



Pick.
Click.
Enroll.

2023 Open Enrollment Guide

Open Enrollment is the time of year during which you can review your current benefit enrollments, consider your needs for the coming year and make your elections for 2023. Now, more than ever, it is important to reflect on your physical, emotional and financial well-being, and make thoughtful decisions about benefits enrollment for you and your family.

Online Open Enrollment – Employee Self Service (ESS)

You can make changes to your health benefit plans, add or remove dependents, and enroll in a health care flexible spending account and/or dependent day care flexible spending account (FSA).

Open Enrollment

Enrollments must be completed online October 11, 2022, through October 31, 2022, at 11:59 p.m. CST. Plan enrollment changes are effective December 1, 2022. FSA elections are effective January 1, 2023.

You will not be able to enroll or make changes after October 31, 2022.

Choose your benefits carefully and understand all your benefit options so you can make an informed decision for the upcoming year. **All changes are binding from December 1, 2022, through November 30, 2023**, unless you experience a Qualifying Life Event (QLE). If you experience a QLE, you may add, change or cancel coverage within 31 days of the event.

Documentation of new dependents must be uploaded into ESS prior to the Open Enrollment deadline. See the **2023 Employee Benefits Overview** for a list of eligible dependents and document requirements.

It is always a good idea to make sure that your enrollments are up to date during the Open Enrollment period. FSA enrollments do not carry over so you must re-enroll each year to participate.

If you do not have any other changes to make to your benefits, you do not have to do anything.



STEPS TO ENROLL

1

Think about your needs for the coming year and review the options provided in the **2023 Employee Benefits Overview** at cookcountyrisk.com.

2

LOG IN TO EMPLOYEE SELF SERVICE

To access ESS from within the County's network, click on the Oracle EBS icon on your desktop or use ccgprod.ccounty.com and then click on the applicable button.

You may also log in to ESS from home at: ccgprod.cookcountyil.gov. For assistance with logging into ESS, contact your agency's technology desk.



3

REVIEW YOUR CURRENT BENEFITS ELECTIONS

Click the **ESS BENEFITS** link. You will be taken to the Dependent Information screen. Update dependent information if needed.

Click **NEXT** to review.

4

MAKE CHANGES TO YOUR BENEFITS

Click **UPDATE BENEFITS** to update your benefits (e.g., 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**.

5

UPLOAD REQUIRED CERTIFICATION

On the Attachment screen, you can upload a copy of the required certification documents (e.g., 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 and finish the upload process for your documents. Your documents will not be uploaded unless you complete this important step.

Click **NEXT**.

6

CONFIRM, PRINT AND FINISH ENROLLMENT

Confirm your changes and print a copy of your Confirmation Statement.

Click **FINISH** to complete your enrollment and return to the Benefits Enrollment screen.

Click **BACK** to be taken back to the main EBS screen to log out.

7

REVIEW YOUR 2023 BENEFITS ELECTIONS

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, 2022.

MEDICAL AND PHARMACY BENEFIT PLANS

The County offers two Blue Cross Blue Shield medical benefit plans: BlueAdvantage HMO and Blue Cross Blue Shield PPO.

See the **2023 Employee Benefits Overview** for a comparison of these plans. Both medical plans include pharmacy coverage through CVS Health.

Employee payroll contribution rates for health benefits will increase effective December 1, 2022. Please carefully review the contribution rate schedule in the **2023 Employee Benefits Overview**. Your specific contribution amounts are calculated in ESS.

DENTAL BENEFIT PLANS

You have a choice of two Guardian dental plans: DHMO and DPPO. These plans continue to be offered to employees at no charge. See the **2023 Employee Benefits Overview** for descriptions of these plans and allowable coverage.

VISION BENEFIT PLAN

The Davis Vision plan continues to be offered to employees at no charge. See the **2023 Employee Benefits Overview** for a description of the plan and allowable coverage.

DEFERRED COMPENSATION

Cook County offers a Section 457(b) deferred compensation plan as a tax-deferred method for you to save for retirement. Employees enrolled in the plan make voluntary contributions each pay period and can participate in an array of investment options to help prepare for their income needs in retirement. The plan is designed to provide supplemental income in retirement, in addition to pension benefits. To enroll, visit cookcountydc.com.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Flexible Spending Accounts allow you to contribute pre-tax dollars to cover eligible expenses. There are two Optum Financial accounts that serve different purposes:

Health Care FSA to pay for eligible health expenses—such as deductibles and copays for medical, dental, vision care, and prescriptions—for you and your dependents.

