



**COOK
COUNTY**
BENEFITS CONNECT

EMPLOYEE BENEFITS QUARTERLY

Fall 2020

Open Enrollment

Open Enrollment is the time of year to review your current benefit enrollments, consider your needs for the coming year and make your elections for 2021. Now more than ever, it is important to reflect on your physical and financial well-being and make thoughtful decisions about benefits enrollment.

Open Enrollment starts on October 1, 2020, and ends on October 31, 2020, at 11:59 p.m. CST. Plan enrollment changes are effective December 1, 2020. Flexible Spending Account (FSA) elections are effective January 1, 2021. Benefits eligible employees will receive a home mailing with additional information including a list of virtual enrollment assistance resources.

You can make changes to your health benefits plans, add or remove dependents, and enroll in healthcare and dependent daycare FSAs. All enrollments for health and FSA benefits must

be completed using Employee Self Service (ESS) for each year you wish to enroll. Enrollments for voluntary benefits are made directly through Mercer at cookcountyvoluntarybenefits.com or by phone 1-800-698-2849.

Choose your benefits carefully and understand your benefits options so you can make informed decisions for the upcoming year. All changes are binding from December 1, 2020, through November 30, 2021, unless you experience a Qualifying Life Event (QLE). If you have a QLE, you may add, change or cancel coverage within 31 days of the event. More information about how to make changes is on page 2.

If you miss this deadline, you must wait to enroll at the next Open Enrollment period. If you had prior year coverage and do not actively enroll, your plan choices will default for the new year.

How to Make Benefits Changes

1 COMPLETE YOUR ENROLLMENT IN EMPLOYEE SELF SERVICE (ESS)

- To access ESS from within the County’s network, click on the Oracle EBS icon your desktop or use <https://ccgprod.cookcountyil.gov> then click the applicable button
- You may also log in to the ESS from home at: <https://ccgprod.cookcountyil.gov>
- If you need assistance with logging into ESS, contact your agency’s Technology desk

3 MAKE BENEFIT CHANGES

- Click on the Benefits link
- Click the Update Benefits button to update your benefits
- You will be taken to the Update Benefits: Update Enrollments screen
- Select your medical, dental, vision and/or flexible spending plans
- Click the Next button
- Make the necessary dependent elections for medical, dental and vision plans
- Click the Next button

5 FINISH ENROLLMENT

- You are now at the Confirmation Statement page where you can review your changes and print a copy of your Confirmation Statement
- PRINT YOUR CONFIRMATION STATEMENT BEFORE YOU HIT THE FINISH BUTTON**
- Click on the Finish button to go back to the Benefits Enrollments screen
- Click the Back button – you will be taken back to the main EBS screen

2 ADD DEPENDENTS

- Click on the Personal Information link
- Scroll down to the bottom of the page to the Dependent section and click the Add button
- Input the dependent information and click the Next button
- NOTE:** The relationship start date is the date of the qualifying event
- Review the dependent information. If corrections are needed, click the back button, otherwise click Submit
- Click the Return to Overview button
- Click the Back button to go back to the main EBS screen



4 ATTACH DOCUMENTS

- The Attachment screen is where you upload a copy of the required certification documents (e.g.: birth certificate, marriage certificate)
- Scroll down to the Attachment section and click the Add Attachment button
- Use the Browse button to find the document that needs to be attached
- Click the Apply button
- You will be taken back to the Attachment screen. Scroll down to the Attachment section and click the Publish to Catalog button to finish the upload process
- NOTE:** If the Publish to Catalog button is not clicked the upload process will not be completed and the Risk Management office will not be able to review and approve your documents
- Click the Next button



6 REVIEW

6 REVIEW IN ESS

- Within 31 days of the effective date log into ESS to review and confirm that your dependents and plans are correct
- If enrolled in the Medical HMO you must call BCBSIL to designate a medical group before cards can be mailed
- If applicable, you should receive new ID cards from insurance vendors within 7-10 business days



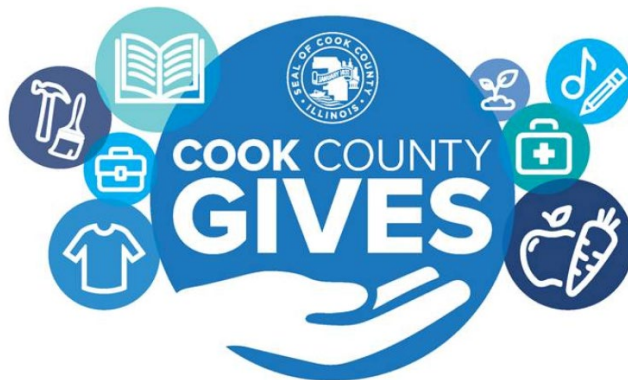


Voluntary Benefit Solutions

Open Enrollment is a great time to think about voluntary benefit plans. Beginning October 1, 2020, you have the option to enroll in the following voluntary benefit plans:

