



EMPLOYEE BENEFITS QUARTERLY

Spring 2016



Why March matters: Flexible Spending

Get your green on for St. Patrick's Day -- in more than one sense of the word. The deadlines are fast approaching to use your remaining 2015 health care flexible spending dollars and submit health care and/or dependent care claims for reimbursement.

Employees have until March 15, 2016, to incur health care-related eligible expenses for plan year 2015. This is the end of the grace period.

All health care and dependent care flexible spending paper claims for 2015 must be received by WageWorks by March 31, 2016, at 10:59 pm CST.

Any funds remaining in your account at the end of the 2015 plan year will be forfeited. This is your personal pot of gold. Empty it!

There are three ways to submit a claim:

1. Register/Login to www.wageworks.com to submit a claim and upload a receipt, or
2. Fax a Health Care Account Pay Me Back Claim Form or Dependent Care Account Pay Me Back Claim Form to WageWorks. The forms can be found on www.cookcountyrisk.com. You must provide a receipt or proof of services in order to be reimbursed, or
3. Download the free WageWorks EZ Receipts App available on iTunes or Google Play. The EZ Receipts App will allow you to snap and submit photos of your receipts, file claims, view transactions, check account balances, and sign up for email and text alerts. See wageworks.com/myezreceipts.

Coming Soon... Form 1095

The federal Affordable Care Act requires that health benefit plans provide reports to plan participants on coverage provided in the prior year. The following forms will be distributed to Cook County employees:

- Form 1095-B, sent by Blue Cross Blue Shield to employees covered by its plans.
- Form 1095-C, issued internally to workers covered by a Cook County-sponsored plan. The County will distribute this form to eligible employees by March 31.

Many employees have received a 1095-B already. If you have coverage for dependents who are not listed on your form, it is most likely because they were added to coverage after December 8, 2015, or they have Medicare coverage. Blue Cross Blue Shield has issued an updated 1095-B in these cases.

If you believe your 1095-B form contains other types of errors, contact the customer service number on the back of your insurance card.

Employees do not need either a Form 1095-B or a Form 1095-C to file an income tax return.

There is also a Form 1095-A, sent by the Health Insurance Marketplace to individuals who have coverage through the marketplace. This does not apply to employees that have County coverage.

For more information see: www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals

Have regular prescriptions? Meet Mandatory Maintenance Choice

For Plan Year 2016, Cook County has implemented a program with CVS/Caremark called Mandatory Maintenance Choice, which reduces your copay costs for maintenance (long-term) medications. You must fill those long-term prescriptions either through CVS retail pharmacies, now also located at Target stores, or by mail order. Instead of paying twelve 30-day retail copays, you'll pay only four 90-day mail copays, resulting in over 30% in savings to you a year. This program also saves the County money by reducing prescription dispensing fees and maximizing discounts. That helps to offset price inflation as well as pharmaceutical cost increases resulting from new medications. Mandatory Maintenance Choice is smart budgeting all the way around.

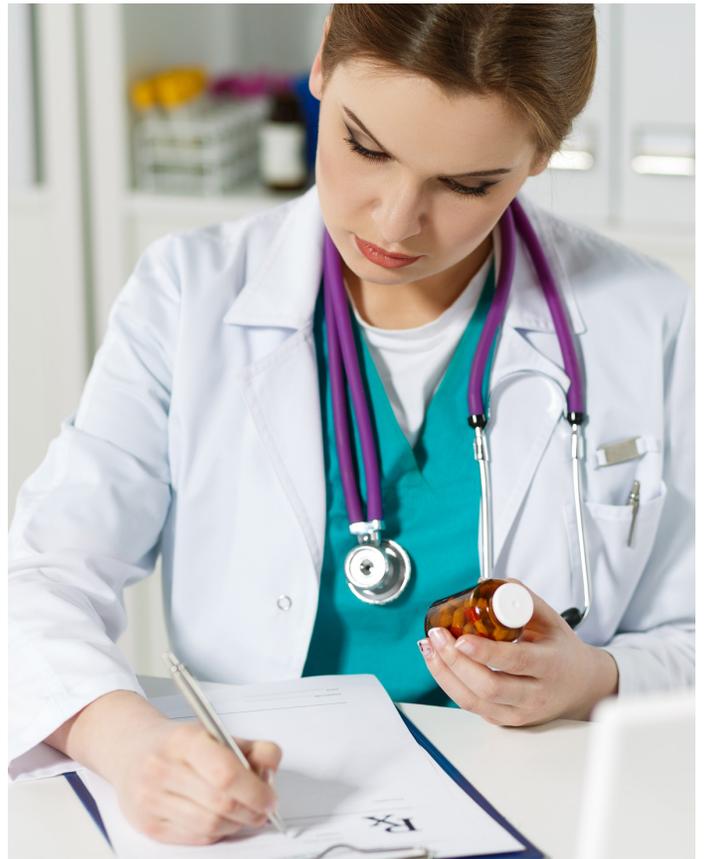
For non-refillable prescriptions, such as a course of antibiotics, you can continue to go to a participating pharmacy most convenient for you. Long-term medications, such as those for chronic conditions including asthma, high blood pressure or diabetes, can now be filled two ways: (1) picked up at your local CVS/Caremark or Target pharmacy, or (2) filled through CVS/Caremark mail order services.

