



COOK  
COUNTY  
BENEFITS CONNECT

# EMPLOYEE BENEFITS QUARTERLY

Winter 2019



## Reminders!

The **medical, dental and vision** plan options you selected during open enrollment are **effective December 1, 2019**. Your elections are final through November 30, 2020.

Your new **voluntary benefits** became effective November 1, 2019. These products include Accident, Critical Illness, Hospital Indemnity, Short-Term Disability, Universal Life, ID Theft and Pre-Paid Legal.

Changes may not be made until the next benefits Open Enrollment in fall 2020\*.

Time's running out to use the money in your **Flexible Spending Account (FSA)**. County employees have until March 15, 2020 to spend remaining funds in their dependent care FSA and health care FSA. March 31, 2020 is the deadline to submit paper claims and receipts to ConnectYourCare for covered expenses in the 2019 plan year.

**\*Changes to your benefits** may be available if you have a qualifying life event such as the birth of a child, marriage, divorce, or loss of other coverage. Employees have 31 days from a qualifying life event to make plan or enrollment changes in Employee Self Service.



## Life is a Journey and the New Employee Assistance Program Can Help

No matter where you are on your journey, there are times when a little help can go a long way. Provided at no cost to you and your household members, the Employee Assistance Program (EAP) can support you in achieving your goals and lead to a happier more productive life.

A variety of resources, tools and services are available including a network of licensed professionals providing support for stress, anxiety, grief, substance misuse, relationship concerns and more.

Get support from a coach, attend online programs, access wellness resources and discover ways to develop skills to become more resilient.

Services are completely confidential and available 24/7/365. Call the Employee Assistance Program at 1-800-327-5048 or visit [www.MagellanAscend.com](http://www.MagellanAscend.com).

## 2020 Wellness Calendar

Educational events and activities focused on five elements of well-being

<b>JANUARY</b> Tools to Promote Wellness	<b>FEBRUARY</b> Heart Healthy Eating	<b>MARCH</b> Financial Wellness
<b>APRIL</b> Circulation Health Challenge	<b>MAY</b> Employee Health Fairs	<b>JUNE</b> Men's Health Month
<b>JULY</b> Yoga: 30 Days to improve Musculoskeletal Health and Reduce Stress	<b>AUGUST</b> Help and Support for Caregivers	<b>SEPTEMBER</b> Behavioral Health – Stress Eating or Emotional Eating
<b>OCTOBER</b> Open Enrollment	<b>NOVEMBER</b> Diabetes and Hypertension: Healthy Eating on a Budget	<b>DECEMBER</b> Children's Health

## 457 Deferred Compensation Plan

The IRS will increase the retirement plan deferral limit from \$19,000 to \$19,500 in 2020. Employees 50 years and over have the option of deferring an additional \$6,500 through the catch-up deferral provision. This means you may be able to save more money for your retirement! You can login to your account online at [www.cookcountyd.com](http://www.cookcountyd.com) to make deferral changes.

For any questions in regarding the 457 Deferred Compensation Plan, please contact Nationwide Customer Service at 877-677-3678 or visit [www.cookcountyd.com](http://www.cookcountyd.com).



## What is a PCP?

A Primary Care Physician (PCP) provides you with “continuity of care”. These means you’ll have someone in your corner to help you stay well and manage your health.

Your primary care physician can be any of the following types medical professionals:

- General Medicine
- Family Practice
- Physician Assistant
- Internist
- Obstetrics/ Gynecology

## Having a PCP Can Really Help

Here are some benefits:

- 1 Your PCP supports you in preventing illness, understands your health history, your habits and personality. All of this information helps identify indications of potential changes to your health.
- 2 Many doctors are available in the evenings or on weekends, and most have an after hours number.
- 3 Your relationship with your PCP can help you get care faster should you become ill and need an appointment right away.
- 4 Regular physicals can help educate you about your health and prevent chronic illness. If you have a chronic disease, your PCP can help you manage your condition.



