



Fall 2022

EMPLOYEE BENEFITS QUARTERLY

Pick.Click.Enroll. Open Enrollment Begins October 11

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 health care flexible spending account and/or dependent day care flexible spending account (FSA), and add or remove dependents.

Open Enrollment for the 2023 plan year runs from October 11 through October 31. You may make changes to benefit elections for you and your dependents through the Employee Self Service during this time.

If you do not have any changes to make to your benefits, you do not have to do anything. However, It is always a good idea though to make sure that your enrollments are up to date during the Open Enrollment period. As a reminder, FSA enrollments do not carry over so you must re-enroll each year to participate.

For more information on Open Enrollment, call 1-312-603-6385 or visit cookcountyrisk.com

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Use Your Dependent Day Care FSA for Child & Adult Care

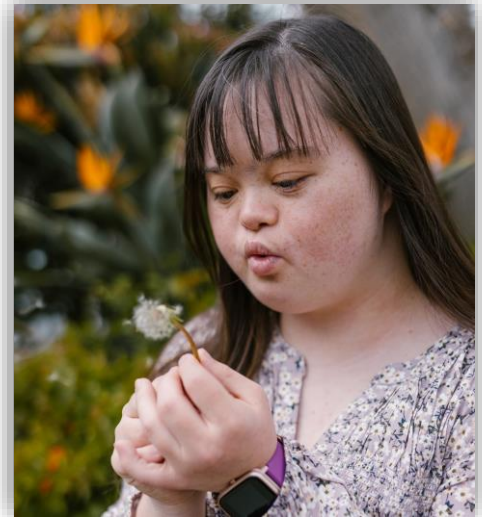
If you pay for care for your dependent children or adults while you are at work, you may want to consider enrolling in a Dependent Day Care FSA (DCFSA) during Open Enrollment or within 31 days of a qualifying life event. Using a DCFSA, you can set aside up to \$5,000 to cover eligible dependent care expenses including day care, babysitting, nursery school and senior daycare.

Once enrolled, simply [submit a claims form](#) for reimbursement of dependent day care costs.

Cover Dependent Adults While You Work

You can also use your DCFSA account to cover adult dependents who need care, such as a spouse or live-in parent. This includes:

- Senior Care and/or Elder Care while you work
- Care of a live-in incapacitated adult
- Expenses for an in-home caregiver
- Transportation provided by your care provider



Cover Child Care While You Work

A DCFSA allows you to pay for day care services while reducing your taxes.

For dependents 13 and under, you can pay for:

- Before- and after-school care
- Nursery school
- Day care and preschool
- Summer and holiday day camps
- Babysitter, nanny or au pair
- Sick childcare

Already Enrolled?

Employees have until March 15, 2023 to spend remaining funds in their 2022 DCFSA and until March 31, 2023 to submit claims and receipts to Optum Financial for covered 2022 expenses.

Access Your Eye Care Plan's Benefit For Sunglasses

Walking into bright light without sunglasses is not just uncomfortable—it can be harmful to your eyes, too. Over time, too much UV exposure can lead to early cataract formation, eye cancer, and damage to the retina that can accelerate macular degeneration. Help yourself prevent damage, improve your vision, and look great with prescription sunglasses.

Even better, [Davis Vision's updated Exclusive Collection](#), available through your vision plan, provides access to stylish frame options at little or no additional cost.



Check out Davis Vision's Exclusive Collection at davisvision.com/exclusive-collection.

Use your plan's vision benefit and [schedule an appointment today](#).

Combine Your Assets for a Single Financial Strategy

If you have outside retirement accounts, consider a rollover to your employer's retirement savings plan. When you move other retirement assets into your employer's plan, you can manage them toward a single strategy. You can more easily avoid being over-invested in some asset classes while under-invested in others, according to your goals.

Additional Key Factors to Consider:



Combining your retirement assets can help you to better understand your distributions from one account versus multiple ones



Your employer-sponsored retirement savings plan may have lower administrative and/or investment fees



Any earnings remain tax-deferred until you take a withdrawal

[Schedule an appointment](#) with a Retirement Specialist. If you have questions or want to learn more, contact us at 1-855-457-2665 or visit www.CookCountyDC.com.



