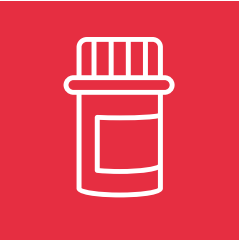


2020 Open Enrollment Guide



COOK
COUNTY
BENEFITS CONNECT

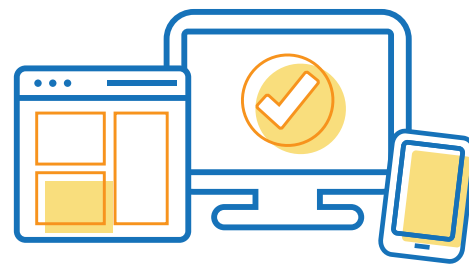


Open Enrollment is the time of year to review your current benefits enrollments, consider your needs for the coming year and make your elections for 2020.

What's important this year:

Open Enrollment is Online – ESS

You can make changes to your plans, add or remove dependents, enroll in healthcare and dependent care flexible spending accounts through Employee Self Service (ESS).



Enrollments must be completed online.

Open Enrollment starts on October 1, 2019 and ends on October 31, 2019 at 11:59 p.m. CST. Plan enrollment changes are effective December 1, 2019. FSA elections are effective January 1, 2020.

You will not be able to enroll after October 31, 2019.

Choose your benefits carefully and understand all of your benefit options so you can make an informed decision for the upcoming year. All changes are binding from December 1, 2019 through November 30, 2020 unless you experience a Qualifying Life Event (QLE). In this case, you may add, change or cancel coverage within 31 days of the event.

If you miss this deadline, you must wait to enroll at the next Open Enrollment period. Documentation of new dependents must be uploaded into ESS. See the **2020 Benefits Overview** for a list of eligible dependents and document requirements.

Employee Contributions

All employee contribution rates for health benefits remain the same for the 2020 plan year.



Medical and Pharmacy Benefits Plans

The County offers two medical benefits plans: BlueAdvantage HMO and Blue Cross Blue Shield PPO. See the **2020 Benefits Overview** for a comparison of these plans. Both medical plans include pharmacy coverage through CVS Health.

Dental Benefit Plans

These plans continue to be offered to employees at no charge. You have a choice of two Guardian dental plans: DHMO and DPPO. See the **2020 Benefits Overview** for descriptions of these plans.

Vision Benefits Plan

The Davis Vision plan continues to be offered to employees at no charge. See the **2020 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 ConnectYourCare accounts: Healthcare FSA (to pay for eligible health expenses such as deductibles and copays for medical, dental, vision care and prescriptions for you and your dependents) and Dependent Day 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, 2020. The maximum 2020 annual election for the Healthcare FSA is \$2,700 and for the Dependent Day Care FSA is \$5,000, per employee. Enrollments do not carry over from year to year, so you must re-enroll if you wish to participate in 2020.

Commuter Benefit

You can contribute pre-tax and post-tax to cover eligible commuter expenses including transit and Ventra passes through ConnectYourCare. Enroll online at: connectyourcare.com/cookcounty.

Supplemental Life Insurance

During Open Enrollment, you may increase your Securian 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 group rates.

To enroll or update beneficiary designations, visit lifebenefits.com. Group term life insurance equivalent to your base pay rounded to the next highest thousand is provided by the County at no charge to you.

Deferred Compensation

Cook County offers a Section 457(b) deferred compensation plan as a tax-preferred method for you to save for retirement. Employees enrolled in the plan make voluntary contributions each pay period and can invest in an array of investment options to help prepare for their income needs in retirement. The plan is designed to provide supplemental income in retirement in addition to the employee's pension benefit. To enroll, visit cookcountydcc.com.

Review the 2020 Benefits Overview for more information about each benefits plan and managing vendors.

Steps to enroll

Follow a few easy steps to complete your benefits enrollment in ESS:

Step 1:

Think about your needs for the coming year and review the options provided in the **2020 Benefits Overview** at cookcountyrisk.com.

