



EMPLOYEE BENEFITS QUARTERLY

Winter 2016



By the numbers: Cook County's first paperless Open Enrollment

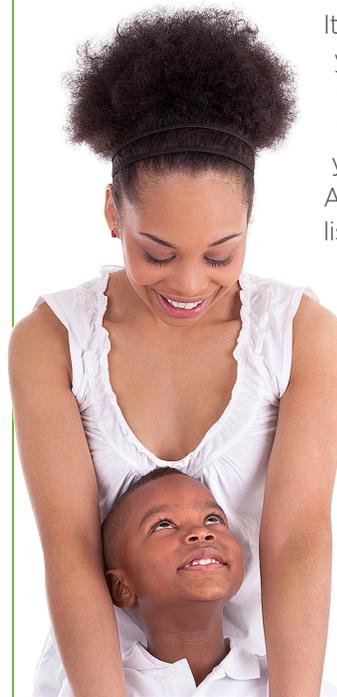
Congratulations to the more than 9,500 Cook County employees who made benefit plan changes during the County's first paperless online Open Enrollment. Hundreds of employees took advantage of the 13 Open Enrollment events that were hosted in October. There was also an opportunity to obtain assistance with enrolling online as each location had laptop computers and printers available for people who needed additional assistance. Staff within Risk Management was also available throughout the month to assist during this paperless transition year.

"We were thrilled to see how proactive our fellow employees were during Open Enrollment," said Employee Benefits Coordinator Myron Chin of Cook County Risk Management. "It's reassuring to know that our colleagues take advantage of the available information, embrace technology and cover their families for the coming year."

For all of our covered employees, the new plans took effect on **December 1, 2016**. That means . . .

- A .5 percent increase in your payroll deductions for employee contribution on the first full pay period check in December
- A new ID card will be mailed to your home address - only if you changed health coverage for 2017; otherwise, keep using the card you already have
- A fresh start toward meeting your annual deductible
- You have elected your 2017 benefits coverage. Unless you report a qualifying life event within 31 days of that event, you cannot make changes to these plans until the next Open Enrollment (Go to www.cookcountyil.gov and select the "Employee Benefits" tab for specifics)

Don't let the Grinch steal your FSA funds



It's time to play Santa to yourself if you have money left in a 2016 flexible spending account (FSA). Treat yourself to new reading glasses or your kids to Disney-themed Band-Aids. Check www.fsastore.com for a list of eligible healthcare products. You can even make purchases on that website using your WageWorks Health Care debit card, and they'll be shipped to your door.

Services must be received by March 15, 2017. You have until December 31, 2016, to use remaining funds in a dependent care account. Submit all flexible-spending account claims and receipts no later than March 31, 2017.

A life-changing choice: Updating your beneficiaries

If you've lost a loved one, you may understand the importance of having life insurance beneficiary designations up-to-date. A will doesn't govern this; beneficiaries must be designated specifically for your life insurance. Any family change such as marriage, divorce or a new baby calls for a review of those designated beneficiaries. Some things to consider:

continued 



- Those you name as a **primary beneficiary** will receive the percentage of benefit that you designate. This can include family members, a charity, or a trust. A minor cannot directly receive insurance proceeds; consult an estate planning attorney if you want a minor to be the eventual beneficiary. You can choose more than one primary beneficiary as long as the percentage allotted to each adds up to 100 percent.
- If any named primary beneficiary is not alive at the time of the claim, the benefit will be split among any remaining primary beneficiaries before it is paid to a **contingent beneficiary**, which you name separately. This also can be more than one person or entity as long as the percentage allotted to each adds up to 100 percent.
- If you do not name a primary beneficiary, the benefit will go to the **default beneficiary** listed in the certificate of insurance issued by the insurer.

When making your designation, list the beneficiary's full name and full address; adding an email address is helpful. You are able to make changes to beneficiary designations at any time, but don't wait. Their financial security could depend on it. Securian/Minnesota Life is the County's life insurance vendor and has made the beneficiary process quick and easy. Go to www.Lifebenefits.com to complete your designation or call 877-494-1754 for more information.

Is there a patient in the house?

