2021 BENEFITS OPEN ENROLLMENT
NOVEMBER 9 – NOVEMBER 20

During Open Enrollment, you can:

- Enroll, change or drop your medical, dental and/or vision plan elections. *If you do not make changes, your current elections will carry over to 2021.*

- Add or drop dependents. If you are adding new dependents, please read the information on dependent verification.

- Enroll for Health Care and/or Dependent Care Flexible Spending Accounts. *If you are currently enrolled and do not re-enroll, your flexible spending account coverage will end December 31, 2020.*

To make changes to your benefit elections, log into HR Self Service, click on Benefits, click on Benefits Enrollment and follow the screen prompts to make your elections. Your election is not final until you click “Submit”.

MEDICAL AND DENTAL COVERAGE

Coverage under your CCC medical plans remains the same. There is no action that you need to take if you would like to keep your current coverage and dependents in place. There will be a slight increase in both PPO and HMO medical rates and dental rates for 2021. Rates can be viewed in Benefit Guides found at www.ccc.edu and/or HR Self Service.

PPO COVERAGE

Starting March 1, 2021, Blue Cross Blue Shield will be enhancing our PPO Medical policy by offering a more personalized experience. A designated staff will be available via a specialized hotline offering members access to a 24/7 Nurse Line, health coaching, and more.

VISION COVERAGE

Your VSP vision coverage for 2021 remains the same. There will be a slight decrease in vision rates for 2021.

FLEXIBLE SPENDING ACCOUNTS

Health Care Flexible Spending Accounts allow employees to save on a pre-tax basis for health care expenses that your medical plan does not cover up to an annual limit of $2,750. Dependent Care FSA accounts allow employees to save on a pre-tax basis for child care or elder care expenses incurred in order to maintain employment up to an annual limit of $5,000. *Enrollment is not continuous – you must re-enroll each year.*

BenefitExpress is City Colleges’ FSA administrator.
Open Enrollment begins November 9 and ends November 20

The IRS requires that any unused year-end account balance must be forfeited. However, expenses incurred during the 2-1/2 month “grace period” (January 1, 2021 through March 15, 2022) can be reimbursed from your 2021 FSA balances. Any expenses for the 2021 plan year must be submitted by March 31, 2022.

DEPENDENT VERIFICATION

City Colleges will continue to require that employees adding dependents for the first time provide proof of their relationship.

For more information on eligible dependents and acceptable verification documents, please click here.*

*CCC defines domestic partners as two individuals who are in an exclusive, committed, long-term relationship, are both 18 years of age or over, have been cohabitating for at least 12 months, are not blood relatives, and are not married.

LIFE, DISABILITY AND CRITICAL ILLNESS PLANS

Effective January 1, 2021 City Colleges has partnered with Blue Cross Blue Shield to provide the following voluntary coverages:

- Employee Supplemental Life
- Spousal Life
- Dependent Life
- Employee Supplemental Accidental Death & Dismemberment (AD&D)
- Spousal AD&D
- Dependent AD&D
- Employee Critical Illness
- Short-Term Disability
- Long-Term Disability

Want to know which benefits may make sense for you in 2021? Visit bcbsil.com/ancillary/employees.

**Important Notes:**

1. If you are currently enrolled and your age as of January 1, 2021 places you in another age band, your rates deductions for 2021 will be updated for the first pay check in January. Please log into HR Self Service to see your rates for 2021.

2. If you were previously eligible and did not enroll, or if you wish to increase the amount of your coverage, you may be required to complete the Evidence of Insurability (EOI) process. If you are required to complete the EOI process, your coverage may be placed in a pending status until approval is received.
Open Enrollment begins November 9 and ends November 20

EMPLOYEE ASSISTANCE PROGRAM (EAP)

City Colleges of Chicago provides an Employee Assistance Program (EAP) to all active employees and the family members residing in the home, which includes free, confidential consultation and support, and counseling services for everyday challenges that may affect your health, family life, or desire to excel at work. Additionally, there are many useful online tools and services you can access for free, 24-hours a day, 7-days a week by going to: www.guidanceresources.com or by calling 800-311-4327.

