



**COOK
COUNTY**
BENEFITS CONNECT

WINTER 2023

EMPLOYEE BENEFITS QUARTERLY

Employees to Receive New Health Insurance IDs

Please note some important changes to BCBSIL member ID card. For members of a union approved by the Board of Commissioners, or a non-union member enrolled in a medical plan, you will receive a new member ID card. **Your new group number will be B03351 for the HMO plan or 291116 for PPO plan.** Members of unions without new benefits will not receive a new member ID card.

All members who recently made a change to their medical benefits, such as enrolling in a different plan, will also receive a new BCBSIL member ID card in the mail by December 1, 2022.

Additionally, if you are newly enrolled in the HMO plan, you must select an in-network primary care physician via the [Blue Access for Members portal](#) or call [1-866-514-8044](tel:1-866-514-8044). Lastly, if you are newly enrolled in the HMO plan, and have not selected an in-network medical group, you will receive a letter in the mail indicating how to receive an ID card.

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Outdoor Winter Activities for Kids & Adults

Don't let the cold weather keep you indoors! Visit [Forest Preserves of Cook County](#) for winter activities. Here are some fun ideas:



Hit the [trails](#) with your own skis or visit [Sagawau Nordic](#)—a premier full-service cross-country ski center with rentals, lessons and groomed and tracked trails.



Looking for a relaxing walk, strenuous hike or interesting run? [There is a perfect trail for you](#). Also, be sure to mark your calendars for [upcoming hiking and walking events](#).



When the snow starts falling, nothing says fun like [sledding in the Forest Preserves!](#)



Check out [specific areas for snowboarding](#) for older children and adults. You can also suit up for [snowmobiling](#), allowed at four designated locations! You can find more information about decal registration and rates [here](#).









Having fun at the Forest Preserves? Show us! Join the [annual Forest Preserves photo contest](#), [share your photos](#) and learn more about [photography events here!](#)

Pay Less for Care at Cook County Health Facilities!

PPO members pay less out of pocket for facility services received at Cook County Health (CCH) locations. Members have lower out-of-pocket costs when choosing to access health care within CCH facilities. You can visit the [Cook County Health website](#) to find a location closest to you.

Facility charges are 0% after the annual plan deductible is met. Hospital-based facility services not obtained at CCH will be paid based on their network status (in or out of network rate).

Other services include:

	Outpatient Services: Diagnostic test (x-ray, blood work) and imaging (CT/PET scans, MRIs)
	Outpatient Services: Facility fee (e.g., ambulatory surgery center)
	Inpatient Services: Facility fee (e.g., hospital room)
	Inpatient Services: Mental/behavioral health inpatient services
	Inpatient Services: Substance use disorder inpatient services
	Inpatient Services: Delivery and all maternity inpatient services

Get Care Coordinated by Your PCP to Save Money

Having care coordinated by a Primary Care Physician (PCP) may result in lower overall costs for you and your family. HMO plans typically require you to select a PCP to coordinate care within the network. To see a specialist, you may need a referral from your PCP.

HMO	PPO
No deductibles or coinsurance. Employees are responsible for copays.	There are deductibles, coinsurance and copays.
Must select an in-network primary care physician.	Covers in-network and out-of-network doctors. Selection of a primary care physician is strongly encouraged but not required.
There is no out-of-network coverage except in an emergency.	Offers financial savings for services obtained in the Domestic Tier of coverage.
Requires a referral from your primary care physician to see a specialist.	Can visit a specialist without a referral. Pre-certification is required for certain services.

Holiday Health Recommendations from the CDC



Sleep

Adults need at least 7 hours of sleep per night. For a healthier sleep, be consistent. Go to bed at the same time each night and get up at the same time each morning, including on the weekends.

Rethink Your Drink

Substitute water for sugary or alcoholic drinks to reduce calories.



Make Time to Unwind and Connect With Others

For stress relief, take deep breaths, stretch, meditate, or do an activity you enjoy. Talk with people you trust about how you're feeling and express gratitude.

Move More, Sit Less

Get at least 150 minutes of moderate-intensity aerobic activity every week (or about 30 minutes on 5 days), plus muscle-strengthening activities at least 2 days a week.



Eat Healthy

Reach for healthy options like fruits and vegetables instead of salty or sugary treats.



Don't Use Tobacco

You can quit today! Call 1-800-QUIT-NOW for free support.



2023 Commuter Benefits Tax Limit Increased



You can deduct commute expenses from your pre-tax paycheck, within IRS limits. In 2023, the monthly limit for commuter benefits will increase by \$20 from \$280 to \$300.

Eligible expenses include buses, trains, subways, vanpools and even shared ride services. You can also pay for parking near your work or at your commuting lot.

FSA Reminder: Use It, Don't Lose It!

Do you have money still in your Optum Financial Health Care or Dependent Day Care Flexible Spending Accounts? Don't forget, you will have until March 15, 2023, to spend your FSA balance.

You must file claims for Health Care FSA and Dependent Day Care FSA expenses by March 31, 2023. It's easy to submit claims via www.optumfinancial.com, or by downloading the Optum Financial mobile app for iOS and Android devices.

You can enroll, change your product or funding amount, or cancel at any time. Orders must be submitted by the 10th of the month for the following month.

Just visit www.optumfinancial.com or call 1-844-284-6267. Representatives are available 24 hours/7 days a week.



New Voluntary Benefits Enrollments



During open enrollment you may have signed up for voluntary benefits. Before entering the new year, is the perfect time to learn about them!

Cook County employees are offered the following benefits in addition to your core benefits:

- Group Accident Insurance
- Group Critical Illness Insurance
- Group Hospital Indemnity Insurance
- Legal Services Plan
- Legal Services Plan
- Identity Theft Protection
- Short Term Disability Insurance
- Universal Life Insurance

Visit [Cook County Voluntary Benefits](#) to gain access to helpful videos, product brochures, claim forms, rate charts, FAQs and much more! You may also call 1-800-698-2849 Monday-Friday from 8 a.m. to 5 p.m. CT and a licensed representative can answer any questions you may have.

2023 Wellness Calendar

JANUARY Mental Health Emotional Awareness	FEBRUARY Cardiovascular Health Hypertension	MARCH Mental, Emotional and Social Well-Being
APRIL Financial Literacy	MAY Family Planning and Building	JUNE Our Children Are Our Future
JULY Cancer Prevention and Treatment	AUGUST Enjoying Your Health and Fitness Journey	SEPTEMBER Chronic Lower Back Pain Prevention/Management
OCTOBER Open Enrollment	NOVEMBER Respiratory and Lung Health	DECEMBER Managing Your Health Care Benefits



Happy Holidays from Benefits Connect!



Have questions?

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

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