## Your Health Insurance Card

	Blue Advantage HMO	
Subscriber Name: <b>Jane Smith</b>	Dependent Name: <b>John Smith</b>	
Identification Number: <b>XOH*****</b>		
Group Number: <b>B50001</b>	Office Visit <b>\$15</b>	
Medical Group Details	Emergency Room <b>\$75</b>	
	Specialist <b>\$20</b>	
	Wellness <b>\$0</b>	
www.bcsbl.com		
	Customer Service <b>1-800-892-2803</b>	
	BlueCard Access <b>1-800-810-2583</b>	
	Eligibility # <b>1-800-676-2583</b>	
	Callmark* <b>1-866-409-8522</b>	
	EAP* <b>1-800-327-5048</b>	
Physicians: The enrollee named on this card is entitled to benefits while enrolled. Medical services, except emergencies, must be preauthorized by the Individual Practice Association named on this card. To locate a Provider when traveling, call the BlueCard access number. Claims Filing Address: Blue Cross and Blue Shield of Illinois, PO Box 905107, Chicago, IL 60680-4112	<b>*Group contracts directly</b>	
	A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent licensee of the BlueCross and BlueShield Association.	
	Pharmacy Benefits Manager *Group contracts directly	

If you newly enrolled or made a plan change during open enrollment and didn't receive your ID card, please contact the insurance vendor. BlueAdvantage HMO plan participants should call 800-892-2803. PPO plan participants should call 800-960-8809.

Remember, if you are an HMO plan member, you must inform Blue Cross Blue Shield of the primary care medical group for every enrolled member of your family before your ID card will be issued. All previously enrolled employees who made no changes will receive a new ID card with Magellan EAP contact information.

## Update your Beneficiaries

If you've lost a loved one, you understand the importance of having life insurance beneficiary designations up-to-date. The primary beneficiary (or beneficiaries) inherit first. If they are no longer living, your assets go to any secondary beneficiaries you have designated.

To designate beneficiaries, you will need the full legal name of the individual. You will also need to determine what percentage of your assets will go to each beneficiary if you have more than one listed.

Beneficiaries can include spouses, children, and other relatives. Alternatively, they can include friends, trusts, charities, and institutions.

Be aware that beneficiary designations generally become active immediately after death and override any information regarding inherited assets provided in your will.

You can make changes to your beneficiary designations at any time. Securian/Minnesota Life is the County's group term life insurance vendor. Go to [www.Lifebenefits.com](http://www.Lifebenefits.com) to complete your designation or call 877-494-1754 for more information.

## Commuter Benefit

Want to save more money on your commute to work? The IRS has increased the amount you can set aside pre-tax to \$270 a month. You can enroll in employee commuter benefits at [connectyourcare.com/cookcounty](http://connectyourcare.com/cookcounty). Enrollments completed by the tenth of each month will allow for access the following month.



Sharing stories of success inspires others and can have a long lasting impact on our community.

If you have a health and wellness story to tell, please contact us at [risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov) and share.

# Well onTarget®

The Well on Target Fitness Program makes it easy for you to work toward your health and fitness goals. As an employee of Cook County, the \$25 enrollment fee is being waived for you and your covered dependents.

The Fitness Program membership includes access to over 10,000 fitness locations from local gyms to nationwide clubs – without any gym contracts or long-term commitments. Discounts are also available through a network of more than 35,000 health and well-being providers such as massage therapists, personal trainers and nutrition counselors.



Log in to BlueAccess for Members



Click on “Fitness Program” in the Quick Links.



At checkout, waive the enrollment fee by entering the code: “GETFITCC2020”

To enroll by phone, call 1-888-762-BLUE (2583), Monday through Friday, 7 a.m. – 7 p.m. CT.

Active Blue Cross Blue Shield members and their covered dependents must be 18 or older to join the Fitness Program.

## Flu Vaccination

An annual seasonal flu vaccine is the best way to help protect against flu. Vaccinations have many [benefits](#) including reducing the risk of flu illnesses, hospitalizations and even the risk of flu-related death in children.

In addition to getting a flu shot at your doctor’s office, employees enrolled in a Cook County health plan can get a flu shot at a nearby CVS pharmacy. There’s no appointment needed and no co-pay to worry about. Just walk in with your prescription card and a valid photo ID. Your immunization is 100% covered by the pharmacy plan. Visit the CVS store locator at <https://www.cvs.com/store-locator/landing>.



## Have questions?

Visit [cookcountyrisk.com](http://cookcountyrisk.com) or contact Employee Benefits:

Email: [risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov)

Blue Cross Blue Shield Hotline Numbers:

For HMO plan: 1 (800) 892-2803

For PPO plan: 1 (800) 960-8809



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