

BENEFITS BULLETIN

NOVEMBER 1, 2011

City of Chicago
Rahm Emanuel
Mayor

Department of Finance
Benefits Management Division
333 South State, Room 400
Chicago, IL 60604-3978
benefitshelp@cityofchicago.org
www.cityofchicago.org/benefits



OPEN ENROLLMENT FOR 2012 ENDS NOVEMBER 21ST

The City of Chicago annual Medical/Dental & Flexible Spending Account (FSA) Open Enrollment Period for all eligible employees started Friday, October 21st and continues until 11:59 pm on Monday, November 21, 2011. During this enrollment, you will have the chance to:

- Change your medical and/or dental plan
- Enroll for coverage, if you don't have coverage now
- Enroll your eligible dependents for coverage (up to their 26th birthday), if they aren't covered now
- Cancel coverage for yourself or your dependents
- Combine coverage if you and your spouse are both eligible City of Chicago employees and enrolled in the same medical plan
- Enroll online or Re-enroll online in the FSA health plan: www.HealthHub.com

Complete Open Enrollment details were distributed during your last pay period in a personalized envelope that required your signature. Check out what's new for 2012.

IF I AM NOT MAKING PLAN CHANGES OR SPOUSE / DEPENDENT CHANGES, DO I NEED TO DO ANYTHING?

The answer is YES.

Please open the personalized envelope you signed for and carefully review all contents and especially your personalized Open Enrollment Cover Letter inside. This letter provides the names and status of your current medical and dental coverage.

Your personalized letter also lists eligibility information for you and your covered dependents.

The purpose of the letter is to give you a chance to correct information such as misspellings of names, incorrect dates of birth, missing social security numbers, etc. If you find information that needs to be corrected, please contact Benefits Management.

Important reminder: If you are eligible for medical coverage you are also eligible for Davis Vision coverage for 2012.

DO NOT RETURN YOUR PERSONALIZED LETTER... IF ALL THE INFORMATION LISTED ON YOUR LETTER IS CORRECT.

If you decide to make a plan change after reviewing your personalized letter, there is also a Personalized Information Number (PIN) provided at the top for your confidential use when you call the toll-free plan change telephone number.

A toll-free number will be available again this year 24 hours a day / seven days a week to make the enrollment process faster and easier. If you are currently enrolled in a medical / dental plan offered by the City of Chicago and you wish to make a plan change, you must call 1-800-773-5827 before 11:59 pm Monday, November 21, 2011. The decision(s) you make will become effective January 1, 2012.

CALL 1-800-773-5827 / 24 HOURS / 7 DAYS A WEEK

WELLNESS PROGRAM

Mayor Emanuel and the head of the Chicago Federation of Labor recently announced an agreement to invest in the health and future of City employees by creating an exciting and innovative Wellness program for the City of Chicago. Participation in the Wellness Program is free.

In fact, the City of Chicago Wellness program will offer various types of free health care to all participants. Specific details regarding the Wellness Program will be rolled out in the coming months.

PPO MEDICAL PLAN WELLNESS BENEFIT

If you are a member of the City of Chicago PPO medical plan, your plan includes a \$600 wellness benefit per calendar year.

This means that the Plan will provide benefits for certain preventive services such as well baby care, routine lab work, annual physical or gynecological exams.

Important Note: Mammograms, PSA (Prostate Specific Antigen) and Pap Smears are also wellness benefits but they are not deducted from the \$600 wellness account. They are covered services at 100% under the plan.

For additional types of services included in the PPO medical plan wellness benefit, please visit: www.cityofchicago.org/benefits

FREE HEALTH SCREENINGS AT UPCOMING BENEFIT FAIRS

This year's Open Enrollment Benefit Information Fairs will include health education and a wide variety of wellness screenings including osteoporosis bone density heel scan, healthy sleep, body composition, heart health, tobacco cessation, preventing weight gain, fitness/exercise, cholesterol*, vision and blood pressure.

