COOK COUNTY
BENEFITS CONNECT

Summer 2026

EMPLOYEE BENEFITS QUARTERLY

MetLife Retirewise® Workshop Series

Mark your calendars for this insightful, relevant and comprehensive workshop series!

Scan QR code to register today!

This is a multi-session virtual workshop; log-in instructions will follow once you are registered.

Date: August 5th , 12th, 19th, and 26th, 2026
Time: 12-1 p.m. CST

We also offer valuable real-time insights to help you understand current economic conditions.

Spouses and partners are welcome!

In This Issue

Whether you are a fully vested County employee or just beginning your public service career, Retirewise workshops is designed for you! With the Retirewise® workshops, there's something for everyone to learn. When you attend, you can expect to learn about:

Building the foundation

Financial basics, budgeting, and the importance of tax diversification.

Creating and managing wealth

Structuring a retirement income stream to address your retirement wants and needs, examining risks, and how to manage assets that yield lifelong passive income.

Establishing your retirement income stream

Investment risk and strategies, managing retirement expenses, and identifying potential sources of retirement income.

Making the most of what you have

Maximizing your benefits, estate planning needs, and understanding Social Security and Medicare options that fit into your own financial and retirement plan.

PlanSmart is a product of MetLife Consumer Services, Inc. (MCS). MCS administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

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Health & Benefits Literacy

Health Insurance Definitions

The language of health insurance can be hard to understand. Yet, it is important to have a basic knowledge of the industry's terminology. Here are some of the most common financial insurance terms to help you make sense of it all, so you can make smart decisions that will benefit you and your family.

Balance Bill

The difference between the amount charged by an out-of-network provider for a covered health service and the amount your health plan (insurance) pays.

Coinsurance

A percentage of the cost of covered health services you pay. This often starts after the deductible is satisfied.

Co-payment

A fixed flat fee paid out of pocket for a specific medical service or prescription drug.

Deductible

A fixed, annual amount you pay for covered health services before the health plan (insurance) starts to pay. For certain services, such as in-network preventive care, you are not required to first satisfy the deductible.

Dual Coverage

The same person is enrolled under more than one of Cook County's employee benefits. Dual coverage is prohibited for employees and dependents on all County plans.

Health & Benefits Literacy

Health Insurance Definitions Cont.

Employee Premium

The amount you pay for health insurance.

Out-of-Network

A group of doctors, hospitals, pharmacies, and other providers who do not contract with the health plans and do not provide services at negotiated rates. You pay more out-of-pocket and have fewer protections. Out-of-network providers may balance bill you for these costs.

In-Network

A group of doctors, hospitals, pharmacies, and other providers who contract with the health plan and provide services at negotiated rates.

Out-of-Pocket Maximum

The maximum annual out-of-pocket amount you pay before the health plan (insurance) pays 100% of covered health services. For out-of-network services, providers may balance bill even after the out-of-network, out-of-pocket maximum is reached.

Pre-Tax Contribution

Pre-tax contributions include the premium costs for the medical coverage you elect, as well as any contributions you choose to make to a Health Care Flexible Spending Account (HCFSA), Dependent Care Flexible Spending Account (DCAP), Commuter Benefit, and Deferred Compensation Plan up to Federal tax limits. Pre-tax contributions are deducted from your pay before federal and state income taxes and Medicare taxes are calculated, reducing your taxable income (and the current taxes you pay).

Health & Benefits Literacy Cont.

Use In-network Providers to Save Money

While it may be a personal preference to use out-of-network providers, there are some protections you lose by doing so.

The health plans do not contract with out-of-network providers, meaning that they do not produce information on the provider's history such as their medical license, education, training, work history, malpractice claims, board certification, and health outcomes.

Out-of-network providers may balance bill you, which means billing you for the difference between the amount they charge you for a covered service and the amount your insurance pays.

Overall, you pay more out of pocket for out-of-network services.

Make Your First Dollars Count this Summer!

Summer is a time to rejuvenate, reconnect and relax through vacations, family activities and outdoor fun. This is important for your health and well-being. With some planning, this can be balanced with your budget and retirement savings goals so you can do the best of both.

Get Organized and Reduce Stress

When life gets busy, even simple financial tasks can feel stressful. That's why summer is a great time to revisit the basics:

Map out your seasonal expenses
List what you know is coming, whether it's travel, childcare changes, sports leagues or home projects. Organizing the information in one place can help you avoid surprises and adjust ahead of time.

Use a simple budgeting system
Whether it's an app, a spreadsheet or a notebook, choose a method you'll use. Track what's essential (housing, groceries), what's flexible (entertainment, dining out) and what's future-focused (savings).

