



BENEFITS BULLETIN

April 16, 2014

WELLNESS PROGRAM ALERT HEALTH ADVISOR CALL DEADLINE EXTENDED TO APRIL 30, 2014

Does not apply to coverage under Plan B for Sworn Police Officers below the rank of Sergeant represented by the Fraternal Order of Police.

Good News! The third part of your wellness program participation is a health advisor phone call with a Healthways health professional. The March 31 deadline has been extended to April 30, so you still have time to complete this requirement!

If you have completed the first two parts (the in-person biometric screening and the online well-being assessment), and you haven't completed your phone call with a health advisor, simply call 1-866-556-7671 and press 2 to speak to a health advisor.

PPO MEDICAL PLAN REMINDERS

It is often difficult to determine if certain medical services are necessary when you have a health problem. Unnecessary medical care wastes time, creates health risks and disrupts your daily life. Also, you may be responsible for the cost of the service if it is found not to be eligible for payment by Blue Cross Blue Shield.

The following services need review for medical necessity by the medical advisor, Telligen, prior to services being provided. You can contact Telligen by calling 1-800-373-3727:

- Ambulance transports from one facility to another
- CAT, MRI and PET Scans (recommended, not mandatory, for FOP)
- Inpatient Hospitalizations, including Mental Health and Substance Abuse
- Outpatient Mental Health and Substance Abuse Services (after 7th visit)
- Outpatient Speech Therapy
- Outpatient Occupational Therapy

If these services are not reviewed for medical necessity, they may not be considered eligible for payment under the Plan and your out-of-pocket expense may be quite substantial.

Important Note: This is not a complete list of services which may require such a call. Contact Blue Cross Blue Shield 1-800-772-6895 to verify if you should call Telligen first or call Telligen directly at 1-800-373-3727.

CHICAGO LIVES HEALTHY WELLNESS PROGRAM UPDATES

Does not apply to coverage under Plan B for Sworn Police Officers below the rank of Sergeant represented by the Fraternal Order of Police.

12 POINT QUARTERLY PARTICIPATION HAS STARTED

All participants in the Chicago Lives Healthy wellness program are now required to earn 12 new participation points each quarter by completing wellness program activities.

You can earn all 12 quarterly points at one time or you can complete wellness activities on a daily, weekly or monthly basis. Eligible individuals who don't earn 12 new participation points between April 1, 2014 and June 30, 2014 and each quarter remaining in 2014, will incur a \$50 per non-participant increase in their monthly employee health care contribution. For more information go to: www.chicagoliveshealthy.com

IN-PERSON WELLNESS PROGRAM ASSISTANCE BEGINS AT CITY HALL ON APRIL 24, 2014

- Do you want more information about onsite work events that qualify for Quarterly Participation Points?
- Do you need hands on assistance with the www.chicagoliveshealthy.com website, and the Well-Being Connect portal?
- Do you want to become a Wellness Champion in your department?



Every 4th Thursday of the month, representatives from the City of Chicago benefits team and Healthways will be available at City Hall to assist you in person, beginning Thursday April 24, 2014.

If you have questions or concerns about anything related to the Chicago Lives Healthy Program, please stop by and see us on 4th Thursdays.

CONTINUING COVERAGE FOR YOUR DISABLED DEPENDENT

A disabled dependent is defined as a dependent that is incapable of self-support and relies on you for total maintenance and support. Medical coverage ends at 12 midnight on the day before the dependent's 26th birthdate. However, if you are an active employee and you currently have a covered disabled dependent, he or she may be eligible to continue coverage beyond age 26. You must submit an application. Call the Benefit Service Center at 1-877-299-5111 to request an application.

TERM LIFE INSURANCE: KEEP YOUR BENEFICIARY UP TO DATE

Term life insurance is a valuable and important part of the City of Chicago benefits package. This insurance is issued by The Prudential Insurance Company of America (Prudential).

How to name your beneficiaries:

1. go to the Beneficiary Designation website at www.prudential.com/mybenefits
2. Select "Register Here"
3. In the Control Number field, please enter 44004
4. Complete the required information and create a personal User ID and personal password
5. Be sure to submit your beneficiary designations at the conclusion of your transaction

Who can be named as a beneficiary?

You may designate one or more individuals, including a minor, a trust, or even your estate, as your beneficiary. You must include the full legal first name, middle initial, if any, last name, full address, Social Security Number, and relationship of each individual beneficiary. If more than one beneficiary is identified, designate the percentage share of the insurance proceeds to be assigned to each beneficiary. If no distribution percentage is specified, the insurance proceeds will be divided equally.

What is the difference between a primary and contingent beneficiary?

A primary beneficiary is entitled to receive the insurance proceeds that are payable at the time of the death of a covered person. A contingent or secondary beneficiary is entitled to receive the insurance proceeds if none of the primary beneficiaries survive the covered person.

Can more than one beneficiary be named? If so, how are proceeds divided?

Yes, the insured may designate multiple primary and contingent beneficiaries. The insurance proceeds will be divided equally, unless you indicate how much of the insurance proceeds each beneficiary should receive. You can divide the insurance proceeds based upon dollar amount as long as the total equals the full amount of the insurance proceeds or, you can also divide the insurance proceeds based upon a percentage or fraction as long as the total equals 100%.

If you have any questions or would like to request a paper beneficiary designation form, please contact Prudential's Customer Service Office at 1-800-778-3827 Monday through Friday between 7:00 A.M. and 7:00 P.M.

ARE YOU USING A PPO MEDICAL PLAN PROVIDER?

You can save money by using providers that are within the Blue Cross Blue Shield PPO medical plan network. If you choose doctors, hospitals and surgical centers that are part of the PPO network, the plan will pay a higher benefit than if you use services from providers that do not belong to the network.

It is always your responsibility to verify that the provider is currently within the PPO network before receiving services, even if a PPO doctor has referred you to the provider.

To find a Blue Cross PPO Plan Provider in your service area go to www.bcbsil.com and click **FIND A DOCTOR**. You can also call **1-800-810-BLUE (2583)** and speak to a Blue Cross representative for assistance.

FOUR EASY STEPS TO CHANGE YOUR NAME

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

ADDRESS CHANGE REMINDER: City of Chicago employee residency records are updated by the Department of Human Resources. **The Benefits Management Office cannot change your address.**

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 is entered correctly and as quickly as possible matching the name on your new social security card, remember these four easy steps:

Step 1 – Change your name with the Social Security Administration. If you have questions on this process, please call 1-800-772-1213 or make an appointment to visit your local security office.

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

Step 3 – Submit your new social security card (**after** it has been revised with the correct name) along with a certified marriage certificate, divorce decree or court document, to the Benefits Management Office, 333 South State Street, Room 400, Chicago, IL 60604-3978. (Originals only - photocopies and faxes are not accepted.) **Other documentation may be required.**

Step 4 – The Benefits Management Office will keep a photocopy of your documents, return your originals back to you, and enter your name change in our computer **exactly** as it appears on your new social security card.

DID YOU KNOW?

Prior issues of the Benefits Bulletin are available 24 hours / 7 days a week to read or download. Go to our home page at www.cityofchicago.org/benefits Click the **BENEFITS BULLETINS** link.

Examples

Quarterly Benefits Bulletin Issue

Diabetes Management Program Continues In 2014

February 1, 2014

New Baby? Newly Married? Divorced? Death In Family?

February 1, 2014

How To Change Your Address

October 2006