



EMPLOYEE BENEFITS QUARTERLY

Fall 2016

2017 Open Enrollment

Open Enrollment is the time of year to review your current benefits enrollments, consider your needs for the coming year and make your elections for 2017. Open Enrollment begins **Monday, October 3 and ends Monday, October 31, 2016, at 11:59 p.m. CST.** Plan changes are effective December 1, 2016, through November 30, 2017, while Flexible Spending Account (FSA) changes for 2017 go into effect in January 1, 2017.

What's New for 2017?

Open Enrollment is now paperless. You can make plan changes, add or remove dependents, and enroll in healthcare and dependent care FSAs through a secure online enrollment system. By moving to an online enrollment system, the Employee Benefits Division can make the process more efficient, improve transparency and timeliness, and reduce environmental impact. Paper enrollments will not be accepted during Open Enrollment. You will receive a letter in the mail late September that explains how to enroll.

What changes can I make during Open Enrollment?

- Enroll in or change your medical and/or dental coverage. Employees that are members of a union must satisfy one year of employment before switching to a PPO option
- Add or remove eligible dependents
- Enroll in healthcare or dependent care FSAs

Employee medical contributions will increase by .5%

	HMO	PPO
Employee Only	1.5%	2.5%
Employee & Spouse	2.0%	3.0%
Employee & Child(ren)	1.75%	2.75%
Employee & Family	2.25%	3.25%

Employees working less than 30 hours/week may contribute at a different rate.

Dental and vision coverage will remain at no cost to the employee.



Flexible Spending Accounts

Healthcare and Dependent Care FSA elections from the previous plan year do not carry over to the next plan year. Employees electing to contribute to a flexible spending account for 2017 must enroll during Open Enrollment.

Attend an Open Enrollment Informational Event

3	4	5	6	7
	<p>10 a.m. - 3 p.m.</p> <p>Juvenile Detention Center 1100 S. Hamilton Auditorium Chicago, IL 60612</p>	<p>10 a.m. - 3 p.m.</p> <p>County Building 118 N. Clark St 8th Floor Chicago, IL 60602</p>	<p>10 a.m. - 3 p.m.</p> <p>Bridgeview Courthouse 10220 S. 76th Ave 1st Floor Lobby Bridgeview, IL 60453</p>	
10	11	12	13	14
	<p>10 a.m. - 3 p.m.</p> <p>Stroger Hospital 1969 W. Ogden Ave Lower Level Cafeteria Chicago, IL 60612</p>	<p>10 a.m. - 3 p.m.</p> <p>Criminal Courts Building 2650 S. California Ave 2nd Floor Cafeteria Chicago, IL 60608</p>	<p>10 a.m. - 3 p.m.</p> <p>Oak Forest Campus 15900 S. Cicero Ave Auditorium Oak Forest, IL 60452</p>	<p>10 a.m. - 2 p.m.</p> <p>Provident Hospital 500 E. 51st Street Cafeteria Chicago, IL 60015</p>
17 (Morning)	18	19	20 (Morning)	21
<p>9:30 a.m. - 11:30 a.m.</p> <p>Forest Preserves of Cook County 536 N. Harlem Ave. 1st Floor Board Room River Forest, IL 60305</p>	<p>10 a.m. - 3 p.m.</p> <p>Cook County Admin Building 69 W. Washington 17th Floor Conference Room Chicago, IL 60602</p>	<p>9 a.m. - 11 a.m.</p> <p>Markham Courthouse 16501 S. Kedzie Pkwy. Lower Level Cafeteria Markham, IL 60428</p>	<p>9:30 a.m. - 11:30 a.m.</p> <p>Skokie Courthouse 5600 Old Orchard Rd. Room 201 Skokie, IL 60077</p>	
17 (Afternoon)			20 (Afternoon)	
<p>1:30 p.m. - 3:30 p.m.</p> <p>Maywood Courthouse 1500 S. Maybrook Dr. Cafeteria Maywood, IL 60153</p>			<p>1:30 p.m. - 3:30 p.m.</p> <p>Rolling Meadows Courthouse 2121 Euclid Ave. Room 030 Rolling Meadows, IL 60008</p>	

Flu Shots will be available to Cook County employees at all Open Enrollment informational events.

Cook County Risk Management Launches Employee Wellness Survey

During the Cook County employee health fairs conducted in May, as well as online, nearly 1,600 employees participated in a survey in which they shared their health and wellness goals, and provided input on other programs they would like to see offered.

