

**COOK
COUNTY**
BENEFITS CONNECT

FALL 2021

EMPLOYEE BENEFITS QUARTERLY

Choose Well! Open Enrollment Begins October 1st

Open Enrollment is the time for you to verify your personal benefits information, make any changes you wish to your plan elections, enroll in a flexible spending account (FSA), and add or remove dependents.

Open Enrollment is for employees who want to change their benefits or plan coverage options. **If you don't have any changes**, no action is required unless enrolling in flexible spending.

Open Enrollment is only open from October 1st through the 31st, so please be sure to make changes to benefits elections for you and your dependents during this time. Open Enrollment assistance will only be available on October 29, 2021. For more information, call 1-800-698-2849 or visit [CookCountyVoluntaryBenefits.com](https://www.cookcountyvoluntarybenefits.com).

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A Step-by-Step Guide to Making Benefit Changes During Open Enrollment

Think about your needs for the coming year and review the options provided in the 2022 Benefits Overview. After enrolling through [Employee Self-Service \(ESS\)](#), you can add dependents, make benefit changes, attach necessary documentation, review and finalize your changes. Here's how:

Review Benefits

- Click the [ESS Benefits link](#). You will be taken to the Dependent Information screen. Update dependent information if needed.
- Click Next to review

Make Changes

- Click Update Benefits to update your benefits (for example: 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 to review

Upload/Attach Documents

- On the Attachment screen you can upload the required certification documents (for example: birth certificate, marriage certificate).
- Go to the Attachment section and click Add Attachment.
- Use Browse to find the document from your device 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. Your documents will not be uploaded unless you complete this important step.
- Click Next.

Confirmation

- 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.

Review Benefits

- 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, 2021.

Sleeves up! Flu Shots Now Available

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 reduces 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 is.



All Cook County employees enrolled in a benefits plan can get a free flu vaccine from your doctor. Regardless of enrollment, all employees can also get a free flu shot at on-site open enrollment events and at any CVS Pharmacy. [Visit this link to find a CVS Pharmacy near you that currently offers flu shots.](#)

Who Needs the Flu Vaccine and When?



Get the Flu Vaccine Every Year

Flu viruses are constantly changing, so flu vaccines may be updated from one season to the next to protect against the viruses that research suggests will be common during the upcoming flu season. Also, your protection from a flu vaccine declines over time. Yearly vaccination is needed for the best protection.

United Way Campaign Kick-Off

The annual Charitable Giving campaign will kick-off with the United Negro College Fund, Inc. (UNCF) Walk for Education.

Beginning September 20, 2021 and through the month of October, employees can again participate in Charitable Giving opportunities through United Way, see <https://www.cookcountyil.gov/gives> for more details.



**United Way of
Metropolitan Chicago**



Other Ways You Can Help



Give Money.

Invest in people. Invest in your neighborhood.
Invest in a stronger Chicago.

DONATE



Give Time.

Share your time. Share your talents. Share your
love for community.

VOLUNTEER



Voluntary Benefit Solutions

Open Enrollment is a great time to think about voluntary benefit plans, which provide employees with the following benefits:

- Coverage that fills unprotected gaps by complimenting core benefits packages and assisting in covering high deductibles, co-payment and out of pocket expenses
- Financial protection for employees and their families due to temporary disability, illness or death
- Access to licensed, professional Employee Benefit Counselors without having to leave the workplace
- Convenient method of payment through payroll deduction
- Flexibility – the employees can customize their plans based on their unique needs

To enroll online, you must do so though [Employee Self-Service \(ESS\)](#). You may also [log in to ESS from a computer outside of the County's network](#). Required documentation must be scanned and uploaded to ESS to complete enrollment for dependents. 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 have a covered critical illness, which results in hospitalization.
- [Short Term Disability Insurance](#): Provides a monthly benefit if you are disabled from an off-the-job injury and cannot work.
- [Universal Life Insurance](#): Provides your beneficiary a lump-sum cash benefit in the event of your death.
- [Identity Theft Protection \(LegalShield\)](#): Provides identity theft protection and identity restoration services, for you and your family.
- [Legal Service Plan \(LegalShield\)](#): Provides you with direct access to a dedicated law firm who will answer your personal legal questions and help resolve life's legal matters.



SCAN HERE TO SIGN UP FOR
TEXT MESSAGE REMINDERS

For any voluntary benefit questions that you may have, please call 1-800-698-2849. You may also learn more by visiting [CookCountyVoluntaryBenefits.com](https://www.cookcountyvoluntarybenefits.com).

Put the Power of Time to Work: Deferred Compensation

By contributing a little each payday to the Cook County Deferred Compensation Plan you could benefit from investment earnings that compound over time. And it's easy to save!