COOK COUNTY
DEFERRED COMPENSATION PLAN



Join Cook County Gives To Make a Difference

As part of the [Cook County Gives](#), Cook County employees can make a financial donation to organizations making a real difference in our communities.

Employees can designate their gift to any of United Way of Metro Chicago's [partner agencies](#) or to a 501(c)(3) nonprofit organization of their choosing.

Giving is easy and convenient and employees can make a financial donation to one or more of the organizations through an automatic payroll deduction.

Get Your Free Flu Shot at CVS Today

Cook County employees enrolled in a County medical plan can get a flu shot at **no cost** from your doctor's office or at any CVS Pharmacy.

Both regular and high doses of the vaccine are available. Visit [Caremark.com](#) or [download the CVS app](#) to find a pharmacy near you. Enrolled dependents can use their medical plan benefit to get a flu shot.



I get it

so I won't get

***wiped out
by the flu***

#FIGHT FLU

Get your flu shot today.



Back to School Stress: Know the Signs and Get Help

Getting back to school with friends and regular activities can be exciting, especially as COVID restrictions ease and life returns to normal. However, teens and young adults may not find it easy to bounce back from the isolation and disruption of the last few years.

Is Your Child Struggling with Depression? Here's What to Look For:



- Outsized expressions of frustration, irritation and anger
- Disruptive or risky behaviors
- Feeling that life and the future are grim and bleak
- Loss of interest in usual activities and social isolation
- Feelings of worthlessness or guilt
- Changes in eating or sleeping habits
- Less attention to personal hygiene or appearance
- Frequent thoughts of death, dying or suicide

How to Start the Conversation

Some troubled teens and young adults are reluctant to confide in their parents because they don't want to burden/upset them or cause further stress.

Parents should be open to discussing difficult subjects. Create space to come forward by being inquisitive without peppering them with questions and by avoiding multitasking. Use open ended questions that show you've noticed a change like: "You seem kind of down lately. Is there anything you want to talk about?"

How to Seek Help

Don't be afraid to reach out if you or someone you know needs help. Here are some options:

- Connect with [Magellan's Employee Assistance Program](#)
- Talk with your primary care physician or other healthcare specialist
- If you or someone else needs immediate help, contact the National Suicide Prevention Lifeline – you can call or text 988 or dial 911

Employee Assistance
Program Help
Free, Confidential
24/7/365

- ✓ Call: 1-800-327-5048
- ✓ Text HOME to 741741 to access the crisis text line
- ✓ Visit [MagellanAscend's crisis website](#)

Going Back To School: The Pressure on Parents

Getting back into school routines can be stressful for the entire family. Parents and care givers shouldn't feel guilty about taking opportunities to meet their own needs as opposed to just endlessly giving to other people. If you are stressed out from work or other situations, it's going to be harder for you to tend to your children and others who depend on you.

Self-Care Isn't Selfish; It's Self-Preservation!

Self-care doesn't have to be a huge or complicated thing: it can be as simple as taking a few minutes to engage in an activity that you enjoy or to connect with someone who understands and cares about you; or it might mean ensuring that your body is getting what it needs to function at its best: nourishing food, adequate sleep, and opportunities for movement.

But there's a difference between run-of-the-mill stress and a psychological issue that requires professional intervention. The first sign that anxiety and stress is clinically significant is when it lasts longer than six months (so beyond the first week or two of school) and affects work or family life. If you are unable to function at work, you begin avoiding social functions or your sleep is disrupted, these are warning signs.

If you recognize these warning signs or see them in a spouse or partner, it might be time to find professional help. Connect with [Magellan's Employee Assistance Program](#) for 24/7 support.



September is Suicide Prevention Month

Helping others who may be in crisis can make a difference.

- Talk about the situation as openly as possible. Tell the person that you don't want them to die or to harm another person
- Show understanding and compassion. Don't argue with the person or deny their feelings
- Contact the National Suicide Prevention Lifeline (NSPL) at 988 via call or text

Call your Employee Assistance Program at 1-800-327-5048 (TTY 711) or visit [MagellanAscend.com](https://www.MagellanAscend.com) for helpful resources.

