



**COOK  
COUNTY**  
BENEFITS CONNECT

## Summer 2022

## EMPLOYEE BENEFITS QUARTERLY

### June is PTSD Awareness Month: Resources to Help

More than 8 million American adults each year experience post-traumatic stress disorder (PTSD). Here are some quick facts about PTSD and some resources to help.

- PTSD can develop after a frightening event where severe physical harm occurred or was threatened.
- PTSD is characterized by debilitating physical and emotional symptoms
- Effective treatments help people reduce symptoms of worry and numbness, cope with frightening memories and develop healthier behavioral responses
- Seek professional assistance through your program if you struggle with PTSD

If you or are loved one needs support with PTSD, call your Employee Assistance Program at 1-800-327-5048 or visit [Magellan Ascend's PTSD webpage](#) for a list of helpful resources.

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### Get Reimbursement for Eligible Healthcare FSA Expenses

If you used personal fund to pay for eligible healthcare flexible spending expenses, you'll have to submit a request to be reimbursed. Here's how!



#### Step 1

Log into your Optum Financial [account online](#) or by using [the mobile app](#).

#### Step 2

Enter the required information. Select ["Make a Payment"](#) and follow the on-screen prompts to fill in the requested information.

#### Step 3

Be sure your documentation contains the following information:

1. Patient name
2. Date of service
3. Doctor's name
4. Description of the service
5. Amount charged

#### Step 4

Follow the on-screen prompts to submit your documentation. If you are on your phone, you can take a picture and upload it directly. If on your computer, you can browse and select your image to upload.

**You're done!**

### Simple Steps to Practice Safe Sun During Summer

Cook County Benefits Connect encourages you to **#PracticeSafeSun** whenever you're outdoors. When you Practice Safe Sun, you protect your skin from the sun's harmful rays. Here's why it's important:

- Skin cancer is the most common AND preventable cancer in the United States
- People of all skin tones get skin cancer
- When you protect your skin from the sun's harmful rays, you reduce your risk of developing skin cancer



To protect your skin from the sun's harmful rays and reduce your risk, dermatologists recommend that you:

1. **Seek Shade**
2. **Wear Sun-Protective Clothing**
3. **Apply Sunscreen**

To learn more, visit the [CDC's Sun Safety webpage](#).

### Practice Beach Safety During Your Summer Vacation

A summer trip to the beach is something to look forward to and serves as a memorable experience for many families. Parents want family time at the beach to be as safe as it is fun. Here are a few safety precautions that many parents often forget when practicing beach safety.

#### Put Life Jackets on Little Ones

All children should wear a life jacket whenever near, on or in the water when wading, swimming, fishing, boating or during any other water-related activity. [Learn how to reduce the risks](#) so your family can enjoy swimming in open water, such as the ocean and large lakes.



#### Be Aware of Rip Currents

According to the [National Oceanic and Atmospheric Administration](#) (NOAA), rip currents account for more than 80% of lifeguard rescues, so NOAA recommends parents check local beach forecasts before packing the kids in the car. When you arrive, be sure to check in with lifeguards before anyone gets in the water.

#### Practice Sand Safety

Running or playing in any soft, uneven surface like sand frequently can lead to ankle sprains and other injuries. Children should also avoid tunneling and making holes in the sand as they tend to collapse, posing a danger to little ones.

Keep in mind that sand may be too hot for young feet on days when the sun is shining. Encourage children to wear sandals or beach shoes to avoid cuts and injuries from glass, rocks or other debris buried in the sand.



### It's Summer - Let's Get Outside!

Whether it is a park in your neighborhood, a Forest Preserve trail or a wilderness area farther afield, spending time in nature offers benefits ranging from lowering blood pressure to increasing brain activity, improving mental and physical well-being and even better sleep quality.

This summer, the [Forest Preserves of Cook County](#) is offering free 'Wellness in the Woods' programming. Here are some events:



Saturday, July 2, 10 a.m.

[Self-Love Bootcamp: Forgiveness & Compassion](#)

Sauk Trail Woods • South Chicago Heights

Thursday, July 7, 10 a.m.

[Forest Therapy Walk](#)

LaBagh Woods • Chicago

Saturday, July 16, 10 a.m.

[Fitness Hike](#)

Yankee Woods • Near Tinley Park

[Self-Love Bootcamp: Relationships and the Mirroring Effect](#)

Sand Ridge Nature Center • South Holland

[Forest Therapy Walk](#)

Robinson Woods-South • Chicago

Make it a point to enjoy nature this summer with a visit to the Forest Preserves of Cook County. Find more at [fpdcc.com](#)



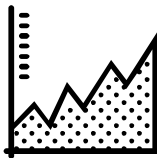
### Maintain A Disciplined Investing Approach

Investors should become their own best advocates to help regulate their emotions when facing news headlines and dramatic events in the financial markets. By avoiding emotional decisions and maintaining a disciplined approach to investing, you can keep more of the money you save and earn and be positioned for opportunities to buy when prices are low.