- Group Accident Insurance – Pays cash to you when you have a covered accident
- Group Critical Illness Insurance – Pays cash to you when you have a covered critical illness
- Group Hospital Indemnity Insurance – Pays cash to you when you are hospitalized for a covered accident or sickness
- Identity Theft Protection – Provides proactive monitoring, unlimited consultation, and complete identity restoration
- Legal Service Plan – Provides access to a dedicated law firm that can review and prepare legal documents and assist with personal legal matters
- Short Term Disability Insurance – Provides a monthly benefit if you have a covered off-the-job injury or illness and cannot work
- Universal Life Insurance – Provides your beneficiary a lump-sum cash benefit. Coverage is also available for a spouse or children that meet eligibility requirements

For more information regarding voluntary benefits, call 1-800-698-2849 or visit CookCountyVoluntaryBenefits.com.



**TOGETHER WE CAN
MAKE A DIFFERENCE.**

Charitable Giving Campaign

Thank you all for your participation with last year’s Cook County Gives charitable giving campaign. This year, Cook County Gives will focus on both the National United Negro College Fund (UNCF) Virtual Walk for Education as well as the partnership with United Way of Metro Chicago. Please look for additional information via email soon regarding enrollment and deadlines.

New Life Insurance Provider

Important news! We’re pleased to let you know that starting October 1, 2020, MetLife will be your new Term Life Insurance provider, replacing Securian/Minnesota Life.

Your Term Life coverage amount(s) will remain the same. Detailed plan information will be mailed to you soon.

Annual Enrollment takes place in early 2021. More information will be provided in the coming months.

Have questions? For Life Insurance questions, you may call MetLife as of October 1, 2020, at 1-866-492-6983.





Be aware of how your plan works

“Health plan” is a broad term. It usually means a package of health care benefits from a health care company or your employer. Health Maintenance Organizations (HMO) and Participating Provider Options (PPO) are two types of health plans.

HMO

An HMO is a type of health plan that usually has lower monthly premiums and out-of-pocket costs. Copays are a fixed cost. HMOs only cover health care given by a group of doctors and hospitals called a network. HMO plans require the selection of a Primary Care Physician (PCP).

Here are a few things to know about HMOs:

- See your primary care physician (PCP) first to help you manage all of your health care
- If your PCP refers you to an expert, you will need a written referral
- Stay in network. Go to bcbsil.com and check Provider Finder® to make sure your doctors, specialists and hospitals are in your plan’s network. In most cases, if you go to a doctor or hospital that is not in your network, you will be responsible for the full cost of your care*

*Network status should be confirmed at time of service.



**BlueCross BlueShield
of Illinois**

For both HMO and PPO plans, if you have a life-threatening illness or injury, go to the emergency room. You may not have to pay the higher out-of-network deductible and coinsurance. To learn more about health care, go to the [Insurance Basics](http://bcbsil.com) section of bcbsil.com. Log in to Blue Access for MembersSM to access information about your plan.

PPO

A PPO is a very flexible health plan. But it often has higher monthly premiums and out-of-pocket costs, like deductibles and coinsurance. Like HMOs, each PPO uses a select group of doctors, experts and hospitals, called a network or group.

Here are a few things to know about PPOs:

- You do not need to designate a PCP
- You do not need a referral to see a specialist
- You may need pre-certification from BCBSIL before you get certain tests or care. You or your doctor must call the pre-notification number on the back of your BCBSIL ID card
- You can get care from doctors, hospitals, urgent care centers and experts in or out of the network. But you will pay more for care received from out-of-network providers
- Go to bcbsil.com and check Provider Finder to find doctors, experts and hospitals in your network to help keep your costs down

bcbsil.com

Having continuity of care from a PCP means you'll have someone in your corner helping you stay well and manage your health.



Understanding the Primary Care Physician (PCP)

A Primary Care Physician (PCP) can refer to any of the following types of medical professionals:

- General Medicine
- Family Practice
- Physician Assistant
- Internist
- OB/Gyn

Your PCP is considered your main doctor and is responsible for supporting you with the majority of your health care needs, including preventing emergencies and illnesses. Over the long term, your PCP will learn your health history, habits and your personality. This familiarity helps them more easily recognize signs that may indicate a change in your health. If you choose the HMO, you are required to formally designate a PCP; however, in the PPO, you are not – although, it is still important to have one to help you navigate care.

You should see your PCP for your yearly physical exam and preventive health care. That way, you can jointly discuss any medical concerns you are at risk of developing in the future and ways to prevent problems or decrease risk.

Your PCP can treat your non-emergency problems that arise and support you with managing chronic medical problems such as high blood pressure, diabetes, acid reflux disease or osteoporosis.

