



BENEFITS BULLETIN

MARCH 2026

For all benefits eligible City of Chicago employees

IMPORTANT REMINDERS

How to contact the Chicago Benefits Service Center

BY PHONE:

1-877-299-5111 (8 a.m. - 5 p.m. Monday - Friday)

VISIT WEBSITE: You can request changes to your benefits and submit documents.

www.cityofchicagobenefits.org

IN PERSON:

Appointments are required in advance.

To request an appointment visit:

www.cityofchicago.org/benefits - We may be able to address your request without requiring an in-person meeting. We will call you in advance.

Report Permissible Election Change Events (Life Events) That Occur During The Year

(Adoption, Birth, Marriage, Civil Union, Death, Divorce, Gain or Loss of Other Coverage, Obtainment of Legal Guardianship)

If you have a permissible election change event and want to make changes, such as adding a dependent or changing your coverage, follow these steps:

Step 1: Notify the Chicago Benefits Service Center within 30 days of the event date at www.cityofchicagobenefits.org or call 1-877-299-5111.

Step 2: Submit the required government-issued dependent eligibility documentation within 60 days of the event (180 days for birth certificates for newborns). Acceptable documents include birth or marriage certificates and proof of gain or loss of coverage. If documents are not in English, have them translated by a certified translator.

How To Submit Dependent Eligibility Documentation

Submit dependent eligibility documentation using one of the following methods:

- Online go to www.cityofchicagobenefits.org under Manage My Forms and Documents section, or
- Fax to 855-215-8805, or
- Mail to Chicago Benefits Service Center, P.O. Box 9929, Providence, RI 02940-4029.

Alternatively, submit documents in person by scheduling an appointment through www.cityofchicago.org/benefits. A representative will contact you to arrange a visit at 2 N. LaSalle Street, Room 1240, Chicago, IL 60602, during office hours: Monday through Friday, 8:30 a.m. to 4:30 p.m. An appointment is required due to building security. Walk-ins may not be accommodated.

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Flexible Spending Account 2025 Contributions

Healthcare	Dependent Care
Do you have unused 2025 funds remaining in your Healthcare FSA? The Internal Revenue Service (IRS) requires that any money left in your account at the end of the year be forfeited, after a grace-period. For funds contributed in 2025, you have until March 15, 2026, to incur eligible expenses, and until March 31, 2026 to submit your reimbursement requests for 2025 contributions.	Do you have unused 2025 funds remaining in your Dependent Care FSA? The IRS requires that any money left in your account at the end of the year be forfeited after the run-out period. Employees must submit reimbursement requests for expenses incurred between January 1, 2025, and December 31, 2025 by March 31, 2026. 2025 Dependent Care FSA funds cannot be used for expenses incurred in 2026.
To check your account balance or submit reimbursement requests, visit https://my.optum.com/city-of-chicago . For assistance or questions, contact Optum Financial at 1-833-229-4428	

Return To Work: How To Reinstate Coverage Following Return From An Approved Leave Of Absence (LOA)

Employees returning to work after an approved LOA (such as duty disability, FMLA, medical, military, or personal leave) must notify the Benefits Service Center within 30 days of their return-to-work date to continue or reinstate coverage for yourself or family members, and submit any required documentation within 60 days of your return-to-work date. This process applies to medical, vision, and dental coverage.

If the Benefits Service Center is not notified within 30 days of your return to work, coverage for you and your dependents will not be reinstated or may be terminated. The next opportunity to enroll will be during the annual open enrollment period, or if you experience a permissible life change event (such as birth or adoption of a child, divorce, marriage, or gain/loss of other coverage).

If you do not contact the Benefits Service Center but healthcare contribution deductions are taken from your payroll, you may be entitled to a refund of those contributions.

To notify the Benefits Service Center visit www.cityofchicagobenefits.org or call 1-877-299-5111.

Know Your Benefits – Updates on Medical Coverage

The Chicago Benefits Office posts updates about benefits online through amendments to the Healthcare Plan(s). Visit www.cityofchicago.org/benefits regularly to check for recent changes and access updated documents. Changes effective January 1, 2026, include better coverage for postpartum care, continuous glucose monitors, COVID-19, flu and RSV immunization, and infertility treatment, among others. These updates are designed to enhance your health and well-being.

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ACA Form 1095-C

Starting in 2026, you can access your 1095-C form online at <https://www.healthefxforms.us/CityofChicago>. Form 1095-C is a tax form required by the Affordable Care Act (ACA) that provides information about your health insurance coverage. It is distributed to all full-time employees who work an average of 30 hours or more per week at any time during the calendar year. To learn more about Form 1095-C, visit www.IRS.gov.

For easy and convenient access to your 1095-C form, you are strongly encouraged to use the <https://www.healthefxforms.us/CityofChicago> site.

However, if you prefer to receive a hard copy of your 1095-C form, you may:

- Request a copy at www.cityofchicago.org/benefits using the 'Submit an Inquiry or Request an Appointment' widget
- Request a copy by emailing Request1095Forms@cityofchicago.org
- Request a copy by calling the Benefits Service Center at 1-877-299-5111
- Mail your request to: Chicago Benefits Office, 2 N. LaSalle St., Room 1240, Chicago, Illinois 60602, Attn: Request1095Form

Update your Address

The Chicago Benefits Office and its vendors send information to employees using the address on file with the Department of Human Resources. To ensure you receive important benefits communications, promptly update your address with the department whenever it changes. To change your address contact your department's human resources liaison.

BCBSIL WellOnTarget Fitness Program

Fitness Program With Reduced Gym Membership Fees

If you are enrolled in the City of Chicago's Medical Plan through BCBSIL, you have access to the WellOnTarget member portal, which offers a suite of programs and tools. These tools include digital self-management programs, an online health assessment, a health and wellness library, fitness and nutrition tracking, and various additional tools and trackers. **To access the WellonTarget portal, go to www.wellontarget.com.**

WellOnTarget also offers a Fitness Program which lets you choose from a nationwide network of fitness locations for a one-time enrollment fee of \$19. The fitness program is a month-to-month membership with no long-term contract and offers flexible plans ranging from \$19 to \$239 per month, with 7 tiers (3 for Classic Gyms and 4 for Luxury Gyms). Studio classes are also available. You can select a location near your home and another near your workplace, or visit locations while traveling.

To find Fitness Program locations and tiers, visit www.bcbsilforyourhealth.com. Select 'enroll now' to create an account. Then go to the 'locations' tab and enter your zip code. Creating an account is free until you choose a tier.

For more information, call 1-888-762-BLUE (2583) Monday through Friday, 7 a.m. to 7 p.m. CT (6 a.m. to 6 p.m. MT).