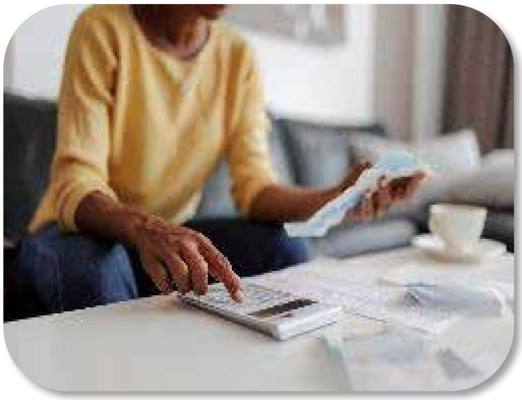
Set a weekly check-in
Just 5 minutes can help you confidently steer your spending, rather than reacting after the fact.

Celebrate progress, not perfection
Even small wins can have a strong long-term impact.

Staying organized isn't just about numbers; it also reduces stress and gives you more room to enjoy the season.

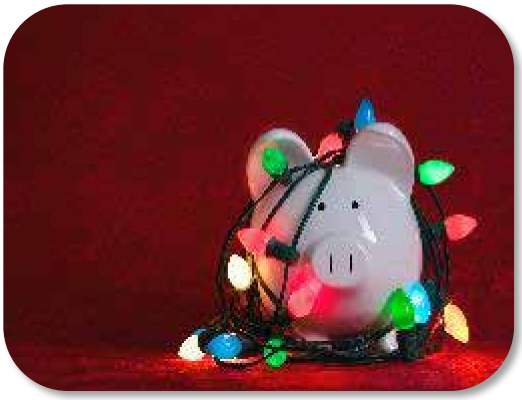
Why Your First Dollars Matter Most

Every dollar you save early on, whether toward emergencies or retirement, has more time to grow. This is the power of compounding, which allows your money to earn returns on both your contributions and prior earnings over time.



Think of it this way: Your earliest contributions act like seeds. Even small amounts, planted early and consistently, have the potential to grow significantly by the time you reach retirement. Meanwhile, dollars saved later in life simply have less time to compound.

As you review your summer spending, consider how even modest adjustments can help you redirect a few of those first dollars toward long-term goals. Small, steady habits can strengthen both your short-term financial footing and your future retirement readiness.



COOK COUNTY
DEFERRED COMPENSATION PLAN

Nationwide
is on your side

Build Habits that Support Your Future

Mindful spending and early saving work together, you can enjoy the season today while building a stronger financial future for tomorrow. Prioritizing both your well-being and your financial health can help make vacations and time off more restorative both now and in the long run.

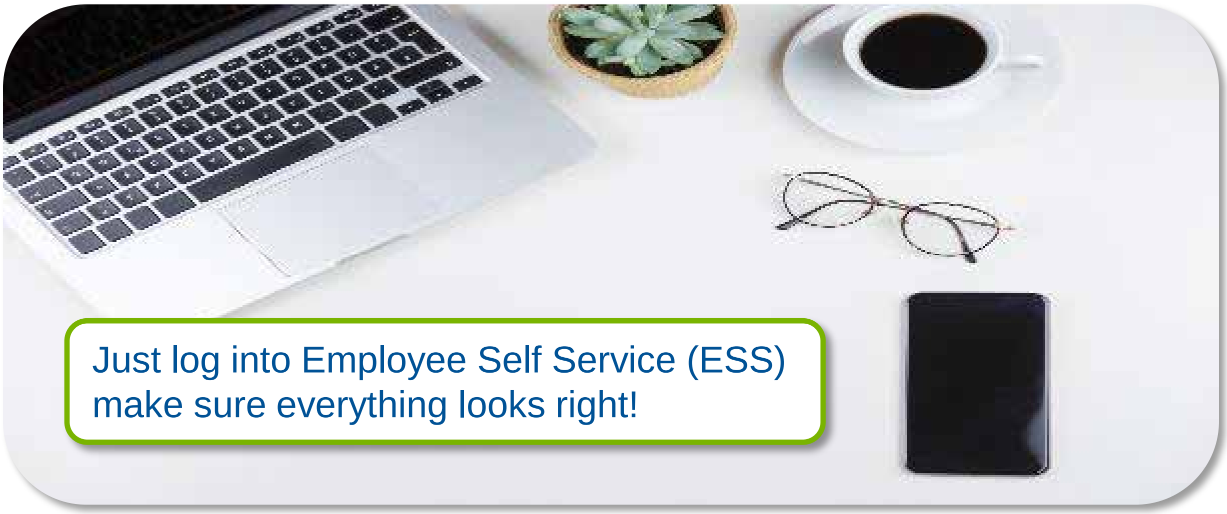
Use our tips to jump-start and manage your budget.

