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2015 Employee Benefits Plan Year

The new Employee Benefits Plan Year began on December 1, 2014, and ends on November 30, 2015. Following are some frequently asked questions and answers to help you throughout the year.

Will I receive a new ID card?

If you enrolled in a plan for the first time or changed plans, you will receive a new ID card from the insurer. This can take 7-10 business days. If you misplaced or need an additional card, contact the vendor for a replacement:

Blue Cross Blue Shield	(800) 960-8809
Guardian HMO Dental Plan	(866) 494-4542
Guardian PPO Dental Plan	(866) 302-4542
EyeMed Vision Care	(866) 393-3401
CVS Health Pharmacy	(866) 409-8522
WageWorks Flexible Spending Accounts	(877) 924-3967

What is the new grace period for the health care flexible spending account?

Risk Management implemented a new grace period for the health care flexible spending account plan. Employees now have an additional two and a half months to use remaining funds in their 2014 health care flexible spending accounts. Health services must be incurred by March 15. Health and dependent care pay-me-back claims must be incurred by March 15 and submitted by March 31, 2015. For more information log on to: www.wageworks.com.

Can I change medical/provider group information?

Medical/provider group information can be changed at any time. Changes made before the last business day of the month will be effective the first of the following month. If you enrolled in a medical HMO option during Open Enrollment, you will need to contact Blue Cross Blue Shield of Illinois and provide them with your medical/provider group information (such as physician group number or name). To locate a provider log on to: www.bcbsil.com.

Can I make changes to my benefits elections outside of the Open Enrollment period?

Although you may not change plan elections, you may add or remove dependents within 31 days of a qualifying life event, such as marriage, birth of a child, or loss of other health care coverage.

Employees must submit a Benefits Enrollment/Change Form within 31 days of the qualifying life event. Original documentation is required (e.g., birth or marriage certificate). If documentation is not available within this timeframe, it must be submitted within the following month for coverage to continue.



Make a Date for Your Eyes: Your Annual Exam



Getting your eyes checked can help you be the vision of health.

Eye exams are about a lot more than seeing whether you need a new pair of glasses or contacts. Comprehensive eye exams play an important role in your overall wellness. You should get one every year for optimal vision health.

Besides measuring your vision, regular eye exams can help identify early signs of certain chronic health conditions, including high blood pressure, diabetes, heart disease and high cholesterol.¹

“Regular eye exams can help identify early signs of certain chronic health conditions, including high blood pressure, diabetes, heart disease and high cholesterol.”

Source: American Academy of Ophthalmology, “Frequency of Ocular Examinations,” 2009.

During an eye exam, your doctor will check all aspects of your vision, including your eye’s structure and how well the eyes work together. Based on the exam results, your doctor will recommend a solution that is right for your eye health and vision care needs. Annual eye exams enable your doctor to monitor the health of your eyes and track changes that can occur from year to year.² For example, subtle changes in the retina can be a warning sign of high blood pressure.³

So even if you don’t need vision correction, it’s important to take charge of your eye care. When you get your eyes checked every year, you’re helping your eyes—and possibly your whole body—stay well.

1. American Academy of Ophthalmology, “Frequency of Ocular Examinations,” 2009.

2. American Optometric Association, “Comprehensive Eye and Vision Examination,” 2010.

3. Harvard Medical School, “Eye Exams, High Blood Pressure Symptoms & Diabetes Symptoms,” 2005.

There’s Still Time to Get a Flu Shot!

MEET **TEAM VACCINE**

HELLO,

READY
WHEN YOU ARE.

You’ve still got a **SHOT** at staying healthy this winter.

GETTING ROUTINE VACCINES IS THIS EASY:

- Visit any CVS/pharmacy for a flu vaccination
- Fast and easy; no appointment necessary
- Vaccinations available in every store, every day
- Bring your prescription card and valid photo ID
- No copay – No cost – You’re covered 100 percent by your plan

TOGETHER WE CAN HELP PREVENT COMMON ILLNESSES BEFORE THEY START.
Stop by a CVS/pharmacy to get vaccinated today!

Are You at Risk for Depression?

When doctors talk of depression, they don't mean fleeting blues. In so-called "clinical depression," sadness or other feelings stay for weeks and interfere with life.

The causes aren't clear. Research has focused on chemical changes in the brain linked with genes, stressful events or a combination of the two. While many depressed people never seek assistance, treatment helps most who do. This common health issue can strike anyone of any age, race, sex, income or social standing. Still, it's more common in some groups. Do any of the following apply to you?

- I have blood relatives who have been diagnosed with depression.
- I'm female (women's rate of depression is about twice that of men).
- I've undergone traumatic events (a breakup, loved one's death or abuse, for instance).
- I face stress at work or at home (such as an unhappy marriage).
- I'm in financial distress (such as poverty or job loss).
- I have a long-term sickness (such as diabetes, heart disease or cancer).

Watch for lingering signs of depression. Among them: feeling sad, hopeless, guilty or irritated. Other signs include loss of pleasure in things you once enjoyed and changes in appetite or sleep patterns. If you have these signs, talk with your doctor.

If your mood becomes sad with winter seasonal changes, you may suffer from Seasonal Affective Disorder (SAD). Studies show about six percent of adults and children go through SAD.

Learn how to deal with mild signs of SAD:

- Keep set sleep habits and try to stay active
- Spend more time outdoors to soak up some sun
- Eat right and skip the junk food
- Find support from friends and family

Learn how to deal
with mild signs of

SAD

Sources: Centers for Disease Control and Prevention, National Institute of Mental Health

What's Better? Grazing or Eating Three Meals a Day?

- **Stick to a schedule**
- **Start your day with breakfast**
- **Choose healthy snacks**

Is grazing (eating five to six mini-meals each day) better for you than the three-meal-a-day routine? After years of research, findings are still mixed. Eating smaller meals more often can regulate your metabolism and help control your appetite. But, it may lead to overeating if you don't reduce portions. Whether you choose to eat three meals or graze, follow these tips:

- **Stick to a schedule.** Eat meals at about the same time each day to help regulate your metabolism.
- **Start your day with breakfast.** A healthy breakfast gets your mind and body going. Try a banana with peanut butter or low-fat yogurt with fruit.
- **Choose healthy snacks.** Fruits, veggies, nuts and low-fat foods, such as pretzels or whole-grain crackers, are good choices.

Sources: American Journal of Clinical Nutrition, National Institutes of Health

Snapshot of Cook County 2015 Employee Benefits Open Enrollment



- Over 22,000 Open Enrollment packets mailed to employee homes
- Fourteen Open Enrollment Informational Events held spanning an area from Rolling Meadows to Markham
- Total enrollment changes processed—5,285
 - 4,233 employees processed their enrollments online
 - Risk Management processed 1,052 enrollments manually
 - 4,749 employees made a change including adding or dropping a dependent, changing plans or enrolling in flexible spending account (FSA)
- A total of 21,242 employees are enrolled in one of three medical plans, and 20,123 are enrolled in one of the two dental plans