Dependent Day Care FSA to pay for care—such as day care, babysitting, nursery school, before or after school care and senior day care—for dependents while at work.

Employees can select one or both accounts. Make the choice that is best for you.

FSAs are based on the calendar year beginning January 1, 2023. The maximum 2023 annual election for the Health Care FSA is \$2,850 and the maximum 2023 annual election for the Dependent Day Care FSA is \$5,000 per employee. Enrollments do not carry over from year to year, so you must re-enroll if you wish to participate in 2023.

COMMUTER BENEFIT

You can contribute pre-tax and post-tax funds to cover eligible commuter expenses, including Metra and Ventra passes, and work-related parking expenses through Optum Financial (optumfinancial.com).

GROUP TERM SUPPLEMENTAL LIFE INSURANCE

Cook County provides basic group term life insurance to eligible employees in an amount equal to their annual standard salary rounded to the next highest thousand dollars at no charge.

To view and update beneficiary designations, visit: metlife.com/mybenefits.

For Supplemental Life Insurance, employees must pay the full cost of coverage, which is available at group rates. If you are not already enrolled, you must satisfy MetLife's Evidence of Insurability process.

VOLUNTARY BENEFITS

The County offers voluntary benefits at group rates and useful tools to protect your financial security. Employees are encouraged to select voluntary benefit options that fit their family's needs for when the unexpected happens. To enroll, visit: cookcountyvoluntarybenefits.com.

Review the **2023 Employee Benefits Overview** for more information about each benefit plan and managing vendors.

United Way
of Metro Chicago



COOK COUNTY GIVES

Cook County Gives is a charitable giving campaign that allows employees an opportunity to donate to any certified 501(c)(3) organization of choice through United Way.

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

To learn more about Cook County Gives, visit: cookcountyil.gov/gives.

ENROLLMENT ASSISTANCE

NEED ASSISTANCE?

Open Enrollment: Virtual Sessions

These live events, hosted by the Employee Benefits staff and conducted in Microsoft Teams, will provide an overview of your benefit plan options, the Open Enrollment schedule and new plan features.

Visit cookcountyil.gov/service/open-enrollment to view the schedule of events and links to attend.

DATES	TIMES
October 12, 2022	10 a.m., 2 p.m.
October 19, 2022	10 a.m., 2 p.m.
October 26, 2022	10 a.m., 2 p.m.

ONE-ON-ONE ENROLLMENT ASSISTANCE

If you need further assistance with enrollment, make an appointment with a member of the Employee Benefits staff via signupgenius.com/go/4090C49AEAC2FA5F49-2023.

Open Enrollment On-site Events

Attend an Open Enrollment Informational Event and learn more about your options. These events will be for informational purposes only. **All enrollments must be done online through Oracle EBS/ESS.**

DATES	LOCATIONS
October 13, 2022	Stroger Hospital Lower-Level Cafeteria
October 18, 2022	Juvenile Temporary Detention Center Auditorium
October 20, 2022	County Building 4th Floor Conference Rooms A & B
October 21, 2022	Criminal Courts Building 2nd Floor Cafeteria

Note: All on-site events are from 10 a.m. to 3 p.m.

ON-DEMAND RESOURCES

To access recordings and additional resources on benefit plans and well-being topics, visit cookcountyil.gov/service/open-enrollment.

HOW TO ENROLL

WHAT	WHERE	WHEN
Core Benefits <ul style="list-style-type: none"> • Medical • Dental • Vision • Flexible Spending Accounts 	Oracle EBS/ESS	October 11-31, 2022
Voluntary Benefits <ul style="list-style-type: none"> • Group Accident Insurance • Group Critical Illness Insurance • Group Hospital Indemnity Insurance • Short-term Disability • Universal Life Insurance • Identity Theft Protection • Legal Services Plan 	cookcountyvoluntarybenefits.com	October 11-31, 2022
Deferred Compensation	cookcountycl.com	Open
Commuter Benefit	optumfinancial.com	By the 10th of the month
Supplemental Life	metlife.com/mybenefits	October 11-31, 2022



COOK COUNTY
BENEFITS CONNECT

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