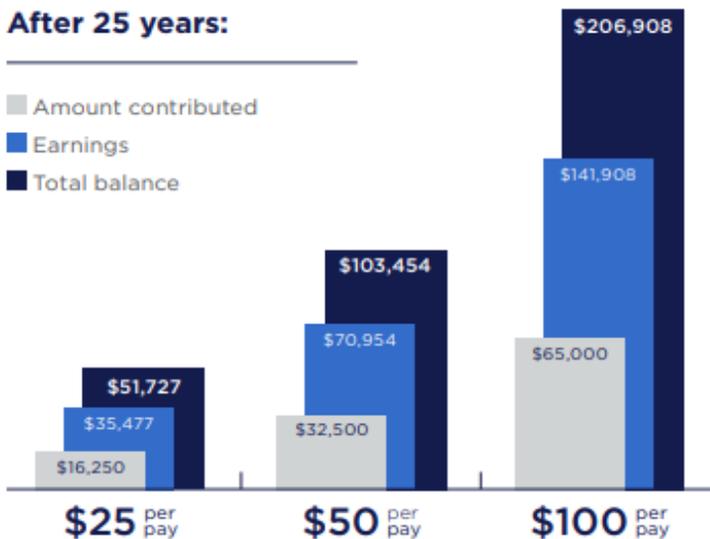
Your Plan Participation Offers:



- Convenience – Contributions are automatically deducted from your pay
- A low entry point – Contribute as little as \$10 per pay
- Flexibility – Make changes whenever you want (subject to federal regulation)
- Accessibility – Manage your account 24/7/365 at cookcountycdc.com

The hypothetical illustration* pictured on the left shows how much different deferral amounts can impact your retirement savings after 25 years assuming an 8% annual rate of return:

After 25 years:



- **\$25 per pay** can add up to \$16,250 in contributions, \$35,477 in earnings, and a total balance of \$51,727.
- **\$50 per pay** can add up to \$32,500 in contributions, \$70,954 in earnings, and a total balance of \$103,454.
- **\$100 per pay** can add up to \$65,000 in contributions, \$141,908 in earnings, and a total balance of \$206,908.

If you have questions or want to learn more contact Nationwide at 1-855-457-2665.

- Start saving or increase your contribution today at cookcountycdc.com.
- Register to attend a monthly workshop series to learn more about your plan.
- Schedule an appointment with a Retirement Specialist at our local office or virtually.

*This hypothetical illustration shows how much different deferral amounts per biweekly paycheck could accumulate over 25 years, assuming an 8% annual rate of return for an investor. This example is not a yield projection for any specific investment. If fees, taxes, and expenses were reflected, the return would be less.

How to Keep Going When the Going Gets Tough

How good are you at rolling with life's punches? Somehow life always finds a way to serve up unexpected challenges. If you'd like to handle challenges better, try working on your resilience—so you can bounce back when facing a crisis or an overwhelming change. How?

- Differentiate problems from your response to them. Although a personal, work or financial crisis may temporarily seem disastrous, recognize that the events exist outside of you. You have the option of reacting with panic, or responding in a calmer, logical, problem-solving manner.
- Remind yourself that you've gotten through tough times before. Be confident in your ability to re-apply workable strategies.
- Don't think of yourself as a victim. Instead, focus on generating a positive attitude toward your situation and fixing only the things you have control over.

Your Employee Assistance Program

Your Cook County Employee Assistance Program (EAP) Benefits is here to help you with balancing the demands of family, work and personal needs.

The Cook County EAP is administered by Magellan Healthcare, Inc., and is staffed by licensed professionals available to help you at no cost and is available 24 hours/7 days a week.

All services are confidential and can be accessed over the phone at 1-800-327-5048 or online at www.MagellanAscend.com.



Resilience tips

Stay flexible. Try not to get locked into a single approach to solving a life problem. As circumstances change, you might need to drop your original plan and develop an improved strategy.

Lean on your support system. Being able to share concerns with close family, friends and peers—and to brainstorm for practical solutions together—can give you more confidence as you move forward.

In times of crisis, stay strong! Be sure to eat well, get enough sleep and exercise, and practice relaxation techniques. Staying physically and spiritually fit helps you stay balanced amidst stressful times.

Americans Re-thinking Money Habits & Retirement

Thanks to 24-hour financial news channels and the Internet, 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.

