

# Open Enrollment

## October 3-31, 2016



COOK  
COUNTY  
BENEFITS CONNECT

Annual 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.

## What's important this year:

### Open Enrollment is now Paperless



You have a chance to make plan changes, add or remove dependents, and enroll in healthcare and dependent care flexible spending accounts through a secured online enrollment system. By using only the online enrollment system the Employee Benefits Division can make the process more efficient, improve transparency on enrollment changes and timeliness, and reduce environmental impact by going green. **Paper enrolls will not be accepted.**

Open Enrollment starts Monday, October 3, 2016 and ends Monday, October 31, 2016 at 11:59 pm CST. Enrollment changes are effective December 1, 2016. **Enrollments submitted after October 31, 2016 will not be processed.**

Choose your benefits carefully. It is your responsibility to know your benefits options in order to make an informed decision. All changes are binding from December 1, 2016 through November 30, 2017, unless you experience a qualifying life event. In this case, you may add, change or cancel coverage within 31 days of the event. Enrollment forms submitted 31 days after the qualified life event will not be processed and you will have an opportunity to enroll your dependent at the next Open Enrollment period. Documentation of the life event must be provided to the Employee Benefits Division of the Department of Risk Management.

### Employee Contributions



All employee contributions for health benefits will increase by .5% for the 2017 plan year.

### Medical Benefit Plans

The County offers two medical benefit plans: Blue Advantage HMO and Blue Cross Blue Shield PPO. See the 2017 Benefits Overview for a comparison of these plans.



## Dental and Vision

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There are no changes in dental or vision carriers or benefits. These plans continue to be offered to employees at no cost. You have a choice of two dental plans: DHMO and DPPO. See the 2017 Benefits Overview for description of these plans.



## Flexible Spending Accounts (FSA)

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You can contribute pre-tax dollars to cover eligible expenses. There are two accounts: Healthcare FSA (to pay for eligible health expenses such as deductibles and copays for medical, dental, vision care and prescriptions) and Dependent Care FSA (to pay for care for dependents while at work such as day care, babysitting, nursery school and senior day care). FSAs are based on a calendar year beginning January 1, 2017. The maximum 2017 annual election for the Healthcare FSA is \$2,550 and for the Dependent Care FSA is \$5,000, per employee. Enrollments do not carry over from year to year.

## Commuter Benefit

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You can contribute pre-tax dollars to cover eligible commuter expenses including transit and Ventra passes.

## Life Insurance

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During Open Enrollment, you may elect supplemental term life insurance coverage up to 3 times your salary without providing proof of good health (evidence of insurability). You pay the full cost of this coverage, which is available at very reasonable group rates. To enroll, visit [www.lifebenefits.com](http://www.lifebenefits.com).

Group term life insurance equivalent to one times your base pay is provided by the County at no cost to you. Voluntary Universal Life insurance for you and your dependents is also available as an employee-paid benefit.

## Pre-paid Legal Services

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You can participate in a voluntary program that provides legal assistance for a variety of planned and unplanned matters.

**All insurance plan changes are effective December 1, 2016.**

**Flexible Spending elections are effective January 1, 2017.**

**More detailed information on each of these benefit plans and the vendors managing them can be found in the 2017 Benefits Overview.**

# Steps to enroll

Follow a few easy steps to complete your benefits enrollment:

## Step 1

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Think about your needs for the coming year and review the options provided.

## Step 2

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Log on via your County computer or personal computer by typing the following link in your browser: <https://apps.cookcountyil.gov/oe>. To access your personal Online Open Enrollment (OE) information, select the appropriate Agency link. If prompted enter your login information provided in the Open Enrollment letter mailed to your home. Review the information, then click **Go To Enrollment**.

## Step 3

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Review your current elections, as well as the dependents you cover and all personal information (name, date of birth, and Social Security number) for all covered individuals\*.

## Step 4

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Follow the instructions listed on the page. You may add or remove dependents during Open Enrollment. Employees and all dependents must be enrolled in the same plans. If you and your spouse or partner are Cook County employees, all family members must be covered under one employee's enrollment. Dependent additions will require the upload of required marriage/domestic partner/civil union certificates and birth/adoption certificates.

