



2027 BENEFIT CHANGES

As we prepare for the upcoming Annual Open Enrollment period, we would like to announce important changes to our benefits package.

Beginning December 1, 2026:

- Blue Cross and Blue Shield of Illinois will be our new group dental insurance carrier. The benefit plan design will remain the same, but your network options may change. Enrolled members will receive a new dental ID card. Review the Dental Plan Benefits Summary for coverage details.
- Norton LifeLock (Identity Theft Protection) and Total Pet Plan will no longer be available as a Voluntary Benefit payroll deduction.
- Enroll in or consider increasing your Group Supplemental Term Life Insurance for coverage up to \$500,000 or 5x your salary—apply with only a few health questions.

There are no contribution or coverage changes to medical, pharmacy and vision benefits.

Beginning January 1, 2027:

The Health Care Flexible Spending Account now allows an annual contribution of up to \$3,400.

PLEASE NOTE: This plan is only used for health care deductibles, copays and coinsurance expenses. This is a single account used for you and your dependents. Please make sure to review eligible expenses before enrolling in this plan.

The Dependent Care Flexible Spending Account now allows an annual contribution of up to \$7,500.

PLEASE NOTE: This plan is only used for child day care or elder day care expenses. Please make sure to review eligible expenses before enrolling in this plan.

WHAT THIS MEANS TO YOU

No action is required if you wish to keep your current benefits (excluding FSA) and do not need to make any changes to dependents or coverage levels. Communication to current Norton LifeLock and Total Pet Plan enrollees will be provided separately.

However, **you must re-enroll** in the following plans if you wish to participate in the new plan year:

- **Health Care Flexible Spending Account**
- **Dependent Care Flexible Spending Account**

These accounts **do not automatically carry over** and require annual re-enrollment, even if you participated last year.

The Open Enrollment period will take place from October 1 to October 16, 2026, 11:59 p.m. CST.

We encourage all employees to review their current benefit elections and make any necessary updates during the annual Open Enrollment period. Enrollments are binding for the 2027 plan year after the completion of the annual Open Enrollment period.

Employees are also invited to attend an Open Enrollment virtual session or in-person event. Microsoft Teams enrollment assistance sessions are available with advance scheduling.

See <https://www.cookcountyiil.gov/service/open-enrollment> for assistance options, resource links, important documents, calendar of events and additional benefits information.

If you need assistance or have questions, visit www.cookcountyrisk.com or contact the Cook County Risk Management Department Employee Benefits Division.



**COOK
COUNTY**
BENEFITS CONNECT

Phone: 312-603-6385 ■ Email: risk.mgmt@cookcountyiil.gov