



**COOK
COUNTY**
BENEFITS CONNECT

SPRING 2021

EMPLOYEE BENEFITS QUARTERLY

Enhance Your Current Coverage

Aflac supplemental insurance is additional coverage you can use to help with the out-of-pocket expenses that may not be covered by your health insurance. Aflac plans provide an additional layer of financial protection for you and your family so you can focus on recovery.

In the event of a covered illness or injury, Aflac pays cash benefits directly to you to help address out-of-pocket medical costs, everyday expenses – whatever you choose.

- Group Hospital Indemnity Insurance: Provides a cash benefit for each day confined in a hospital for a covered illness or injury.
- Group Critical Illness Insurance: Provides a lump-sum benefit upon diagnoses of a covered illness such as cancer, heart attack, and more.
- Group Accident Insurance: Helps pay costs that arise from covered accidents such as fractures, dislocations, and lacerations.

You may enroll in these products within 31 days of a qualifying life event such as a marriage or the birth of a child. Otherwise, you will be able to enroll during Open Enrollment in October.

To learn more, visit [CookCountyVoluntaryBenefits.com](https://www.cookcountyvoluntarybenefits.com) or call 1-800-698-2849.

COVID-19 Vaccinations

The Food and Drug Administration (FDA) has approved COVID-19 vaccines for use.

All our health plans will cover the COVID-19 vaccine at no cost to you in and out of network (during the public health emergency).

You can get the vaccine at your doctor's office, pharmacy and other locations.

Call Customer Service at the number on your Blue Cross and Blue Shield of Illinois member ID card to help locate an in-network health care provider near you.

- The safety of COVID-19 vaccines is a top priority. The FDA uses a set of criteria to evaluate the safety and effectiveness of vaccines. The COVID-19 vaccines available have been approved by the FDA.
- There will be a limited supply of vaccines at first. Federal and state health officials will be working with the medical community on the rollout plan for the COVID-19 vaccines.
- You may need more than one shot for effectiveness. Some of the COVID-19 vaccines require two doses. Make sure to take both doses of the same vaccine.
- Talk to your health care provider. Your doctor or pharmacist can answer questions about the COVID-19 vaccine and when you should get it.
- Be aware of scammers. Criminals are using COVID-19 as a chance to commit health care fraud. Be wary if you get a call about COVID-19 and remember to guard your private information.



For other resources and information about COVID-19 and you, visit bcbsil.com/covid-19. The Centers for Disease Control and Prevention and FDA have more information about the COVID-19 vaccine.



Wash Your Hands Often

Cover Coughs and Sneezes

Avoid Touching Eyes, Nose or Mouth

Work Remotely

Desinfect Frequently Touched Surfaces

Keep Distance from Other People

Use Face Mask to Avoid Infecting Others

If You Have Any Flu Symptoms, Seek Medical Attention

PROTECT YOUR FAMILY FROM COVID-19

Deferred Compensation Plan

Our service proves that virtual can be personal.

With the changes to our workplace brought on by the ongoing pandemic, Nationwide has enhanced services even more to accommodate you. By contacting us at 1-855-457-2665 you have immediate access to your plan's dedicated Retirement Specialists. They are available to help you with the services they provide, such as portfolio reviews.

If you are working remotely or are in a facility that currently does not allow visitors, you can work directly with a Retirement Specialist to help with important account questions you may have during this time. Available 8:30 a.m. to 5 p.m. CT weekdays for services such as account review, financial guidance, and pre-retirement consultation. Call 1-855-457-2665 or [schedule an appointment](#).

Contribution limits remain the same through 2021

On October 26, 2020, the IRS issued Notice 2020-79, which confirmed that the contribution limits in effect in 2020 will remain in effect through 2021.

If you are interested in increasing your contributions, call 1-855-457-2655 or schedule an appointment. www.cookcountydcc.com

Contribution Category	Annual Amount
Regular deferral limit	\$19,500
Age 50-plus deferral limit	\$26,000
Special 457(b) catch-up	Up to \$39,000



What do you want to know more about?

Send us an email with how we can help!

risk.mgmt@cookcountyl.gov



IMPORTANT REMINDERS

Health Care FSA Deadlines:

- March 15 to incur expenses
- March 31 to submit claims

Virtual Health Fairs:

- Coming to you in May!

Unemployment Insurance Identity Theft

Identity thieves and hackers have long known how to use stolen identities to commit fraud – for example, to open a new credit card or file a false tax return – and criminals using stolen identities to defraud public assistance programs is not new. In fact, these types of schemes are so pervasive that federal rules require Illinois to have staff dedicated to preventing and stopping fraudulent activity in the Unemployment Insurance (UI) system.

How can I spot unemployment insurance identity theft?

- You receive a debit card or an unemployment insurance letter (UI Finding) and have not filed a claim for benefits.
- You are notified by your employer that a claim for benefits has been filed when you have not been separated from employment.
- You attempt to file a claim online and one already exists.
- You receive IRS correspondence regarding unreported UI benefits.
- You receive notice of a state or federal tax offset.

What steps should I take if I receive a debit card or a UI Finding letter, and did I did not file for unemployment benefits?

If you suspect a claim has been submitted using your information, and you have not applied for unemployment insurance benefits in Illinois, take steps as follows:

- Report the fraudulent claim [here](#).
- DO NOT activate the debit card that was mailed to you.
- DO NOT contact KeyBank.
- Request your free credit reports via www.annualcreditreport.com and review them for other fraudulent activities.





Dental Care

Your smile is important, but oral health is more than just aesthetics. In recent years, there has been an increasing amount of scientific research outlining the connection between good dental health and good health elsewhere in the body.

As an example, diabetes (which affects nearly 1 in 10 Americans) can increase the risk for periodontal disease. In fact, studies seem to indicate that controlling one's periodontal disease may also help to control one's diabetes, and vice versa. Additionally, there are linkages between periodontal disease and coronary artery disease as well as other systemic conditions.

Don't put off your important visit to the dentist and make sure you are following good brushing and flossing practices. To find a provider, visit www.guardiananytime.com.

Vision Care

Eye exams at every age and life stage can help keep your vision strong. Your eyesight is one of your most important senses: 80% of what we perceive comes through our sense of sight. By protecting your eyes, you will reduce the odds of blindness and vision loss while also staying on top of any developing eye diseases such as cataracts and glaucoma.

Most eye conditions can lead to deterioration and loss of vision and impact life in many ways. Routine visits to the optometrist/ophthalmologist are critical to preserve, prevent loss of, and restore vision.

During the recent pandemic, you may have delayed your eye exam. Your vision is too important to neglect care. Please schedule your vision appointment. Please schedule your vision appointment with an in-network [Davis Vision](#) provider.



Have questions?

Visit cookcountyrisk.com or contact Employee Benefits:

Email: 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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