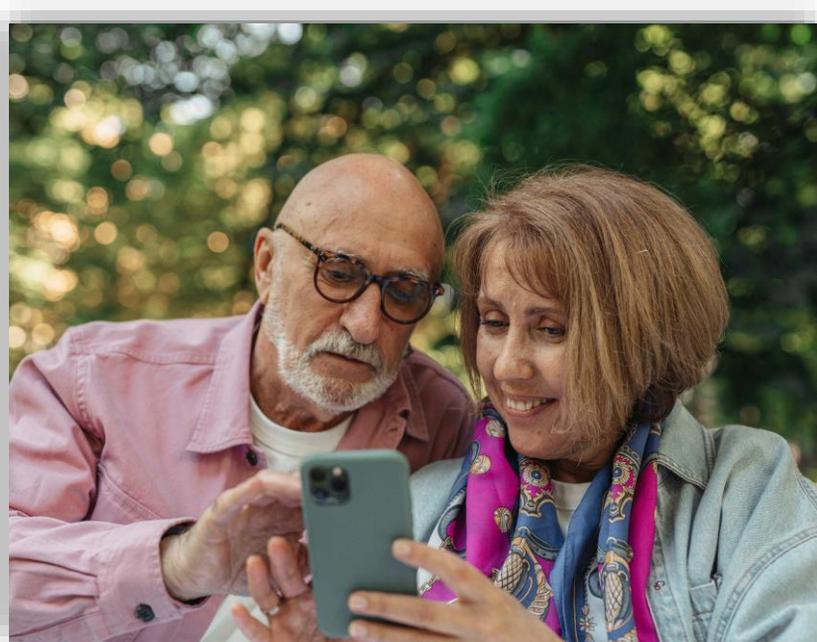
Let's review some ways that you can stay focused on your retirement goals!

Maintain Your Discipline

- Turn off financial news media and instead, 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 & Resources

1. Set your retirement savings goals with the help of the [My Interactive Retirement Planner](#), which considers your retirement savings, pension and any applicable Social Security income.
2. Wondering how much money you'll need to cover retirement health care costs? Use the [My Health Care Estimator](#) to figure out your potential retirement health care expenses.
3. 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.
4. To review your long-term savings strategy, [schedule an appointment](#) with a Retirement Specialist or contact Nationwide at 1-855-457-2665.



Use Flexible Spending to Buy Back-to-School Essentials

It's back to school time and time to use your Flexible Spending Account (FSA)! Don't put your homework off until the last minute. Pick up the essential items your family needs to be healthy and safe all year long, online or in the classroom. Use your FSA payment card to make quick, convenient purchases at the doctor's office, in stores, and online.

Pick up these items using the funds you've already set aside for care:

- 1. Fill your medicine cabinet:** It's the worst when you have a sick student and think you have medication, but you're out. Don't get caught under the weather and empty-handed. Stock up on over-the-counter treatments (including cough drops), thermometers, and more.
- 2. Get a good night's sleep:** Transitioning from a summer to a school sleep schedule can leave any family feeling exhausted. Get a good night's sleep. Pick up eye masks, sleep aids, and even CPAP machines, which all qualify as covered expenses.
- 3. Play the field:** If your athlete will be hitting the field this fall, make sure they're protected. Don't sit on the sidelines, use your account funds to pick up bandages, sunscreen (SPF 15+), cold packs, knee braces, and more.
- 4. Prepare for picture day:** School photos last a lifetime and for today's teens, this means looking good, in print and online. Help them by ensuring they're camera-ready. Get acne medications like creams and cleansers today; they'll thank you for it.
- 5. Keep mental health in check:** Mental health is just as important as physical health and starting a new school year can be stressful. Keep your student's mental health in check with the support they need. Use your account funds to offset the cost of counseling services and prescriptions.
- 6. Don't forget the staples:** Going back to school isn't just about the kids, you have needs too! Did you know eyeglasses and contact lenses (even lens solutions) are covered? The flu shot, menstrual care products, dental treatment, and chiropractic care count!. Stock up on your staples today!



Save time! Shop the Optum Store at <https://store.optum.com> for over-the-counter medications, acne treatments, sunscreen (SPF 15+), and more. Everything is FSA eligible, and when you use your payment card you can skip the receipts. Purchases are automatically approved,* hassle-free. Plus, receive 7% off FSA products and free shipping through 2021.** Use code OPTFSA7 at checkout.

*Your FSA plan may exclude reimbursement for certain categories of items. Check your plan for specific coverage details. **The promotional code OPTFSA7 cannot be applied to previously placed orders, nor combined with other promotional codes. Additionally, the code cannot be used for prescription drugs or virtual care visits. Promotional codes are not transferable or redeemable for cash or credit. To apply a promotional code, you enter it prior to completing order. Free and expedited shipping offers do not apply to shipping outside of the contiguous United States. Additional shipping restrictions may apply.

National Health Awareness Calendars

National Health Awareness dates aim to raise awareness about important health topics with the goal to improve health across the United States. Use this calendar to track topics that speak to you and discover some new ones, too!



October Awareness Calendar

- [Breast Cancer Awareness](#)
- [National Dental Hygiene Month](#)

November Awareness Month

- [COPD Awareness Month](#)
- [American Diabetes Month](#)
- [National Alzheimer's Disease Awareness Month](#)
- [Lung Cancer Awareness Month](#)

December Awareness Month

- [December 1: World AIDS Day](#)
- [National Influenza Vaccination Week](#)



Have questions?

Visit cookcountyrisk.com or contact Employee Benefits at: risk.mgmt@cookcountyil.gov

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**COOK
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