To register, click on the ‘REGISTER’ tab and use the following information:

Organization Web ID: MGR311
Company Name: Board
Click “Submit,” then follow the prompts to register.

VIRTUAL BENEFIT FAIRS

Should you need assistance during Open Enrollment, there will be multiple opportunities to have your questions answered.

VIRTUAL 1 on 1 SESSION WITH BCBS (2:00 pm – 3:00 pm)

<table>
<thead>
<tr>
<th>1 on 1 session W/BCBS</th>
<th>Wednesday, November 11th</th>
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Don’t forget your flu shot!

Cold and Flu season is upon us. You should get a flu shot as soon as it’s available as flu season can begin as early as October. The vaccine is covered under the medical plan and is recommended by the Centers for Disease Control and Prevention for all people ages 6 months and older. Check with your doctor to find out if the flu vaccine is recommended. Many times it can be administered within their office. BCBS PPO plan members may also visit any CVS Pharmacy location. Just bring your prescription card and a valid photo ID.

Benefits for employees covered under a Collective Bargaining Agreement (“CBA”) are governed by the respective CBA and may be different from the benefits described in this newsletter. Please refer to your respective CBA for specific details on the benefits available to you.
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**BENEFITS CONTACT INFORMATION**

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<thead>
<tr>
<th>Plan</th>
<th>Customer Service Number</th>
<th>Address</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross BlueShield Blue Advantage HMO</td>
<td>Medical: (800) 892-2803 Rx: (800)423-1973</td>
<td>BCBS of Illinois PO Box 805107 Chicago, IL 60680</td>
<td><a href="http://www.bcbsil.com">http://www.bcbsil.com</a></td>
</tr>
<tr>
<td>Blue Cross Blue Shield PPO Medical</td>
<td>(800) 772-6895</td>
<td>BCBS of Illinois PO Box 805107 Chicago, IL 60680</td>
<td><a href="http://www.bcbsil.com/">http://www.bcbsil.com/</a></td>
</tr>
<tr>
<td>CVS Caremark PPO Prescription</td>
<td>(877) 542-0285</td>
<td>CVS Caremark PO Box 94467 Palatine, IL 60094</td>
<td><a href="http://www.caremark.com">www.caremark.com</a></td>
</tr>
<tr>
<td>BCBS Blue Care Dental</td>
<td>(855) 557-5488</td>
<td>BCBS Blue Care Claims Processing PO Box 23059 Belleville, IL 62223-0059</td>
<td><a href="http://www.bcbsil.com/">http://www.bcbsil.com/</a></td>
</tr>
<tr>
<td>Vision Service Plan (VSP)</td>
<td>(800) 877-7195</td>
<td>VSP P.O. Box 997100 Sacramento, CA 95899</td>
<td><a href="http://www.vsp.com">http://www.vsp.com</a></td>
</tr>
<tr>
<td>Blue Cross Blue Shield (Life Insurance and Voluntary Disability)</td>
<td>(800) 367-6401</td>
<td></td>
<td><a href="http://bcbsil.com/ancillary/employees">bcbsil.com/ancillary/employees</a></td>
</tr>
<tr>
<td>ComPsych (EAP)</td>
<td>(800) 311-4327</td>
<td></td>
<td><a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Organization Web ID - MGR311 Company Name - Board</td>
</tr>
<tr>
<td>Benefit Express (FSA)</td>
<td>(877) 837-5017</td>
<td>Benefitexpress P.O. Box 189 Arlington Heights, IL 60066</td>
<td><a href="http://myfsaexpress.com">http://myfsaexpress.com</a></td>
</tr>
<tr>
<td>State University Retirement System (SURS)</td>
<td>(800) 275-7877</td>
<td>SURS 1901 Fox Drive Champaign, IL 61820</td>
<td><a href="http://www.SURS.org">http://www.SURS.org</a></td>
</tr>
<tr>
<td>TSA Retirement Investments</td>
<td>(888) 796-3786</td>
<td>TSA Consulting Group P.O. Box 4037 Ft. Walton beach, FL 32549</td>
<td><a href="http://www.tsacg.com">http://www.tsacg.com</a></td>
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