

Open Enrollment Guide

October 2-31, 2017



COOK
COUNTY
BENEFITS CONNECT

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 2018.

What's important this year:

Open Enrollment is Paperless



You can make plan changes, add or remove dependents and enroll in healthcare and dependent care flexible spending accounts through a secure online enrollment system. By using the online enrollment system the Employee Benefits Division can make the process efficient, transparent and reduce environmental impact. **Paper enrollments will not be accepted.**

Open Enrollment starts on October 2, 2017 and ends on October 31, 2017 at 11:59 pm CST. Enrollment changes are effective December 1, 2017.

Enrollments submitted after October 31, 2017 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, 2017 through November 30, 2018 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 more than 31 days after the qualifying 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 and New Vendors



All employee contribution rates for health benefits remain the same for the 2018 plan year. Cook County will be partnering with two new vendors. Davis Vision is the new vendor for the Vision Benefits Plan. ConnectYourCare is the new vendor for the Healthcare and Dependent Care Flexible Spending Account (FSA) plans as well as the Commuter Benefits Plan. Please review the corresponding information on the new vendors to see the value-added benefits they will bring to the County. All insurance plan changes are effective December 1, 2017. FSA elections are effective January 1, 2018.

Medical and Pharmacy Benefits Plan



The County offers two medical benefits plans: Blue Advantage HMO and Blue Cross Blue Shield PPO. See the 2018 Benefits Overview for a comparison of these plans. Both medical plans include pharmacy coverage through CVS/caremark.

Dental Benefits Plan



There are no changes in dental benefits. These plans continue to be offered to employees at no charge. You have a choice of two dental plans: DHMO and DPPO. See the 2018 Benefits Overview for descriptions of these plans.

Vision Benefits Plan



This plan continues to be offered to employees at no charge. Davis Vision is our new vendor. See the 2018 Benefits Overview for a description of the plan.

Flexible Spending Accounts (FSAs)



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, 2018. The maximum 2018 annual election for the Healthcare FSA is \$2,600 and for the Dependent Care FSA is \$5,000, per employee. Enrollments do not carry over from year to year.

Commuter Benefit



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

Supplemental Life Insurance



During Open Enrollment, you may increase your supplemental term life insurance coverage if you already participate in the plan up to the lesser of the three times salary or \$500,000 without Evidence of Insurability (EOI) or up to four to five times salary with EOI. You pay the full cost of this coverage, which is available at very reasonable group rates. To enroll, visit www.lifebenefits.com. Group term life insurance equivalent to your base pay is provided by the County at no cost to you.

Pre-Paid Legal Services



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

More detailed information on each of these benefits plans and the vendors managing them can be found in the 2018 Benefits Overview.

Steps to enroll

Follow a few easy steps to complete your benefits enrollment:

Step 1

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

Step 2

Log on via your computer by typing the following link in your browser: <https://apps.cookcountyl.gov/oe>.

To access your personal online Open Enrollment (OE) information, select the appropriate Office 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

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

Step 4

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

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

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

Make your vision plan election.

Step 8

Decide if you want to enroll in the flexible spending accounts and enter the annual amount to be deducted. Please make sure you are enrolling in the correct account. The Healthcare FSA is for health-related expenses for you and your dependents. The Dependent Care FSA is for child/elderly day care.

Step 9

Review your 2018 elections and acknowledge that you have read and fully understand the agreement to make these elections. You must click on the **Complete Enrollment** button to finalize your selections. You will have the option to download and print a confirmation statement for your records. You must enter a County or personal email address to complete your enrollment. A confirmation statement will be emailed to you. All enrollments are final as of 11:59 am CST on October 31, 2017.

* 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, or via fax at 866-729-3040.

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

OCTOBER 3 • TUESDAY

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

OCTOBER 4 • WEDNESDAY

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

OCTOBER 5 • THURSDAY

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

OCTOBER 10 • TUESDAY

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

OCTOBER 11 • WEDNESDAY

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

OCTOBER 12 • THURSDAY

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

OCTOBER 13 • FRIDAY

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

OCTOBER 17 • TUESDAY

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

OCTOBER 18 • WEDNESDAY

9:00 a.m. – 11:00 a.m.
Markham Courthouse
16501 S. Kedzie Parkway
1st Floor Lobby

OCTOBER 19 • THURSDAY

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

OCTOBER 19 • THURSDAY

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

OCTOBER 25 • WEDNESDAY

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

OCTOBER 25 • WEDNESDAY

1:30 p.m. – 3:30 p.m.
Maywood Courthouse
1500 S. Maybrook Drive
Jury Room LL

Have additional questions? Contact your Timekeeper or the Employee Benefits Division of the Department of Risk Management at 312-603-6385, or via email at risk.mgmt@cookcountyil.gov.