Step 2: Log into Employee Self-Service

To access ESS from within the County's network,



click on the Oracle EBS icon on your desktop or use

<https://ccgprod.ccounty.com>,

then click on the applicable button.

You may also log in to ESS from home at:

<https://ccgprod.cookcountyil.gov>. For assistance with

logging into ESS, contact your agency's technology desk.

Step 3: Review your current benefits elections

- Click the ESS Benefits link. You will be taken to the Dependent Information screen. Update dependent information if needed.
- Click **Next** to review.

Step 4: Make changes to your benefits

- Click **Update Benefits** to update your benefits (add/remove dependent, change plans).
- You will be taken to Update Benefits: Update Enrollments screen.
- Make any necessary changes to your medical, dental, vision or flexible spending plans.
- Click **Next**.
- Make the necessary dependent selections for medical, dental and vision.
- Click **Next**.

Step 5: Upload required certifications

On the Attachment screen, you can upload a copy of the required certification documents (ex: birth certificate, marriage certificate):

- Go to the Attachment section and click **Add Attachment**.
- Use **Browse** to find the document that needs to be attached.
- Click **Apply**.
- On the Attachment screen, scroll down to the Attachment section and click **Publish to Catalog** to finish the upload process for your documents.
- Click **Next**.

Step 6: Confirm, print, and finish enrollment

On the Confirmation page, you can confirm your changes and print a copy of your Confirmation Statement:

- Click **Finish** to complete your enrollment and to return to the Benefits Enrollment screens
- Click **Back** to be taken back to the main EBS screen to log out.

Step 7: Review your 2020 Benefits Elections

You can review your elections or make changes to your benefits until the deadline. All enrollments are final as of 11:59 p.m. CST on October 31, 2019.

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

OCTOBER 2 • WEDNESDAY

10:00 a.m. – 2:00 p.m.

Bridgeview Courthouse

10220 S. 76th Avenue
1st Floor Lobby

OCTOBER 10 • THURSDAY

10:00 a.m. – 2:00 p.m.

Markham Courthouse

16501 S. Kedzie Parkway
1st Floor Lobby

OCTOBER 21 • MONDAY

10:00 a.m. – 3:00 p.m.

Cook County Admin. Building

69 W. Washington Street
17th Floor Conference Room

OCTOBER 3 • THURSDAY

10:00 a.m. – 3:00 p.m.

Criminal Courts Building

2650 S. California Avenue
2nd Floor Cafeteria

OCTOBER 15 • TUESDAY

10:00 a.m. – 2:00 p.m.

Rolling Meadows Courthouse

2121 Euclid Avenue
Room 030

OCTOBER 22 • TUESDAY

10:00 a.m. – 2:00 p.m.

Forest Preserves of Cook County

536 N. Harlem Avenue
1st Floor Board Room

OCTOBER 8 • TUESDAY

10:00 a.m. – 3:00 p.m.

Stroger Hospital

1969 W. Ogden Avenue
Lower Level Cafeteria

OCTOBER 16 • WEDNESDAY

10:00 a.m. – 2:00 p.m.

Skokie Courthouse

5600 Old Orchard Road
Room 201

OCTOBER 23 • WEDNESDAY

10:00 a.m. – 3:00 p.m.

Juvenile Detention Center

1100 S. Hamilton Avenue
Auditorium

OCTOBER 9 • WEDNESDAY

10:00 a.m. – 3:00 p.m.

Provident Hospital

500 E. 51st Street
Cafeteria

OCTOBER 17 • THURSDAY

10:00 a.m. – 2:00 p.m.

Maywood Courthouse

1500 S. Maybrook Drive
Jury Room LL

OCTOBER 24 • THURSDAY

10:00 a.m. – 3:00 p.m.

County Building

118 N. Clark Street
10th Floor

Have additional questions?

Review the materials found at cookcountyrisk.com, or contact the Employee Benefits Division of the Department of Risk Management at 312-603-6385, or via email at risk.mgmt@cookcountyil.gov.