Advocate Health Care, Blue Cross Blue Shield, CVS Caremark, Davis Vision and Telligen, formerly known as Encompass will be present to provide free wellness education and health screenings at each of the City-wide locations listed on Page 3 of this Bulletin.

*** For more accurate cholesterol screening results, do not eat after midnight on the night before the test.**

Rush Health will also be at each Fair to offer a free Hemoglobin A1c test to identify pre-diabetes. This test is used to measure the average amount of sugar in your blood over the past 2 to 3 months. After you get your test results, you can speak to a Rush nurse about ways to bring your blood sugar down and prevent diabetes.

To register in advance for a pre-diabetes screening appointment, please visit the Benefits Management website: www.cityofchicago.org/benefits. **Click the link: Pre-Diabetes Screening Registration**



What is Pre-Diabetes? More than 79 million people have pre-diabetes in the United States and most will go on to develop diabetes. Pre-diabetes means your blood sugar level is higher than normal but not high enough to be diabetes. The good news is that diabetes can be prevented or delayed.

African Americans, Latinos, Native Americans and Asian Americans/Pacific Islanders, as well as older adults, are at increased risk for developing pre-diabetes. People with pre-diabetes usually have no symptoms, however, they do have higher than normal levels of sugar in their blood. *(Education information courtesy of Rush Health)*

Reduce Your Blood Cholesterol – Heart disease is the No. 1 killer of Americans. But in at least 80 percent of all people, it's a preventable disease. If your blood cholesterol is over 200, making changes in the way you eat can dramatically improve your life expectancy.

Eat less total fat – less than 30 percent of your calories should be from fat. Eat less saturated fat: animal fats, butter and topical oils. Eat a varied diet that emphasizes whole grains, vegetables, fruits and whole-grain breads and pastas. Eat more soluble fiber found in fruit, beans, peas and oats. *(Education information courtesy of Advocate Health Care)*

Preventing Osteoporosis – After age 40, everyone’s bones begin to lose density. For women, menopause accelerates this loss. Your bones and teeth hold 99 percent of your body’s calcium. Osteoporosis is a disease in which the amount of calcium present in the bones slowly decreases to a point where the bones become brittle and prone to fracture.

Steps for prevention include the following: **1)** Be sure your diet includes a minimum of 1,000 milligrams of calcium a day for premenopausal women and 1,500 milligrams a day for post-menopausal women, **2)** Get 400 to 800 IU of vitamin D daily. Vitamin D helps calcium get absorbed into your bones, **3)** Cut back on your intake of sodium, **4)** engage in regular activity such as walking, jogging, biking or low-impact aerobics and **5)** stop smoking. Women who smoke have two to three times greater risk of spine and hip fractures. *(Education information courtesy of Advocate Health Care)*

What Is Body Composition? Body Composition quite simply is the different components that make-up a person’s

body weight. Unfortunately, the two terms—body composition and body fat – are often used interchangeably by mistake. They are two entirely different concepts. To understand this distinction, it is important to recognize that the human body is composed of several different tissue types.

The first tissue type is often referred to as “lean” tissue. This includes muscle, bones and organs. All of which have important roles in body function. The second tissue type is adipose (fat) tissue. **There are 3 categories of fat tissues:** **1)** Essential – supports life and extremely important to body function, **2)** Storage – protects internal organs; supplies some energy requirements and **3)** Non-Essential – serves no purpose and may be detrimental to one’s health.

Excessive body fat (over 25% for men; over 32% for women) is dramatically related to the incidence of illness and disease. Some health concerns associated with too much body fat are heart disease, hypertension, some cancers and GI disorders. *(Education Information Courtesy of Advocate Health)*

BENEFIT INFORMATION FAIRS
ALL FAIRS LISTED BELOW WILL BE HELD FROM
10:30 A.M. TO 2:30 P.M.