Voluntary Benefits: Legal & Identity Protection

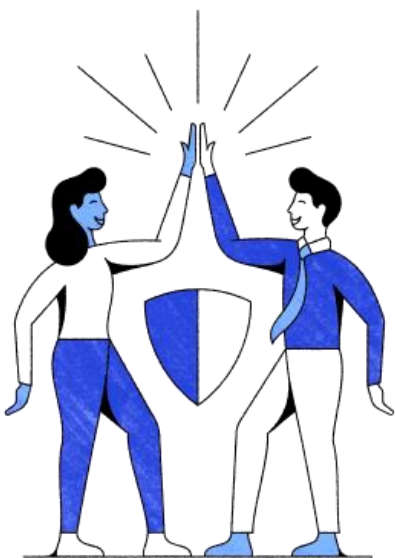
No one plans to have a legal problem or their identity stolen, but it happens more often than you think. Cook County offers two voluntary benefits that can help you in the event you need legal advice or additional safeguards against identity theft.

[LegalShield's](#) Provider Law Firms and [IDShield's](#) Licensed Private Investigators are available and ready to support current plan participants.

You may enroll in LegalShield, a legal protection plan, and/or IDShield, an identity theft and online privacy protection benefit, within 31 days of a qualifying life event such as a marriage or a new child. Otherwise, you can enroll during Open Enrollment which begins October 11 and ends October 31 2022.

Don't Handle Legal Problems On Your Own

Taking care of everything on your own is stressful and can impact both your work and home life. LegalShield provides direct access to an experienced and dedicated provider law firm where you can get help with a wide range of legal matters like creating a will, buying a home, caring for an aging parent, and much more.



Protect Your Finances Against Threats


- Customized alerts let you know if your identity may have been stolen
- Experienced licensed private investigators fully manage the restoration process
- An identity fraud protection plan up to \$1 Million to help cover the time and money spent fighting identity thieves
- In addition to the great plan features, you will have access to IDshield's easy to use interface on both web and app. Your information is available any time you need it online and at your fingertips.


Cook County employees are eligible to participate in these voluntary services as part of a comprehensive, money-saving benefits program specially designed to protect the financial security of you and your family. These coverage options are provided in addition to your core benefits.


For voluntary benefits questions, please call 1-800-698-2849. You may also learn more by visiting CookCountyVoluntaryBenefits.com.


Free Services to Help You Navigate Life Changes


Life insurance will help ensure your family's financial wellbeing. Along with life insurance, MetLife also offers you free valuable services to help you make the right decisions for you and your family. Use this guide to learn more:


 **Will Preparation:** Help to ensure your final wishes are clear with Supplemental Life, which allows you to work with an attorney to prepare or update a will, living will, or power of attorney. Or, with Basic Life, you can do-it-yourself with online will preparation services

 **Grief Counseling:** Access professional support in a time of need with a licensed counselor to help cope with a loss or major life change. Employees with Basic or Supplemental Life coverage can use this service

 **Funeral Assistance:** Work with compassionate counselors that assist with personal and customized funeral arrangements. Employees with Basic or Supplemental Life coverage can access this service

 **Beneficiary Claim Assistance:** Beneficiaries of employees with Basic or Supplemental Life coverage can rely on MetLife's experts to help with financial needs and questions with our Delivering The Promise services.

 **Estate Resolution Services:** With Supplemental Life, you can settle your estate with confidence through unlimited consultations, including court representations.

 **Life Settlement Option:** Employees with Basic or Supplemental Life coverage can save their beneficiaries from making hasty financial decisions. The flexible settlement option gives full access to policy funds while earning a guaranteed minimum interest rate.

For more information on these services, [visit MyBenefits](#) and enter "Cook County" in the Company Name field.





Have questions?

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

Connect with Cook County
[Facebook](#) | [Twitter](#) | [Instagram](#)

Cook County Department of Risk Management
Employee Benefits Division



**COOK
COUNTY**
BENEFITS CONNECT

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