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# BENEFITS BULLETIN

## *IT'S TIME FOR SPRING SCHOOL TERM PROOF OF STUDENT STATUS*

If your continuous service date shows you were hired on or after August 1, 1984, and if you are not a sworn police officer or a uniformed firefighter, medical benefits for your eligible dependent(s) will terminate at midnight prior to their 19th birthday.

Medical benefits can be extended until their 22nd birthday, if you submit satisfactory “proof of student status” in both the Spring and Fall each year (within required time frame) confirming that your eligible dependent(s) are full-time students at an accredited college or university.

**Important Note: The student’s school determines the definition of full-time.**

Dental benefits will terminate for your eligible dependent(s) at midnight prior to their 19th birthday whether they are full-time students or not.

Call the Health Care Services Corporation (HCSC) at **1-888-541-7107** to find out more about continuation of dental and/or medical coverage through the Public Health Service Act (PHSA) program.



If you are a sworn police officer or a uniformed firefighter, or if your continuous service date shows you were hired **before** August 1, 1984, proof of student status is not required for your eligible dependents.

**For complete details about dependent age limits for medical and dental benefits, please visit the “general information” section of the Benefits Management Division website [www.cityofchicago.org/benefits](http://www.cityofchicago.org/benefits) and click on the words: Frequently Asked Questions.**

**Important Reminder: The deadline for the current Spring school term proof of student status for continuation of medical benefits is Monday, March 31, 2008.**

The following two documents must be submitted to the Benefits Management Division twice a year or your eligible dependent(s) will not have medical benefits through the City of Chicago for the full calendar year:

- 1) Original letter dated after 2/1/08 from the school’s Registrar’s Office confirming full-time student status for the current school term.
- 2) Copy of full or partially paid tuition bill or grants for the current school term.

## UNDERSTANDING PROOF OF STUDENT STATUS GUIDELINES

- The letter from the school's Registrar's Office is often issued on the school's multicolored letterhead or has a raised seal. It cannot be a photocopy or a facsimile (fax). **It cannot be dated prior to February 1, 2008 for the current Spring school term.** It must state the student is enrolled on a "full-time" basis.
- The student's name must appear on the copy of full or partially paid tuition bill or grants for the current school term. Various forms of proof of payment are acceptable including a copy of the student's grant letter or student account printed from the Internet. The bill must be at least partially paid.

## UNDERSTANDING FAMILY STATUS CHANGE GUIDELINES

If you wish to add or drop an eligible dependent from your coverage, you must wait until the annual open enrollment period unless you experience a qualifying Family Status Change during the year:

### Examples of family status changes include the following:

- your marriage or divorce
- your enrollment or termination of an eligible domestic partner
- birth or adoption of a child
- death of a spouse or covered dependent
- a covered dependent reaching the limiting age, or
- a change in employment status for you or your spouse

You must submit an enrollment form to the Benefits Management Division to add/delete within 30 days of family status changes. You must also submit acceptable documentation to support the change in coverage within 60 days of your request.

### Here are some examples of changes *NOT* considered family status changes:

- 1) You get married but you don't notify the Benefits Management Division for six months. Since you didn't request coverage for the spouse within 30 days of your marriage, you will have to wait until the next open enrollment period to add your new spouse.
- 2) You decide that you no longer want coverage for your children. Since this is not a family status change, you'll have to wait until the next open enrollment period to drop coverage for your children.

### **IMPORTANT REMINDER IF YOU DIVORCE YOUR SPOUSE:**

**You Must Drop All Ineligible Dependents Including Divorced Spouses Or You Will Be Billed The Cost Of Coverage And/Or Risk Financial Consequences.**