



# EMPLOYEE BENEFITS QUARTERLY



Fall 2015

## Open Enrollment is October 1-31

Soon, we will be asking you to select your health benefits plan for the coming year. All insurance plan enrollment changes become effective December 1, 2015, and Flexible Spending Account election changes take effect January 1, 2016. This is one of the most important decisions you'll make this year. So be sure to carefully review your options so that you can make an informed decision.

### *What is Open Enrollment?*

Your annual opportunity to make changes to your medical, dental or vision benefits and/or enroll in a flexible spending account.

### *What Changes Can I Make During Open Enrollment?*

- Enroll in or switch your medical and/or dental coverage. Employees who are members of a union must satisfy their one-year eligibility requirement in an HMO plan before switching to a PPO option
- Add or remove eligible dependents
- Enroll in health care or dependent care flexible spending



### *Who is an Eligible Dependent?*

Dependent benefits are extended to spouses, domestic partners and civil union partners. Children also may be covered up to the age of 26 and military veterans may be covered up to the age 30.

### *How Do I Make Changes To My Benefits?*

You are encouraged to make changes online at [www.cookcountyrisk.com](http://www.cookcountyrisk.com). You also can submit completed Benefit Information Statement forms to the Employee Benefits Division of the Department of Risk Management. Enrollments must be submitted by October 31, 2015, or they will not be processed.

### *Can I Make Changes To My Benefits Elections Outside Of The Open Enrollment Period?*

Yes, you may add or remove dependents within 31 days of a life qualifying event such as marriage, birth of a child or loss of other healthcare coverage.

The Employee Benefits Division will be mailing an Open Enrollment packet to your home address. The packet will include your customized Benefit Information Statement, Open Enrollment brochure and a Benefits Overview. Review these documents carefully and plan accordingly for the coming year.

### *What If I Have Questions?*

Plan to attend one of the 12 informational events held at various County locations. The schedule will be included in your Open Enrollment packet. Flu shots will be available.

## Flexible Spending Account Enrollment And Re-Enrollment For 2016

There are two types of Flexible Spending Accounts (FSA). A Health Care FSA allows you to use pre-tax earnings to pay for eligible out-of-pocket medical, dental and vision care expenses. A Dependent Care FSA allows you to use tax-free funds to pay for preschool, summer day camp, before/after school programs and child or elder daycare. For a full list of eligible/ineligible expenses please visit [www.wageworks.com](http://www.wageworks.com)

Flexible Spending Account elections from the previous plan year do not carry over to the next plan year. Employees electing to contribute into a flexible spending account for 2016 must re-enroll.

Flexible Spending Account	IRS Contribution Limits
Health Care	\$2,550.00
Dependent Care	\$5,000.00

Check your Open Enrollment packet for instructions on how to enroll in your FSA.



The Cook County Forest Preserve District celebrates its 100th anniversary this year. And district officials are marking this milestone by encouraging residents to see the forest preserves as a place to be active, try new things and improve health and wellness, not just picnic.

On September 20, President Toni Preckwinkle will kick off a special promotion called “100 Years/100 Events” with “Art in Nature” at the Crabtree Nature Center in northwest Cook County. A week of activities will culminate on the 27th with the county’s largest tree hug at Caldwell Woods. In between, there are more than 100 ways to enjoy the forest preserves.

*“Learn a new sport or skill...”*

Learn a new sport or skill such as archery or canoeing, or take a bike ride with friends and family. There’s 300 miles of bike trails across 69,000 acres, great golf courses and camp sites, and special events at the County’s six Nature Centers.

(To find the center nearest you visit [www.fpdcc.com](http://www.fpdcc.com).)

For a listing of events go to [fpdcc.com/100events](http://fpdcc.com/100events). Printed event guides and the complete fall brochure are available in the lobby at 118 N. Clark Street. Follow your friends’ and co-workers’ wellness pursuits on social media with #100events. Everyone is encouraged to participate and experience the rich inheritance left by visionary leaders a century ago.

Cook County is surrounded by diverse habitats with plants and animals native to this part of the Midwest. In one of the most densely populated counties in the country, the forest preserves are a unique and valuable asset. So enjoy!

## HMS Dependent Eligibility Verification Program

HMS Employer Solutions recently conducted a Dependent Eligibility Verification (DEV) program of over 32,000 dependents enrolled in Cook County’s medical, dental and vision plans. The purpose of the program was to ensure that dependents who are enrolled meet plan eligibility guidelines. The overall response rate of the program was an astounding 94.5% over the two-month period.

Employees who did not verify their dependents will have the opportunity to re-enroll them during Open Enrollment in October. The same documentation required for the DEV program will be required during Open Enrollment.



