CITY COLLEGES OF CHICAGO

2027 BENEFITS OPEN ENROLLMENT
OCTOBER 19, 2026 – October 30, 2026

OPEN ENROLLMENT TO DO LIST

- ✓ Enroll, change, or drop coverage
- ✓ Add or drop dependents covered under your plans
- ✓ Re-enroll in health care and dependent care FSA plans
- ✓ Enroll, change, or drop Supplemental Life and Disability plans
- ✓ Update beneficiaries (add, drop, or make changes to your beneficiaries)

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 medical, dental, and/or vision elections will carry over to 2027.***

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

- Enroll in Health Care and/or Dependent Care Flexible Spending Accounts (FSA).

If you are currently enrolled and do not re-enroll, your Flexible Spending Account coverage will end on December 31, 2026.

To make benefit elections changes for next year, log into HR Self Service during the open enrollment period, click on "Benefit Details," 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.*** Although our Medical PPO, HMO and dental rates went up, CCC is happy to report that for the 2027 plan year, we will only be increasing your contributions by 10% over last year. Rates can be viewed in the benefit guides found at www.ccc.edu/benefits.

VISION COVERAGE

BCBSIL Vision, administered through EyeMed network is the vision provider. Rates will remain the same.

FLEXIBLE SPENDING ACCOUNTS

Health Care Flexible Spending Accounts (FSA) 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 $3,500 projected for 2027). Dependent Care FSAs allow employees to save on a pre-tax basis for childcare or elder care expenses incurred in order to maintain employment (up to an annual limit of $7,500). ***Enrollment is not continuous – you must re-enroll each year.*** TASC (Total Administrative Services Corporation) is City Colleges' FSA administrator.

Open Enrollment begins October 19 and ends October 30

The IRS requires that any unused year-end account balance be forfeited. However, expenses incurred during the 2-1/2 month “grace period” (January 1, 2027 through March 15, 2027) can be reimbursed from your 2026 FSA balances. Any expenses for the 2026 plan year must be submitted by March 15, 2027.

DEPENDENT VERIFICATION

City Colleges will still require employees who are adding dependents for the first time to provide proof of their relationship. If you add new enrollees to any health or life plans that are not currently covered, you will need to submit documentation, even if you have provided it in the past, to confirm ongoing eligibility.

For more information on eligible dependents and acceptable verification documents, please review your benefit guide for more information.

LIFE, DISABILITY, AND CRITICAL ILLNESS PLANS

City Colleges provides 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

For more information on which benefits will make sense for you in 2027, please visit: **2027 Open Enrollment**

Important Notes:

(1) *If you are currently enrolled and your age as of January 1, 2027 places you in another age band, your rate deductions for 2027 will be updated for the first pay check in January. Please log into HR Self Service to see your rates for 2027.*

(2) *If you were previously eligible but did not enroll, or if you wish to increase your coverage amount, you may need to complete the Medical Evidence of Insurability (MEOI) process. If required, your coverage will be placed in a pending status until approval is granted. You will be officially enrolled as of the approval date.* ***Please note that payroll deductions will not be taken until a final determination has been made.***

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EMPLOYEE ASSISTANCE PROGRAM (EAP)

City Colleges of Chicago provides an Employee Assistance Program (EAP) to all active employees and their 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 visiting: www.guidanceresources.com or by calling 800-311-4327.

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

Organization Web ID: DISRES

Click “Submit,” then follow the prompts to register.

Prefer to access ComPsych® Guidance Resources® on our mobile app? Scan the QR code with your device to begin. Access secure and convenient tools anytime, anywhere across any of your devices

VIRTUAL AND IN-PERSON BENEFIT FAIRS

Times and Dates	
Virtual Benefit Fair	Thursday, October 22: 10:00 a.m. – 11:00 a.m. (NBF, AFSCME, CCCLOC) Thursday, October 22: 2:00 p.m. – 3:00 p.m. (Local 1600 and Local 1708
Virtual Benefit Fair	Wednesday, October 28: 10:00 a.m. – 11:00 a.m. (Local 1600 and Local 1708) Wednesday, October 28: 2:00 p.m. – 3:00 p.m. (NBF, AFSCME, CCCLOC)

Virtual Benefit Fairs will be recorded for later viewing for employees who are unable to attend.

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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.

BENEFICIARY UPDATES

Please make sure to assign and/or change beneficiaries listed in your employee file; in the event you do not have a beneficiary listed, the death benefit is then paid to an Estate. It will be managed accordingly and distributed through Probate.