2027 OPEN ENROLLMENT GUIDE

Open Enrollment is the time of year to review your current benefit enrollments, consider your needs for the coming year and make your elections for 2027. Now, more than ever, it is important to reflect on your physical, emotional and financial well-being and make thoughtful decisions about enrollment of benefits 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 as well as enroll/re-enroll in a health care flexible spending account and/or dependent care flexible spending account (FSA).

Open Enrollment

Enrollments must be completed online between October 1, 2026, and October 16, 2026, by 11:59 p.m. CST. Plan enrollment changes take effect December 1, 2026. FSA elections take effect January 1, 2027.

You will not be able to enroll or make changes after October 16, 2026.

Required documentation for newly enrolled dependents must be uploaded into ESS prior to the Open Enrollment deadline. See the **2027 Employee Benefits Overview** for a list of eligible dependents and document requirements.

Choose your benefits carefully and understand your benefit options so you can make an informed decision for the upcoming year. **All changes are binding from December 1, 2026, through November 30, 2027**, 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.

It is always a good idea to make sure that your enrollments are up to date during the Open Enrollment period. If no action is taken, your **2026 benefits (excluding FSA)** will automatically renew as-is.

FSA enrollments do not carry over, so you must re-enroll each year to participate.

Please ensure that you thoroughly review your selections and make any necessary modifications prior to final submission.

COOK COUNTY BENEFITS CONNECT

Steps to Enroll

1 **Think about your needs for the coming year and review the options provided in the 2027 Employee Benefits Overview at cookcountyrisk.com.**

2

LOG IN TO EMPLOYEE SELF-SERVICE (ESS)

To access ESS from within the Cook County network, click on the **Oracle EBS** icon on your desktop or use ccgprod.ccounty.com and 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 IT help desk.

PLEASE NOTE:

Information and enrollment links for:

- Supplemental Life Insurance
- Voluntary Benefits
- Deferred Compensation
- Commuter Benefits

can be found on the ESS Current Benefits page (Step 2 or at **cookcountyrisk.com**).

3

REVIEW YOUR CURRENT BENEFITS ELECTIONS

Click the **ESS BENEFITS** link once inside the portal. 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
- Flexible Spending Accounts

Click **NEXT**.

5

UPLOAD REQUIRED DOCUMENTATION

On the **Attachment** screen, you can upload a copy of the required documents (e.g., birth certificate, marriage certificate). Go to the Attachment section and click **ADD ATTACHMENT**.

BROWSE to find the document on 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.

7

REVIEW YOUR 2027 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 16, 2026.

8

MONITOR YOUR COOK COUNTY EMAIL for confirmation that you initiated a change to your Employee Benefits.

Benefits Options

ENROLLMENT THROUGH ESS

Medical and Pharmacy Benefit Plans

The County offers two Blue Cross Blue Shield medical benefit plans:

- BlueAdvantage HMO
- Blue Cross Blue Shield PPO

See the **2027 Employee Benefits Overview** for a comparison of these plans. Both medical plans include pharmacy coverage through CVS Health.

Dental Benefit Plans

You have a choice of two Blue Cross Blue Shield dental plans:

- DHMO
- DPPO

These plans continue to be offered to employees at no charge. See the **2027 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 **2027 Employee Benefits Overview** for a description of the plan and allowable coverage.

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** is for paying for eligible health expenses for you and your dependents, such as:
  - Medical deductibles
  - Copays
  - Dental expenses
  - Vision care
  - Prescription expenses
- **Dependent Care FSA** is for paying for care for dependents (children under the age of 13 or elders) while at work, such as:
  - Day care
  - Babysitting
  - Nursery school
  - Before-school care
  - After-school care
  - Senior day care

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, 2027**. The maximum **2027 annual election per employee for the Health Care FSA is $3,400**, and the maximum **2027 annual election per employee** for the **Dependent Care FSA is $7,500**. **Enrollments do not carry over from year to year, so you must re-enroll if you wish to participate in 2027.**

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 organizations through an automatic payroll deduction.

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

ENROLLMENT IN VOLUNTARY BENEFITS

Deferred Compensation

The 457 Deferred Compensation Plan offered through Cook County is a great way to supplement your income in retirement.

Eligible employees can make voluntary contributions through payroll deductions on a bi-weekly basis using either:

- Pre-tax contributions
- Roth contributions

For more information regarding enrollment, please visit **cookcountydc.com**.

Commuter Benefit

You can contribute pre-tax and post-tax funds to cover eligible commuter expenses through Optum Financial (**optumfinancial.com**), including:

- Metra passes
- Ventra passes
- Work-related parking expenses

Group Supplemental Term Life Insurance

For Group Supplemental Term 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. To view and update beneficiary designations, visit **metlife.com/mybenefits**.

Voluntary Benefits

Cook County offers voluntary benefits at group rates. Employees are encouraged to select voluntary benefit options that fit their family's needs. To enroll, visit: **cookcountyvoluntarybenefits.com**.

Review the **2027 Employee Benefits Overview** for more information about each benefit plan and managing vendors.

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, plan features, and Open Enrollment schedule.

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

DATES	TIMES
Sept. 17, 2026	10 a.m., 1 p.m., 2:30 p.m.
Sept. 24, 2026	10 a.m., 1 p.m., 2:30 p.m.

ON-DEMAND RESOURCES

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

One-on-one Enrollment Assistance

If you need further assistance with enrollment, scan the QR code with your mobile device to make an appointment with a member of the Employee Benefits team.

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 and changes to existing elections must be done through Oracle EBS/ESS.**

DATES	LOCATIONS
Sept. 15, 2026	Stroger Hospital – Lower-Level Cafeteria
Sept. 16, 2026	Criminal Courts Building – 2nd Floor Cafeteria
Sept. 22, 2026	Juvenile Temporary Detention Center Auditorium
Sept. 23, 2026	Cook County Building, 7th Floor

NOTE: ALL ON-SITE EVENTS ARE FROM 10 A.M. TO 3 P.M.

HOW TO ENROLL

WHAT	WHERE	WHEN
Core Benefits ■ Medical ■ Dental ■ Vision ■ Flexible Spending Accounts	Oracle EBS/ESS	Oct. 1-16, 2026
Voluntary Benefits ■ Accident Insurance ■ Critical Illness Insurance ■ Hospital Indemnity Insurance ■ Short-term Disability ■ Universal Life Insurance ■ Legal Services ■ Pet Insurance	cookcountyvoluntarybenefits.com	Oct. 1-16, 2026
Group Supplemental Term Life Insurance	metlife.com/mybenefits	Oct. 1-16, 2026
Deferred Compensation	cookcountydc.com	Open
Commuter Benefit	optumfinancial.com	By the 10th of the month
Cook County Gives	cookcountyil.gov/gives	Oct. 1-16, 2026

COOK COUNTY BENEFITS CONNECT

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