



**COOK
COUNTY**
BENEFITS CONNECT

WINTER 2024

**EMPLOYEE BENEFITS
QUARTERLY**

Use Your FSA Funds Before Time Runs Out

2024 FSA funds expire on March 15, 2025. Visit: [Optum Now: Navigate your health with confidence](#) to learn which products are eligible for purchase with FSA funds.

Use Your Optum Payment Card Today!

- ✓ **It's fast and convenient.** Although most claims are automatically approved, please maintain your receipts.
- ✓ **Have a claim?** Submit a claim by signing in, or registering at: <https://myoptumfinancial.com/cookcounty>
- ✓ **March 31, 2025:** Last day to submit any receipts for eligible 2024 purchases.

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Optum Financial[®]

Important Call from a Health Advocate



Connect Your Way

You can set the time you want your Health Advocate to call or send them messages in Blue Access for MembersSM.

They can also email or text you helpful information. Any information you share with BCBSIL is confidential, as required by law.

Plan to receive a call from Blue Cross and Blue Shield of Illinois, to discuss the importance of taking care of your health.

Your health plan provides services for you and covered family members, including support from nurses and other medical professionals known as Health Advocates*. **They are provided at no additional cost to you.**

Health Advocates exist to provide assistance with:

- Identifying locations for treatment and care
- Guidance for handling heart disease, diabetes, cancer and all other health-related conditions
- Navigating care for depression, stress, addiction, and other mental health conditions
- Identifying cost-saving options for tests and medical procedures
- Developing strategies for prioritizing health and fitness funds

Calls from Health Advocates should be taken seriously. Health Advocates may request that you confirm personal identifying information such as your name, date of birth, home address, and other pertinent data to ensure they are speaking with the correct person. If they miss you, they will leave a message with a number for you to call them back at your convenience.

For medical emergencies, call 911. For mental health emergencies, call the Suicide & Crisis Lifeline at 988. Health Advocates do not replace the care of a doctor. You should talk to your doctor about any medical questions or concerns. Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Estate Planning Made Easy

Create a will and other important documents in as little as 15 minutes.

Protect your family’s assets quickly and easily from the comfort of your home via online estate planning.

With Digital Estate Planning ¹, MetLife makes it easier than ever to create and execute key estate planning documents online, by answering a few simple questions. The best part is you can have your estate planning documents witnessed and notarized from the comfort of your home, with real-time ID verification and a video notary, where allowed by law.



Documents included with Digital Estate Planning

1

Last Will and Testament
Leave property to loved ones and select guardians for minor children.

2

Advance Healthcare Directive (Living Will)
Plan for a medical emergency, select medical care preferences, and choose a healthcare proxy.

3

Durable Financial Power of Attorney
Choose someone to manage finances in case of an emergency.



Visit www.metlife.com/estateplanning to learn more.

1. Digital Estate Planning with online notary is only available to individuals with supplemental term life insurance and is not available for individuals residing in GU, PR or VI. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Online Notary is not included with basic or dependent life. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product, except those residing in GU, PR and VI.

Estate Planning Made Easy FAQs

Q. Who can use the Digital Estate Planning solution?

A. Everyone. However, online notary services can only be accessed by you and your spouse, when you, the employee, are enrolled in Supplemental Group Term Life and reside in a state where an online notary is available.

Q. How do I access the online estate planning solution?

A. Visit www.metlife.com/estateplanning and follow the instructions. You will need to create an account using the email and password of your choice.

Q. Can I still access the in-person Will Preparation service²?

A. Yes. If you are eligible for MetLife's Will Preparation services today, you will continue to be able to work with an attorney directly for your estate planning needs.

Q. Which states have legalized the use on an online notary?

A. An online notary is available to you if you reside in one of the following 24 states: Alabama, Arkansas, California, Colorado, Idaho, Illinois, Kansas, Massachusetts, Minnesota, Montana, North Dakota, Nebraska, New Hampshire, New Jersey, New Mexico, Nevada, Rhode Island, South Carolina, South Dakota, Texas, Utah, Washington Wisconsin and Wyoming.

Did You Know?

- While **76% of Americans** surveyed acknowledge having a will is important, **only 30%** have one in place.²
- The top reason for not creating a will was, **"haven't gotten to it yet."**²
- **82%** of people say it's important to put their end-of-life wishes in writing.³

Get started today!

www.metlife.com/estateplanning

²MetLife's 2020 Premature Death Study.