## Step 5

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Select your medical plan option. Union employees must select the medical HMO plan during the first year of employment. Plan changes may only be made during the next annual Open Enrollment period. You can waive or "opt out" of your medical benefits if you provide proof of benefits from another source.

## Step 6

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Select your dental plan option. Union employees must select the dental HMO plan during the first year of employment. Plan changes may only be made during the next annual Open Enrollment period.

## Step 7

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Make your vision plan election.

## Step 8

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Decide if you want to enroll in the flexible spending accounts and enter the annual amount to be deducted.

## Step 9

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Review your 2017 elections and acknowledge that you have read and fully understand the agreement to make these elections. Make sure you click on the **Complete Enrollment** button to complete your enrollment. You will have the option to download or request an email confirmation for your records.

# Attend an Open Enrollment Informational Event and learn more about your options!

Don't miss your chance to get answers to your questions from the experts on benefit options. Use the schedule below to find the location that works best for you. There's no need to RSVP – just drop in when you can and learn how to make your benefits work for you and your family.

Have additional questions? Contact your Timekeeper or the Employee Benefits Division of the Department of Risk Management at 312-603-8493.

## **OCTOBER 4 • TUESDAY**

10:00 a.m. – 3:00 p.m.  
**Juvenile Detention Center**  
1100 S. Hamilton Avenue  
Auditorium

## **OCTOBER 5 • WEDNESDAY**

10:00 a.m. – 3:00 p.m.  
**County Building**  
118 N. Clark Street  
8th Floor

## **OCTOBER 6 • THURSDAY**

10:00 a.m. – 3:00 p.m.  
**Bridgeview Courthouse**  
10220 S. 76th Avenue  
1st Floor Lobby

## **OCTOBER 11 • TUESDAY**

10:00 a.m. – 3:00 p.m.  
**Stroger Hospital**  
1969 W. Ogden Avenue  
Lower Level Cafeteria

## **OCTOBER 12 • WEDNESDAY**

10:00 a.m. – 3:00 p.m.  
**Criminal Courts Building**  
2650 S. California Avenue  
2nd Floor Cafeteria

## **OCTOBER 13 • THURSDAY**

10:00 a.m. – 3:00 p.m.  
**Oak Forest Campus**  
15900 S. Cicero Avenue  
Auditorium

## **OCTOBER 14 • FRIDAY**

10:00 a.m. – 2:00 p.m.  
**Provident Hospital**  
500 E. 51st Street  
Cafeteria

## **OCTOBER 17 • MONDAY**

9:30 a.m. – 11:30 a.m.  
**Forest Preserves of Cook County**  
536 N. Harlem Avenue.  
1st Floor Board Room

## **OCTOBER 17 • MONDAY**

1:30 p.m. – 3:30 p.m.  
**Maywood Courthouse**  
1500 S. Maybrook Drive  
Cafeteria

## **OCTOBER 18 • TUESDAY**

10:00 a.m. – 3:00 p.m.  
**Cook County Admin Building**  
69 W. Washington Street  
17th Floor Conference Room

## **OCTOBER 19 • WEDNESDAY**

9:00 a.m. – 11:00 a.m.  
**Markham Courthouse**  
16501 S. Kedzie Parkway  
Lower Level Cafeteria

## **OCTOBER 20 • THURSDAY**

9:30 a.m. – 11:30 a.m.  
**Skokie Courthouse**  
5600 Old Orchard Road  
Room 201

## **OCTOBER 20 • THURSDAY**

1:30 p.m. – 3:30 p.m.  
**Rolling Meadows Courthouse**  
2121 Euclid Avenue  
Room 030

\* If any employee information is incorrect, please contact your Timekeeper or Human Resources department. If any currently covered dependent information is incorrect, please submit a document with the correct information to the Employee Benefits Division via email at [risk.mgmt@cookcountyl.gov](mailto:risk.mgmt@cookcountyl.gov), or via fax at 866-729-3040.