or you wish to correct the spelling of your first and /or last name, you must obtain a revised social security card.

To assure that your name change is entered correctly and as quickly as possible matching the name on your new social security card, remember these five easy steps:

Step 1: Change your name with the Social Security Administration. If you have questions on this process, please visit your local social security office or call **1-800-772-1213**.

Step 2: Wait until you have received your new social security card.

Step 3: Fill out and sign an Employee Information Form indicating that you want to change employee information. This form is available in your department's personnel section, on our website at www.cityofchicago.org/benefits or at the Benefits Management Division, 333 South State Street, Room 400, Chicago, IL 60604-3978.

Step 4: Submit your new social security card (after it has been revised with the correct name spelling) along with a completed Employee Information Form to the Benefits Management Division. (Photocopies and faxes are not accepted.) Other Documentation may be required.

Step 5: The Benefits Management Division will keep a copy of your new card, return the card you submitted back to you and enter your name change in our computer **exactly** as it appears on your new social security card.

Address Change Reminder: City of Chicago employee residency records are updated by the Department of Human Resources. **The Benefits Management Division cannot change your address.**

LTD UPDATES

Good News!!! Effective January 1, 2009, several important Long Term Disability changes took place for City employees currently enrolled in the LTD program:

- The monthly premium rates deducted from your paycheck were reduced.
- You no longer have to pay LTD premiums during your Long Term Disability Waiting Period.
- There is an option to convert to an individual plan, if you are enrolled in the LTD plan at the time you separate City employment. For more details on these changes, contact The Standard at **1-800-535-8465**.

TRANSIT STIMULUS

President Obama's stimulus bill included a provision that nearly doubles the transit limit for commuter benefits.

If you spend more than \$120 a month on daily transit, you can now elect up to \$230 tax-free dollars a month for transit passes and tickets.

The new limit is effective immediately; however, remember that it take two months to make a paycheck deduction change. If you have questions, please call Wameworks customer service at **1-877-924-3967**.