Use these basic principles of investing to manage the onslaught of financial news headlines:

- Stick with investments for the long-term to help achieve long-term goals
- Tune out the noise from the financial news media, and don't take any action in response to news events without first consulting a financial advisor
- Maintain a diversified portfolio that's suitable for your investment goals and risk tolerance to help lessen the impact of market fluctuations
- Take advantage of opportunities to invest when other investors display emotional behaviors, buying when they are selling in falling markets

### Key Takeaways



Be aware of the role the financial media plays in the industry and understand how headlines of dramatic market events can trigger investor emotions and influence behavior



Individual investor performance consistently lags the markets because investors trade frequently and try to time the market in reaction to news headlines



Stay invested for the long-term to help achieve long-term goals and follow basic investment principles to downplay the role that emotions can have on investor behavior



[Click here](#) to schedule an appointment with a Retirement Specialist for more information. If you have questions or want to learn more, contact us at 1-855-457-2665 or visit [www.CookCountyDC.com](http://www.CookCountyDC.com).

### Summer Farmers' Markets Offer Fresh, Locally Grown Produce for Healthy Eating

Find a Farmer's Market near your home or work, visit:

- [Chicago City Markets](#)
- [Cook County Healthy Hot Spot](#)
- [Western Suburbs](#)



### MAKE YOUR OWN GIARDINIERA

#### INGREDIENTS

4 serrano chiles, thinly sliced, with seeds removed  
2 red sweet peppers, cut into 1/2-inch pieces  
1 or 2 celery ribs, sliced  
1 or 2 carrots, sliced  
1 medium head cauliflower, cut into small florets  
½ cup salt  
2 cloves garlic, slivered  
3 teaspoons dried oregano  
1 teaspoon red pepper flakes  
½ teaspoon celery seeds  
1 teaspoon crushed black peppercorns  
1 cup white vinegar  
½ cup olive oil (not extra virgin)  
½ cup grapeseed or safflower oil

1. In a large bowl, mix the vegetables and salt until well combined. Cover the vegetables with water. Cover the bowl and allow the mixture to sit, unrefrigerated, for 8 to 12 hours.
2. Drain and rinse the vegetables. Sterilize 2 quart-size glass jars, with lids, in the dishwasher or by submerging them in boiling water for 10 minutes.
3. In one sterilized jar, combine the garlic and all the herbs and spices; add the vinegar and oil and shake well to emulsify the dressing. Pour half the dressing into the other jar.
4. Pack the vegetables into the jars. If vegetables are not completely coated, make and add more dressing. Screw lids onto jars and refrigerate. Allow the mixture to mellow for a couple of days before serving.



### Steps You Can Take to Improve Your Health Literacy

Taking care of our health is part of everyday life, not just when we visit a doctor, clinic or hospital. Health literacy can help us prevent health problems, protect our health and better manage health problems when they arise.

You might ask the question, isn't it the doctor's job to make healthcare decisions? But the most effective healthcare decisions are collaborative. When there are communication barriers, that collaborative ability breaks down.

Health literacy skills allow patients to take control of their own well-being by making smart healthcare choices, improving their communication with doctors and equipping them with information to advocate for themselves in a medical setting.

#### What you can do

Visit [Cook County Employee's Benefits comprehensive health literacy website](#) for a list of resources to help you best understand your health plan and benefits.

You can sign up for the [Institute of Healthcare Advancement's health literacy](#) and keep track of new developments in the field. You can also subscribe to [CDC's weekly health literacy updates](#).



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### Ensure Your Life Insurance Beneficiary is Up To Date!

You should name a beneficiary for your MetLife insurance coverage to ensure that MetLife will distribute the policy proceeds the way you want after your death.

If you don't name a beneficiary, or if your beneficiary passes away before you, your life insurance proceeds will be paid in accordance with the Facility of Payment as outlined in your Summary Plan Description (SPD) or MetLife certificate for Life benefits, listed below in the following order:

- Your spouse or domestic partner
- Your child(ren)
- Your parent(s)
- Your siblings



We encourage you to take a few minutes to review your beneficiary designations, especially after a life event, such as marriage, divorce, birth of a child, etc.

### Steps to Name or Update Beneficiary Designations

1. **Gather** the following information about each of your beneficiaries:
  - For individuals, you need the beneficiary's full name, full address, phone number and date of birth
  - For trusts, you need the trust name, address, phone number and trust date
2. **Visit** our website at <http://www.metlife.com/mybenefits> and enter "Cook County" in the Company Name field. Click the 'Next' button
3. **Log in** to your MyBenefits account with your username and password or register as a new user
4. After you log in, **choose Group Life insurance**. At the top of the page, choose the link for Beneficiaries
5. **Enter details** about each of your beneficiaries and print a copy for your records

Changes to your beneficiary are effective immediately. You will also receive an electronic confirmation notice, which allows you to easily print a paper copy of your designations for your records.

**Have questions?** If so, please call MetLife at 1-866-492-6983.



# Summer VIBES



## Have questions?

Visit [cookcountyrisk.com](https://cookcountyrisk.com) or  
contact Employee Benefits at:  
[risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov)

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Cook County Department of Risk Management  
Employee Benefits Division



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