



# EMPLOYEE BENEFITS QUARTERLY

Winter 2018



*This is our last newsletter for 2018. We want to remind you of some of the benefits changes for next year and remind everyone to stay focused on living your healthiest, best life every day.*

## Changes In The New Year

### CVS/Caremark Copay Increases

Please take note of the new pharmacy out-of-pocket costs as of December 1, 2018.

	30-day supply at retail	90-day supply
Generic	<b>\$15</b>	<b>\$30</b>
Formulary brand on the drug list	<b>\$30</b>	<b>\$60</b>
Non-formulary brand not on the drug list	<b>\$50</b>	<b>\$100</b>

### Flexible Spending Account 2.0

Your ConnectYourCare Health Care and Dependent Care Flexible Spending Account (FSA) benefits are going to be even better in 2019.

Starting in January, employees enrolled in an FSA will be able to designate an increased maximum of up to \$2,650 in pre-tax dollars to help cover eligible medical expenses.

Employees participating in the Dependent Care FSA now have a grace period. This means that expenses may be incurred starting January 1, 2019 through March 15, 2020. The deadline to file claims remains March 31.

And how about this for a stocking stuffer: Cook County's new payroll system allows for deductions to be spread over 26 pay periods, instead of 25, making your FSA even more affordable paycheck to paycheck.

And don't forget, accounts for the current year expire March 15, 2019. All claims must be submitted by March 31. For more information go to [connectyourcare.com/cookcounty](http://connectyourcare.com/cookcounty).

### Commuter Benefits Hike

Want to save more money on your commute to work? The IRS has increased the amount you can set aside pre-tax to \$265 a month, a \$5 increase. You can enroll in employee commuter benefits at [connectyourcare.com/cookcounty](http://connectyourcare.com/cookcounty). Enrollments completed by the 10th of each month will allow for access the following month.

# 2019 Wellness Wednesday Calendar

Hot off the presses, check out the lineup of health topics for next year's Wellness Wednesday communications.



<p><b>JANUARY</b> A Healthy Start to 2019</p>	<p><b>FEBRUARY</b> Heart Health</p>	<p><b>MARCH</b> Colorectal Cancer</p>
<p><b>APRIL</b> Respiratory Health</p>	<p><b>MAY</b> Health Fairs</p>	<p><b>JUNE</b> Migraine and Headache Awareness</p>
<p><b>JULY</b> Musculoskeletal Health</p>	<p><b>AUGUST</b> Hypertension</p>	<p><b>SEPTEMBER</b> Back to School and Behavioral Health</p>
<p><b>OCTOBER</b> Open Enrollment</p>	<p><b>NOVEMBER</b> Diabetes Prevention and Management</p>	<p><b>DECEMBER</b> Health and The Holidays</p>

## Open Enrollment Recap

Risk Management would like to thank County employees for a successful benefits Open Enrollment. This was the third year that Open Enrollment took place exclusively online and the first year using the Oracle EBS Employee Self Service portal. We were also encouraged by the high employee attendance and participation rates at our annual health and benefits fairs.

<p><b>14,000+</b> employees accessed Employee Self Service during October</p>	<p><b>12</b> health and benefits fairs were held throughout the County</p>	<p>The following vendors distributed materials, provided information and answered questions: Blue Cross Blue Shield of Illinois; Guardian; CVS/Health; Davis Vision; ConnectYourCare; Legal Shield; Minnesota Life; Nationwide; Cook County Health and Hospital System; and Credit Union One.</p>
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We encourage you to go online and review your benefit changes for 2019. Your elections are final through the end of next year. Changes may not be made until the next benefits Open Enrollment in fall 2019. The exceptions are Qualifying Life Events such as the birth of a child, marriage or divorce. Employees will have within 31 days of a qualifying life event to make plan or enrollment changes in Employee Self Service.

## Taking the bite out of frost

# Indoors and out: Stay well this winter

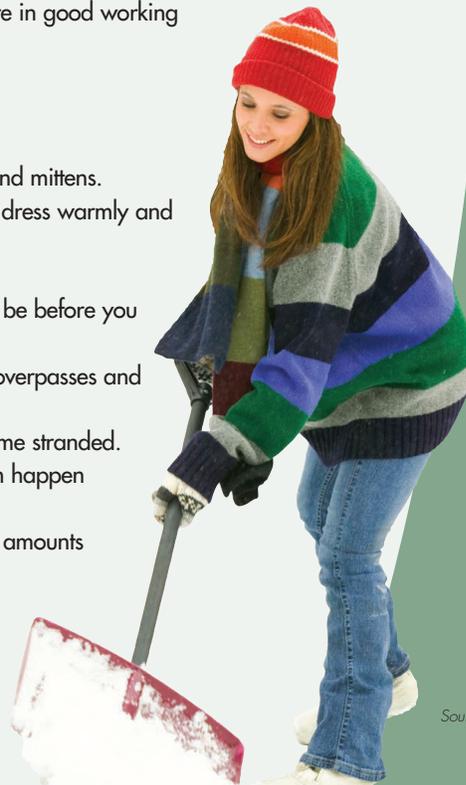
Whether most of your time is spent indoors during the cold months, or you are an outdoor sports enthusiast, these everyday tips can help you stay well this winter.

### Inside:

- Make sure that your fireplace, wood stove, or other heaters are correctly vented.
- Get your home heating unit checked out.
- Don't use a charcoal or gas grill indoors.
- Always keep an eye on candles when they're burning.
- Each floor of your home should have smoke alarms and carbon monoxide detectors. Make sure they are in good working order. Check batteries often.

### Outside:

- Stay dry. Dress in layers.
- Cover up with a hat, scarf and mittens.
- If you have to work outside, dress warmly and work slowly.
- Try not to walk on ice.
- Tell someone where you will be before you go outside.
- Stay off ice-covered roads, overpasses and bridges if you can.
- Stay in your car if you become stranded.
- Use sunscreen: sunburns can happen even in winter.
- Don't stay outdoors for long amounts of time.
- Make sure to wear proper gear, such as helmets, when taking part in winter sports.



Cold weather causes extra strain on your heart. Check with your doctor before shoveling snow or doing other hard work in the cold. Your body is already working hard to stay warm, so go slow and don't do too much. And indoors or out, make sure you eat well-balanced meals to help you stay warmer.



**BlueCross BlueShield  
of Illinois**

*Source: Centers for Disease Control and Prevention*

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# The Spirit of Giving - Holiday Food Drive

Did you know that one in six children face food insecurity in Cook County? That means they are not sure where their next meal will come from.

No one should ever go hungry. Let's do our part to help families in need. Join us for the Cook County Food Drive benefitting the Greater Chicago Food Depository (GCFD). Through December 31, there will be containers on the first floor of each County building for you to drop your donations of canned goods and other non-perishables. Or you can go to the virtual grocery store on the GCFD website and select items to donate in bulk, including perishables such as milk and eggs.

Give from the heart and let's make the holidays a joyful time for everyone.



Have questions?

Visit [cookcountyrisk.com](http://cookcountyrisk.com) or contact Employee Benefits:

Email: [risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov)

Blue Cross Blue Shield Hotline Numbers:

For HMO plan: 1 (800) 892-2803

For PPO plan: 1 (800) 960-8809



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