Enroll or
Login to your account to increase your contributions at CookCountyDC.com

Questions? Please contact us at 1-855-457-2665, Option 2.
Start saving or increase your contribution today at CookCountyDC.com.
Register to attend the monthly webinar series to learn more about your plan.
Schedule a virtual appointment with a Retirement Specialist.
www.CookCountyDC.com

Open Enrollment Is Right Around the Corner!

To make sure you get all your benefits info and materials in the mail without any hiccups, please take a quick second to double-check your mailing address.

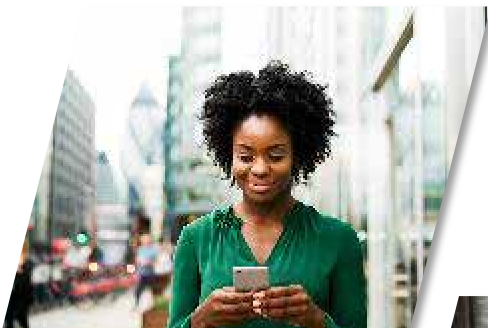


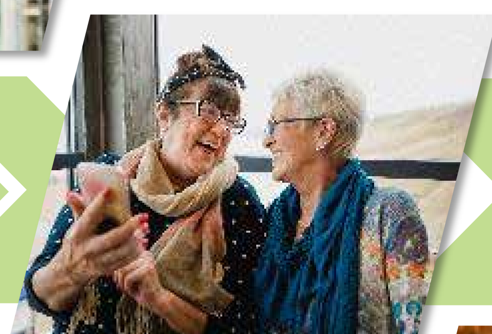
Just log into Employee Self Service (ESS) make sure everything looks right!

Stay Informed With Mobile Alerts

This upcoming open enrollment season, receive important voluntary benefit plan information reminders via mobile alerts.

Scan the QR code to opt in and stay in the know.





Don’t Want to Wait? Visit CookCountyVoluntaryBenefits.com any time to find plan brochures, helpful videos, FAQs and more.

Program Offered and Administered by Mercer Health & Benefits Administration LLC
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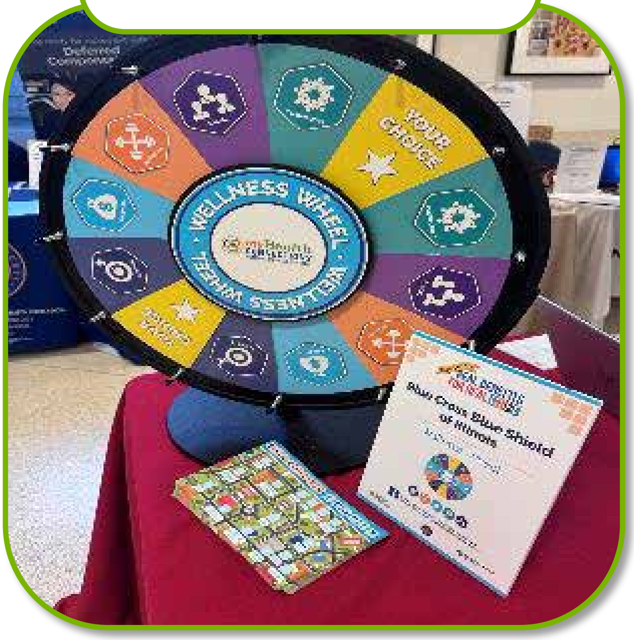
CA Insurance License #0G39709
TX Insurance License #18550385
In CA d/b/a Mercer Health & Benefits Insurance Services LLC

Cook County Health Fairs

Real Benefits For Real Life



For more activities visit https://fpdcc.com/things-to-do/

FOREST PRESERVES of Cook County

Enjoy the Outdoors!

Explore 70,000 acres of wild & wonderful in the **Forest Preserves of Cook County**

***Bat Chat** • Free
Thu, August 13 • 8:00 pm
River Trail Nature Center • Northbrook, IL
Learn about these fascinating creatures while watching for them over the river. * **Registration Required**

Thursdays in Nature: Geology – Can you dig it? • Free
Thu, August 20 • 10:00 am
Trailside Museum of Natural History • River Forest, IL
Connect to nature with University of Illinois-Extension Master Naturalists through fun inquiry-based activities for both adults and kids. Drop in.

***Sunset Photography Meetup** • Free
Thu, August 27 • 6:30 pm
Crabtree Nature Center • Barrington, IL
Join nature photographers for a guided walk to explore the grounds and capture nature in the fading light of dusk. * **Registration Required**

Happy Hummingbirds • Free
Sun, August 30 • 9:00 am
Sagawau Environmental Learning Center • Lemont, IL
Visit the Hummingbird Garden to watch and learn about hummingbirds, gardening and feeder maintenance. English and Spanish. Drop in.

**Registration required. For more information or registration, contact the organizer.*

Here's to sunshine that lifts your spirits and wellness that lasts all year long.

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

COOK COUNTY BENEFITS CONNECT

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