To those who participated, THANK YOU! Your feedback helps us design and deliver the programs that will be the most useful to you in reaching your goals. Here were some of the major points you shared:

- **Over half of respondents have set goals of losing weight and exercising more.** To help support these goals, workshops on healthy cooking and personal fitness and, more important, strategies for maintaining a healthy lifestyle received strong support.
- **Workshops on managing health and aging also received significant interest.** Nearly 1 in 4 employees showed interest in learning more about managing their health and emotional well-being and addressing changes in health due to aging. There also was some interest in some condition-specific options such as managing high blood pressure and cholesterol.
- **Email and other forms of direct communication are by far the most important means of sharing information.** Over 75 percent of respondents chose email as a preferred means of communication, followed by banners and text messaging.

As a result of your feedback, a healthy living education course was offered at eight locations throughout the County during June and July. Going forward, we will be using your input to help us plan additional classes and wellness activities.



Apps on the Go

Did you know that you have access to benefits information at your fingertips? It's as easy as visiting an insurance carrier's website or downloading an app.

Blue Access Mobile

Blue Access Mobile allows you to conveniently and securely access your health coverage and wellness information via your mobile device anywhere, anytime.

BCBSIL app and mobile website features:

- Find a doctor or hospital
- Register or log in to Blue Access for Members
- View coverage details
- Check claim status
- Access ID card information

Receive text messaging:

- Set up personalized, daily reminders to take your prescriptions, multi-vitamins or check your glucose
- Get weekly diet, exercise and fitness tips
- Send a text to BCBSIL when you need instant account information

Learn more about Blue Access Mobile at bcbsil.com/mobile or text GO to 33533.

Guardian Anytime

Find an in-network dentist online or on your phone.

- The best way to save on dental care
- Simply click on Find a Provider and select plan type:
 - DHMO – MDG/Pre-Paid
 - PPO – DentalGuard Preferred
- Follow the easy steps to search

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[View/print your ID card](#)

No need for an ID card to use your Guardian dental benefits. Simply provide your Group ID number to your dental office at the first visit. However, if you'd like to print out a copy of your ID card, visit the Forms and Materials section of Guardian Anytime. It's fast and easy.

[Access to an array of tools](#)

Guardian Anytime includes easy-to-use tools to help you understand the value of your benefits. This includes educational articles and the dental cost estimator tool.

[Real time assistance](#)

Speak to a live representative about your benefits, claims inquiries, or get help at www.GuardianAnytime.com.

EyeMed Members App

Get the scoop through EyeMed Members free mobile app. Download the EyeMed Members App to easily:

- Find a provider
- View your member ID card
- See current benefits eligibility and in-network benefit details
- Get answers to commonly asked questions

Learn more at EyeMed.com.

WageWorks EZ Receipts

WageWorks EZ Receipts makes managing your benefits quick, easy, and completely mobile. It streamlines everything – there are no forms to fill out, nothing to mail in. Download the free app to your iPhone, Android, or Blackberry, log in to your WageWorks account and use EZ Receipts to:

- Snap and save photos of receipts to verify your payment card transactions
- File a claim and get reimbursed quickly
- View transactions and account balances
- Set communication preferences to receive important WageWorks benefit account information via text message and email

Learn more at WageWorks.com/myezreceipts.

CVS/Caremark Mobile App

Just about everything you need for managing your medicine can be done from the CVS/Caremark Mobile App. By downloading the app you will be able to:

- Find a pharmacy
- Review orders & history
- Refill by simply scanning the barcode on your mail Rx label – anywhere, anytime

- Quickly identify your pills by entering the imprint, color or shape
- Identify unwanted interactions with a simple scan

Learn more at caremark.com/mymobile.

Employee Focus: Monica Owens



Benefits Connect recently spoke with Monica Owens, a nurse clinician in the Emergency Department at Provident Hospital of Cook County, about how she and her colleagues handle stress on the job and rally to ensure they each stick to their lunchtime exercise regimen. We hope that you will be inspired!

Q: Tell me about your job.

A: I've been a nurse since 2007. I was a recipient of a John Stroger nursing scholarship in 2003. The program was with Cook County Hospital and Malcolm X College. I became licensed in 2007 and then around 2010-11, I got my BSN (Bachelor of Science in Nursing).

I've been a nurse clinician now for one year. Formerly I worked 12-hour shifts at night. After I got this job, I got to go to day time, bringing education to the department, bringing in training and orientation, and keeping up with people's certifications. I still go in the ER and work whenever they need help. If they need a floor nurse for the day, that's me, I can do that. So I go in and keep my skills up.