What are the advantages of the Mandatory Maintenance Choice program? You can:

- Receive a three month supply of your medication for a two-month copayment.
- Talk with a pharmacist face-to-face or by phone, toll-free 24/7, from the privacy of your home.
- Pick up your medication at a time that is convenient for you.
- Order refills and manage your prescriptions anytime from your computer or mobile devices at caremark.com.

To learn more:

Call the toll-free number on your CVS/Caremark ID:
1-866-409-8522



Life Insurance: Make Sure Yours Is Up To Date

The County provides term life insurance at 1x your annual salary. But maybe you've thought about increasing your coverage as the result of marriage or another status change. Current employees may apply for supplemental coverage through Minnesota Life. You can apply for increments of \$1,000 up to \$500,000 or 1x-5x salary.

Employees who have experienced a qualifying life event have 31 days to apply for supplemental life insurance. New employees have 31 days from the date of hire to apply. Insurance at 4x-5x salary requires completion of an Evidence of Insurability form; 1x-3x does not.

Employees can enroll online at www.LifeBenefits.com, or by faxing a supplemental life insurance application, which can be found on www.cookcountyrisk.com, directly to Minnesota Life. The fax number is on the form.

Remember to review your beneficiary information regularly, especially if your marital or family status changes. You can view and update beneficiaries at www.LifeBenefits.com.



A Ticket to a Healthy You!

This May, the Department of Risk Management, Employee Benefits Division, will be expanding its spring health fair to more locations to reach more employees. "A Ticket to a Healthy You!" will be held at the following locations: Cook County Building, Criminal Courts Building, Juvenile Temporary Detention Center, Stroger Hospital, Markham Courthouse, Skokie Courthouse, Provident Hospital and Forest Preserve District.

More information will be coming soon.

The Case For Meditation: Measurable Benefits

Mindfulness meditation has moved out of yoga studios and into American workplaces in recent years. Apps such as Buddhify and Headspace guide workers to find a quiet place where they can close their eyes for a few moments to focus on deep breathing and decluttering their mind.

Converts say this daily ritual helps them cope with stress, increase productivity and sleep better. But until recently, the benefits were mostly anecdotal.

Now, scientific research, published in the journal *Biological Psychiatry*, suggests that mindfulness meditation can actually change brains for the better, potentially improving health.

A placebo group was guided in a fake form of meditation while another group was taught an authentic form. After three days, participants in both groups reported refreshed, as well as other benefits. But in brain scans, only those who practiced the legitimate form showed more beneficial activity in the parts of the brain that process stress and enable focus. Even months later, those who had practiced real meditation showed lower levels of unhealthy inflammation, even if they were no longer meditating.

Want to try it yourself? Search "meditation" on your device's app store for a range of options, including some that are free.



Healthy Eating Starts Young

The seeds for a healthy diet can be planted young by an unlikely source: TV. Many kids are voracious viewers of cooking shows like "Iron Chef." Parents can use their children's interest as a springboard for conversations about the fresh ingredients chefs use.



Then they can take it a step further by encouraging kids to take some ownership of their eating habits, suggests Jodie Shield, a Chicago registered dietitian and co-author of *Healthy Eating, Healthy Weight for Kids and Teens* (Academy of Nutrition and Dietetics). Shield offers a few guidelines to get the ball rolling:

Sugar: Deputize kids to police their own sugar intake (and practice math!). Shield offers a trick parents can teach school-age kids as they're reading labels. Divide the grams of sugar by 4 to find out how many teaspoons of sugar are in a serving. Aim to keep that number under 2 teaspoons. You can up that allowance for, say, yogurt or cereals with raisins, which have natural sugar. Conversely, some ingredients, like corn syrup or brown rice syrup, aren't called sugar, but that's what they are, so encourage your child to be vigilant.

Snacks: Make vegetables and fruits exciting alternatives to chips. They don't have to be raw, and they don't have to be cooked. Try frozen peas or freezing grapes for a shivery-good, pop-in-your-mouth snack for kids.

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Portion control: Visit ChooseMyPlate.gov, the U.S. Department of Agriculture's heir to the food pyramid, for visual guidelines so that you and your child can get a sense of when to say "when."

Dairy: This can be a big part of kids' diets, so watch the fat content. At age 2, most children should shift to 1 percent fat or skim milk, Shield said, as long as it's fortified with vitamins A and D, as most milks are.

Eating on the run: Any parent who gets through a child's sports season without swooping through a drive-through is ... not us. To help you and your child make relatively healthy choices at restaurants, download an app such as HealthyOut or Fast Food Calorie Counter.

Cooking at home: Sometimes the toughest part is deciding what to make. Shield has an iTunes recipe app called Time To Eat Healthy: Homemade Meals in Minutes, full of family-friendly, easy meals. Make a list on Sunday of a few to try over the upcoming week, shop for provisions, and enjoy!

Have questions? Visit www.cookcountyrisk.com or contact Employee Benefits:

Blue Cross Blue Shield Hotline Numbers:

For HMO plan: 1 (800) 892-2803

For PPO plan: 1 (800) 960-8809

Phone: (312) 603-6385 | Fax: (866) 729-3040 | Email: risk.mgmt@cookcountyil.gov



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