Important Reminder: Enrollment forms and/or certified documents will not be accepted at any Benefit Fair location. Medical and Dental plan changes must be made by telephone at 1-800-773-5827. For more information: www.cityofchicago.org/benefits

Friday, November 4, 2011
Quinn Fire Academy
558 West De Kovan
at Taylor & Clinton
(First Floor)
10:30 a.m to 2:30 p.m.

Monday, November 7, 2011
O'Hare Intl. Airport
Department of Aviation
Skilled Trades Building
11601 West Touhy
Building #891 (First Floor)
10:30 a.m to 2:30 p.m.

Wednesday, November 9, 2011
City Hall (Two-Day Fair)
121 N. LaSalle Street
(10th & 11th Floor)
10:30 a.m to 2:30 p.m.

Thursday, November 10, 2011
City Hall (Two-Day Fair)
121 N. LaSalle Street
(10th & 11th Floor)
10:30 a.m to 2:30 p.m.

Wednesday, November 16, 2011
Police Headquarters
3510 S. Michigan Ave.
(First Floor
Multi-Purpose Room)
10:30 a.m to 2:30 p.m.

Friday, November 18, 2011
DePaul Center
333 S. State Street
(Second, Third & Fourth Floors)
10:30 a.m to 2:30 p.m.

**HEALTHCARE CONTRIBUTION RATES FOR
ALL ELIGIBLE EMPLOYEES EFFECTIVE 7/1/2006**

- Pursuant to union agreements, the following formulas are applied to your annual salary with your level of coverage to determine your contribution per pay period.

ANNUAL SALARY	SINGLE	EMPLOYEE + 1	FAMILY
Up to \$30,000 (flat rate)	\$15.71	\$23.88	\$27.65
\$30,001 to \$89,999	1.2921% of gross divided by 24	1.9854% of gross divided by 24	2.4765% of gross divided by 24
\$90,000 and over (flat rate)	\$48.45	\$74.45	\$92.87

The Following Examples Are Provided To Clarify These Payroll Deductions:

<p>Example 1: If your annual salary is under \$30,000, and you enroll for single coverage, your contribution will be at a flat rate of \$15.71.</p> <p>As your salary increases over \$30,000, your contribution per pay period will increase accordingly.</p>	<p>*Example 2: If your annual salary is \$46,000, your contribution will be calculated as follows:</p> <table style="margin-left: 20px;"> <tr> <td>Single</td> <td>$\\$46,000 \times .012921 \text{ divided by } 24 = \\24.76</td> </tr> <tr> <td>Employee+1</td> <td>$\\$46,000 \times .019854 \text{ divided by } 24 = \\38.05</td> </tr> <tr> <td>Family</td> <td>$\\$46,000 \times .024765 \text{ divided by } 24 = \\47.46</td> </tr> </table>	Single	$\$46,000 \times .012921 \text{ divided by } 24 = \24.76	Employee+1	$\$46,000 \times .019854 \text{ divided by } 24 = \38.05	Family	$\$46,000 \times .024765 \text{ divided by } 24 = \47.46
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Family	$\$46,000 \times .024765 \text{ divided by } 24 = \47.46						
<p>Example 3: If your annual salary is \$90,000 or more your contribution is capped at a flat rate: \$48.45 for a Single coverage, \$74.45 for Employee + 1, and \$92.87 for Family</p>							

* (These calculations can be computed for any salary from \$30,001 to \$89,999 depending on the level of coverage. As your salary increases, your contribution per pay period will increase accordingly.)

**Healthcare Contribution Rates for *Veteran Crossing Guards
Effective 7/1/2006**

ANNUAL SALARY	SINGLE	EMPLOYEE + 1	FAMILY
Up to \$30,000 (flat rate)	\$20.95	\$31.84	\$36.87
\$30,001 to \$89,000	1.2921% of gross divided by 18	1.9854% of gross divided by 24	2.4765% of gross divided by 24