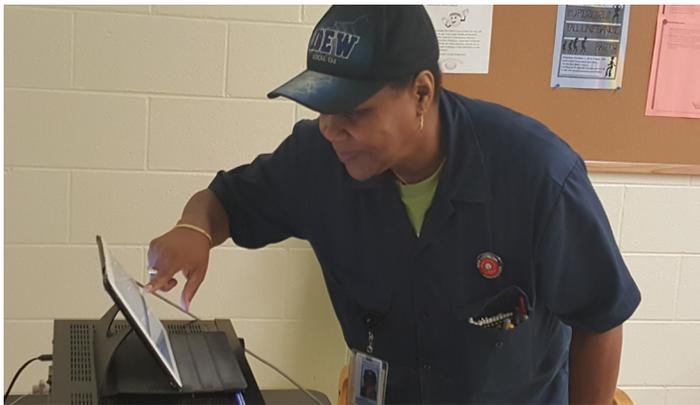
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Q: How stressful is your job?

A: It is stressful, but a good little dose of stress is not terrible as long as you know how to handle it. The County has been offering classes lately that help employees learn how to cope. It helps us deal with change because there's always change.

Q: What, if anything, do the nurses and other staff do to combat stress and stay healthy?

A: Many of us have been having conversations besides exercise. We talk about our own spiritual growth. Even though our hospital system has no religious affiliation, some of us do believe we need strength from above to meet our challenges. We do visit the chapel, we do pray together. Recently, our new educator has put together a Daisy rewards program. Susan Morby has been heading that up, and they did a wonderful job in showing how to bring up morale within nursing. One of the ideas is to get nurses involved with maybe a nursing council and things like that. Basic team-building. The Daisy program focuses on progressing towards excellence in health care and to do that you have to have your staff happy and valued. So whatever we can do with colleagues to encourage each other and keep each other lifted up is good.



Frieda Saffold, a certified Zumba instructor, peruses the music playlist.

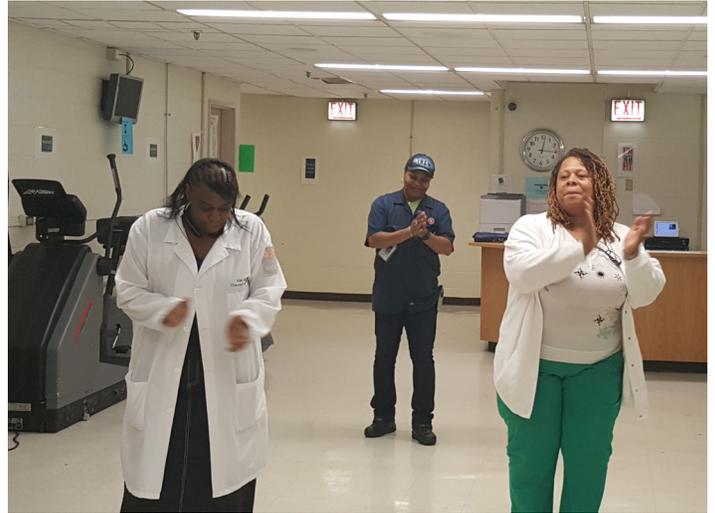
Q: Tell me about some wellness initiatives that the hospital has undertaken to keep its staff fit and healthy.

A: There's the Biggest Loser challenge.

It's something that we as a group got together from our Zumba class. There was a winner last fall and another one this summer. So now we're in the third round of it. We get measured for our BMI and our weight weekly, and we do our measurements at the end to see whose BMI has gone down the most and then they win!

The reason why we're doing it is, our Zumba instructor, Frieda Saffold, over a number of years has lost significant weight to the point where we're all following behind her trying to keep up. Whenever Frieda has the time, we walk outside during lunch or do line-dancing in the overflow room off the cafeteria.

So people give up their lunch time to spend it line-dancing. We've been trying to keep it up because of wellness and, in whatever capacity we serve, we need to be resembling what we tell people to do.



Q: Is the challenge open to all employees at Provident?

Yes! Anyone who works here can participate. There's a few followers, maybe a dozen of us, but we're committed. We aim for getting together two days a week when we can. Or if Freida has a spare moment she'll send a group text and ask if anyone wants to walk or line-dance. We like to keep moving!

Flu Shots at CVS

This fall, flu shots will be available to Cook County employees enrolled in our health benefit plans. The vaccinations are free of charge. More information on the date of availability will be sent by voice mail or email.

Have questions?

Visit www.cookcountyrisk.com or contact Employee Benefits:

Phone: (312) 603-6385 | Fax: (866) 729-3040

Email: risk.mgmt@cookcountyl.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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Employee Benefits Division

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