When did you last visit your primary care physician? The only thing more important than choosing a doctor you have confidence in is scheduling regular visits. Your PCP is there to help you maintain your health, set and monitor wellness goals, and ensure you are getting the right kind of preventive care. If you missed the Wellness Webinar

"Who Needs to See a Primary Care Physician? You Do.", you can access the 30-minute presentation by Dr. Elif Oker of Blue Cross Blue Shield of Illinois at www.myhealthconnections.net.

Healthy Holiday Eating

It doesn't have to be an oxymoron. Sure, there will be cookies, whipped cream and butter, but you can avoid holiday food pitfalls by having a game plan.

Eat four fruits and four vegetables daily

What is monitored gets done. So keep a food [journal](#) and try to maintain or best yourself each week.

Measure everything

Two words: Portion control. Click [here](#) for a helpful chart.

Eat the right mix

It's called a balanced diet. So try this:

Fill half your plate with fruits and vegetables; the other half with a whole grain and a protein. For suggestions visit www.choosemyplate.gov.

Get moving

No time for the gym? Get it in where you can fit it in. Take 10-minute activity breaks three times a day. [Here](#) are some ideas on how to feel the burn.

Stay on track

You've worked hard and made progress. Avoid setbacks by sampling, not overindulging, in your favorite foods. Traditions can equal calories, so start new ones that don't pile on the sugar and cream.



And lastly, form a network. Go to Cook County's "Eat & Live Healthy for the Holidays" Facebook page at www.facebook.com/groups/Myhealthconnections to share and get ideas.

Starting December 5 through December 14, the County will be offering Healthy Eating for the Holidays classes with a licensed dietitian at five County locations. You can sign up at healthyeatingfortheholidays.eventbrite.com or by calling 312-603-8493.



Employee Focus: Rochelle Gant

Rochelle Gant, RTRM, is a licensed radiology technician and registered mammogram technician at Provident Hospital where she works as a special procedures technologist/mammography technologist and lead mammogram tech. Gant also takes her knowledge and enthusiasm for breast health outside the hospital to help educate the community on breast cancer awareness and the need for regular mammograms. "We're here trying to serve the community," says Gant. The Provident facility has just undergone a major upgrade and remodel of its mammography department and is now back in operation with state-of-the-art digital mammography, which Gant is excited to share with the community.

Q: Provident just went through a big renovation of its mammography department. What did that entail?

A: Yes, we just upgraded! We now have state-of-the-art digital mammogram equipment that is called Selenia Dimensions by Hologic.

The quality of digital film is 100 percent better. It's more detailed, there's more definition, less radiation exposure to the patient. And shorter exam times. On the digital unit, the quality of the image, the definition ... the detail is just night and day. Just as a cellphone has pixels, our unit has pixels. It's much sharper and finer than it is with film. That gives more information to the doctors. With digital, you can take a picture of an image, you can magnify it. You can also focus on one specific area and blow that up. You can rotate the picture. With digital, I can do so much manipulation with that one shot, but with film you have to take more exposures which exposes the patient to more radiation.

Q: What about women with dense breast tissue who often have to follow up a mammogram with an ultrasound? How does the new equipment advance the screening process?

A: The digital unit has a tomosynthesis option. This is used for dense tissue and also gives doctors more information. They (the doctors) might tell the tech to do a 'tomo' scan and that might be enough info that you don't need anything else. And it gives the radiologist more information as well. So, that's a wonderful device to be added to the unit.

This application...can take another image of the breast. It's like a regular mammogram image but the machine moves in a different direction. The machine produces anywhere from 1-80 images. For dense breast tissue, we can lighten the picture and darken it. We are able to manipulate the contrast of it...and you might not need to have an ultrasound. It gives the doctors more information so women don't have to come back for repeat exams and gives the woman another reassurance that everything is OK.



Q: What about women with breast implants? Are there any benefits for them with the digital imaging?

A: The digital unit is great for implants. On an implant patient, we have to displace the implant. That is when you pull the breast tissue away from the implant and it pushes the implant up into the chest wall of the patient. When you do that positioning with film, you end up with 8-12 pictures. With the digital imaging system, you can do that with 6 films, because the application allows you to see through the implant so you don't have to do that extra exposure.

Q: Besides this cutting-edge new equipment, what are some of the services that the mammography department at Provident provides?

continued 