³Allied Services Integrated Health System Passion for Palliation & End of Life Care <https://www.allied-services.org/news/2018/january/passion-for-palliation-end-of-life-care/>. April 2023.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details. Worksite Whole Life insurance is issued by Metropolitan Tower Life Insurance Company, 5601 South 59th Street Lincoln, Nebraska 68516. Certificate Number GCERT19MTL-01. Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166. Metropolitan Tower Life Insurance Company | 5601 South 59th Street | Lincoln, Nebraska 68516



New Limits Equal Big Savings In 2025

The IRS announced the regular deferral limit for 2025 has increased to \$23,500. Please note, a new Age 60-63 Catch-up provisions will now be available, allowing those turning ages 60-63 within the calendar year to contribute up to \$34,750.

The contribution limit returns to the Ages 50-plus catch-up deferral limit effective the calendar year you turn age 64.

Applicable Annual Limits As Of January 1, 2025

Contribution Category	Annual Amount
Regular deferral limit	\$23,500
Ages 50-plus deferral limit	\$31,000
Ages 60-63 deferral limit	\$34,750
Special 457(b) catch-up	Up to \$47,000

Due to the recent contribution provision enhancements, deferred compensation payroll contribution descriptions on their payroll stubs will change. Deductions amounts will not be affected.

- ✓ A small increase in your contribution amount could significantly affect your retirement readiness. Start saving or increase your contribution today at www.CookCountyDC.com or on My Retirement by Nationwide app.
- ✓ Register to attend monthly webinar series and learn more about your plan.
- ✓ Schedule a virtual appointment with a Retirement Specialist or visit our local office at 205 W Randolph, Suite 1540, Chicago, IL 60606.



QUESTIONS?

1-855-457-2665



New Enhancements to My Income & Retirement PlannerSM (MIRP)

Get to know our new digital retirement and financial planner tool

Designed with your financial planning needs in mind, My Income & Retirement PlannerSM makes it easy to get started and stay focused on your goals. The Planner offers the flexibility to customize and adapt to your evolving financial needs. It provides a streamlined experience to help you make informed decisions about your future, whether you're just starting on your retirement-planning journey or have more complex planning requirements.



Be sure to try the new, all-in-one My Income & Retirement Planner, by logging in to your account at www.CookCountyDC.com or [click here to learn more.](#)

Upcoming Nationwide Visits

Have questions? Need help?
We're here for you.

Monday, December 16th
10:30am – 2:00pm

Stroger Hospital Cafeteria
1969 W Ogden Avenue, Chicago, IL 60612
A Retirement Specialist is available at Stroger Hospital during these hours every other Monday.

Thursday, December 19th
10:00am – 2:00pm

Provident Hospital Cafeteria
500 E 51st Street, Chicago, IL 60615

Visit Nationwide's local office at 205 W. Randolph, Suite 1540 Chicago, IL 60606

If we missed you, please contact us at 1-855-457-2665.

Learn About the New Voluntary Benefits

Cook County Voluntary Benefits

Several enhancements were made to the Voluntary Benefits Program for 2025.

As we prepare for 2025, it's the perfect time to acquaint yourself with the new voluntary benefits, which you may have recently signed up for during open enrollment.

Learn More!

Visit CookCountyVoluntaryBenefits.com 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.



Scavenger Hunt!

Explore the woods with a Family Winter Scavenger Hunt. Find signs of wildlife on this self-guided tour, followed by delicious snacks served by a cozy campfire.

Sunday, January 5, 2025,
1 p.m. – 2:30 p.m.

Trailside Museum of Natural History
738 Thatcher Ave
River Forest, IL 60305



Find lots of family-friendly winter activities at the Forest Preserves of Cook County.

Beginner Cross-Country Ski Lessons

Learn how to cross-country ski! Join fellow skiers at Sagawau Environmental Learning Center on **Saturday, January 4, 2025, at 9 a.m.** [Online registration](#) is required.

Creative Sustainability Workshop

Learn about creative reuse methods and mending techniques on **Friday, January 10, at 6 p.m.** at the Swallow Cliff Woods-North. Learn more [here](#).

Want to Learn More?

Many outdoor activities are available through the [Forest Preserves of Cook County](#).

Be Well this Winter



Have questions?

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

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

Cook County Department of Risk Management
Employee Benefits Division



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