



**Important Benefit information from
Chicago Fire Fighters Union, Local No. 2
Bill Oswald, Medical Liaison**



The following information is from questions received from the Membership regarding health-related issues:

- ✚ When a Member or spouse/dependent is injured and seeks out medical attention, you will receive a letter from a Coghlan Law Firm 312-357-9200. **Do not ignore this letter.** Fill out the form and send it in. This is a subrogation firm hired by the City of Chicago, if ignored, this will hold up your healthcare insurance claims.
- ✚ **What happens if a Member passes away?** Many are not aware that medical benefits for your spouse and dependents end, when Active, your beneficiary is entitled to the city issued group Met Life Insurance for \$75,000. When a Member retires, this benefit ends. Health Insurance continues for **Retired Members** until they become Medicare eligible at the age of 65 or when you are no longer a part of the employer's group plan. Healthcare benefits end for your spouse and dependents. Medicare eligibility begins on the 1st of the month. For example, your birthday is March 29th, your Medicare begins March 1st. If your birthdate is on the 1st of the month your Medicare begins the previous month example, birthdate March 1st, Medicare begins February 1st.
- ✚ Member turning 65 and becoming Medicare eligible, the application process begins 3 months prior. **Don't wait until the last minute.**
- ✚ Local 2 has partnered with Aetna/Labor First for your Medicare Options call **Labor First 312-248-6508** for the plans they offer.
- ✚ If you have Medicare and you are interested in **Vision or Dental, please call: Met Life 312-454-6023**
- ✚ When a Member has a child (newborn). First and the most important step is to call and enroll your newborn, call the **City of Chicago Benefits Service Center 877-299-5111**. **You have 30 days.** If you miss this step, you will have to wait until the next open enrollment period. You have 180 days to supply the birth certificate to Benefits Management. **Get the name of the representative you spoke with along with time and date.**
- ✚ If your doctor orders a CT, Pet Scan or MRI you must call **Telligen: 800-373-3727** to pre- certify the test and locate a center near you. The cost is fully covered.
- ✚ Routine labs, locate a free-standing lab not affiliated with a hospital so there's no cost to you. You may be in a hospital and the doctor will send you for a test in the hospital, you will be charged.
- ✚ Ambulance Transport - when a member retires, the ambulance transport benefit applies to the Member and spouse **only**. Your eligible children would be covered under Blue Cross Blue Shield Healthcare plan.

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✚ Transition from Active to Retired - when you retire, be aware there's a period of 4-6 weeks where you're not in the system. Your coverage is retroactive to your retirement date in the event of an injury or medical visit. I would suggest making sure you have necessary medicine and doctor appointments prior to your retirement date. In the event you need a script and denied coverage, call me and I can request an emergency override with the benefits section.

✚ More detailed information is available at The City web site www.cityofchicago.org/benefits

Any questions related to our healthcare call Local2 773-536-0450 ext. 312
Bill Oswald Medical Liaison