In the event you have a problem that's more complex than your PCP can manage, your physician will refer you to an appropriate specialist. Specialists may include surgeons, psychiatrists, rheumatologists, or a cardiologist, for example.

Your PCP also plays an important role in care coordination. Your doctor can act as team captain to make sure that all the experts caring for your health are aligned with testing, prescriptions and procedures.



**BlueCross BlueShield
of Illinois**

Preventing the flu is more important than ever

Every flu season is different, and influenza infection can affect people differently. Millions of people get the flu every year, hundreds of thousands of people are hospitalized and thousands of people die from flu-related causes.

According to the Centers for Disease Control (CDC), an annual seasonal flu vaccine is the best way to help protect against flu. Vaccination has been shown to have many benefits including reducing the risk of flu illnesses, hospitalizations and even the risk of flu-related death in children.

In the context of the COVID-19 pandemic, it's even more important to do everything possible to reduce illnesses and preserve scarce health care resource as.

Under most health plans, employees can get a flu vaccine at no cost from your doctor. Employees can also get a free flu shot at any CVS Pharmacy. Visit Caremark.com to find a CVS Pharmacy near you.

Your prescriptions by mail

Your prescription benefit offers you the convenient option to get a 90-day supply of your long-term medications delivered to you by mail.

Prescriptions through the CVS Caremark Mail Service Pharmacy offer cost savings, convenience and dedicated pharmacists.

If you have a prescription, choose one of two ways to submit it:

- Mail your prescription and a completed order form to CVS Caremark
- Ask your doctor to call in your prescription toll-free at 1-800-378-5697

If you need a prescription:

- Call FastStart toll-free at 1-800-875-0867* from 7 a.m. to 7 p.m. (CT) Monday-Friday
- Or Log on to www.caremark.com/faststart and sign in or register, if necessary



Protect Your Health and Safety with the MyHealthConnections Five Pillars of Well-being



PURPOSE



FINANCIAL



PHYSICAL



COMMUNITY



SOCIAL





Avoid headline-driven investment decisions

Thanks to 24-hour financial news channels, the Internet and the mobile devices we all seem to have these days, there is so much more news and information about the markets available to us. While you might expect that it would help us get better investment results, the opposite is true for many investors.

This is because our emotions can take over and negatively affect our investment decisions. With this guide, we'll help you understand why this happens and what you can do to make better choices for your portfolio. Find ways to stay focused on your retirement goals.

Maintain your discipline and remember these principles:

- Tune out the noise from the financial news media and if you feel like you are acting in response to news events, seek out professional advice
- Stay focused on your plan. Remember, you are investing for the long term
- To help lessen the impact of market fluctuations, maintain a diversified portfolio that's suitable for your retirement goals and risk tolerance
- Take advantage of opportunities to invest when others react based on emotion; consider buying when they are selling in falling markets

Take advantage of [online tools and resources](#):

- How much money will I need in retirement? Set your retirement savings goals with the help of the [My Interactive Retirement PlannerSM](#) which takes into account your retirement savings, pension and any applicable Social Security income
- How much money will I need to cover retirement health care costs? Use the [My Health Care Estimator[®]](#) to figure out your potential retirement health care expenses
- Update your user profile and contact information to ensure timely communication from the Plan
- Review and revise your beneficiary designations periodically to make sure your wishes are properly reflected
- Enable eDelivery to get Plan information almost as soon as it's available, days earlier than participants not enrolled in the service

Register for one of Nationwide's webinars, conveniently repeated periodically. To register, look for webinars at www.cookcountycdc.com. Topics cover: Avoid Emotional Investing, Retirement Myths vs Realities, Income Basics, Personal Finance, Healthcare, Medicare, Legacy Planning, Social Security, and more.

To review your long-term savings strategy, [schedule an appointment](#) with a Retirement Specialist or contact Nationwide at 1-855-457-2665.

How to protect yourself and others from illness



Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.



Avoid close contact with people who are sick, even inside your home. If possible, maintain 6 feet between the person who is sick and other household members.



Cover your mouth and nose with a cloth face cover when around others.



Clean AND disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks. If surfaces are dirty, clean them using detergent or soap and water. Then, use a household disinfectant.



Monitor Your Health. Be alert for symptoms. Watch for fever, cough, shortness of breath, or other symptoms of the flu or COVID-19. Take your temperature if symptoms develop. Follow [CDC guidance](#) if symptoms develop.



Have questions?

Visit cookcountyrisk.com or contact Employee Benefits:

Email: risk.mgmt@cookcountyil.gov

Blue Cross Blue Shield Hotline Numbers:

For HMO plan: 1 (800) 892-2803

For PPO plan: 1 (800) 960-8809

Cook County Department of Risk Management
Employee Benefits Division



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