## Employee Health Fair

What’s the key to a healthful fall? More than 1,000 county employees got a jump-start at “A Ticket to a Healthy Summer,” the theme of the Employee Benefits Division’s 4th annual Worksite Wellness health fairs. The events were held in June at five County government buildings.

Participants were able to access important health screenings for free, including vision, diabetes, carbon monoxide and blood pressure. Some took advantage of assessments by physical therapists and healthy cooking demonstrations. And representatives from the County's benefits vendors also were present to answer questions.

**416** A1C (diabetes) tests

**402** Blood pressure and body mass index (BMI) screenings

Check your Cook CountyBenefits Connect newsletter or [www.cookcountyrisk.com](http://www.cookcountyrisk.com) for the next scheduled health fairs.

## New Logo



Did you notice our new Cook County Benefits Connect logo? The Department of Risk Management, Employee Benefits Division, has a new brand. Our goal is to connect you to benefits resources and information to assist you in maintaining a healthy lifestyle.

Be on the lookout for materials mailed to your home, email and on our website [www.cookcountyrisk.com](http://www.cookcountyrisk.com) with this new logo for important benefits information.

## How To Put More 'Ooh And Ah' Into Your Day

### *Relaxation Techniques Can Help Lower Stress*

Stress is your body's natural defense mechanism. This can be good in emergencies, such as getting out of the way of a speeding car. But stress can cause physical symptoms, and even cause or worsen health problems, if not managed correctly when responding to life's daily challenges and changes. And no one likes to feel anxious, afraid, worried and uptight from out-of-control stress.

What changes may cause stress? Any type of change can make you feel stressed, even good change. It's not just the change or event itself, but also how you react to it that affects your stress level. For example, one person may not feel stressed by retiring from work while another will.

Common stress triggers include a child leaving or returning home, death of a spouse, divorce or marriage, illness or injury, a job promotion, financial problems, moving, or having a baby.



### *Stress for Success*

The first step in dealing with stress is learning to recognize it. Early warning signs of stress include tension in the shoulders and neck, or clenched fists.

Next, choose a way to deal with your stress. One way is to avoid the situation that leads to stress. This may not be possible, but you can change how you react to stress. Here are some tips that can help:

- Don't worry about things you can't control
- Prepare for events that you know may be stressful, like a job interview
- Try to view change positively rather than as a threat
- Work to resolve conflicts with other people
- Seek help from family, friends or professionals if needed
- Set realistic goals at home and at work
- Exercise regularly
- Eat well-balanced meals and get enough sleep
- Meditate by practicing relaxation training, stretching or deep breathing
- Escape from daily stresses with group sports, social events and hobbies

If you're experiencing stress symptoms, talk to your family doctor to rule out any other health problems that may be causing them. Your doctor can also give you more good advice on keeping your stress under control.

Source: American Academy of Family Physicians



## Dental Care And Diabetes: Do A Double Check

About 23.6 million people in the U.S. have diabetes. This serious health problem can have a harmful impact on many parts of the body including the heart, nerves, eyes and kidneys. Diabetes can also impact oral health. That's why you should know the facts. Diabetes can cause a number of oral health problems, including:

- Gum disease
- Tooth decay
- Fungal infections
- Changes in taste
- Salivary glands that don't work normally
- More infections and slow healing
- Inflammatory skin diseases that cause mouth lesions

### *The Infection Connection*

Researchers have found that since diabetics have lower infection resistance, the gums can be effected more severely. And the less diabetics control their blood sugar levels, the worse the problem will be. The good news is people who control their blood glucose levels are less likely to have serious gum disease. Anyone noticing signs of gum problems (red, swollen or bleeding gums, a bad taste, changes in bite or the way dentures fit, or gums pulling away from teeth) should plan a visit with the dentist right away.



### *Special Care*

Diabetic dental patients need to use extra care. Follow your dentist's advice and consider the following suggestions:

- Have regular exams and screenings for gum disease
- Get care for dry mouth. This is a frequent problem for diabetics and can lead to more tooth decay
- Keep blood sugar levels in check
- Brush twice a day with a fluoride toothpaste and floss between teeth daily
- Eat a healthy diet

If your dentist doesn't know about your diabetes, now is the time to tell him or her. Your dentist can work with you to set up a care plan that meets your special needs. Be sure to:

- Tell your dentist how well your illness is under control
- Give your dentist all of your health history
- Give the dentist a list of all drugs and supplements you are taking

Diabetes doesn't have to mean double trouble for your oral health. A proper diet, regular visits to the dentist and practicing good oral hygiene can help keep your smile bright.

Source: American Dental Association



Cook County Department of Risk Management,  
Employee Benefits Division

118 N. Clark Street, Suite 1072, Chicago, IL 60602  
Phone: 312-603-6385, Fax: 866-729-3040  
[www.cookcountyrisk.com](http://www.cookcountyrisk.com)