

## Open Enrollment 2022

---

# Choose Well



# 2022 OPEN ENROLLMENT GUIDE

Open Enrollment is the time of year during which you can review your current benefit enrollments, consider your needs for the coming year and make your elections for 2022. Now, more than ever, it is important to reflect on your physical, emotional and financial well-being, and make thoughtful decisions about benefits enrollment for you and your family.

## Online Open Enrollment – ESS

You can make changes to your health benefit plans, add or remove dependents, and enroll in a health care flexible spending account and/or dependent day care flexible spending account (FSA) through Employee Self Service (ESS).

### Open Enrollment

Enrollments must be completed online October 1, 2021, through October 31, 2021, at 11:59 p.m. CST. Plan enrollment changes are effective December 1, 2021. FSA elections are effective January 1, 2022.

**You will not be able to enroll after October 31, 2021.** If you miss this deadline, you must wait to enroll at the next Open Enrollment period.

Since October 31, 2021 is a Sunday, Open Enrollment assistance will only be available through Friday, October 29, 2021.

Choose your benefits carefully and understand all your benefit options so you can make an informed decision for the upcoming year. All changes are binding from December 1, 2021, through November 30, 2022, 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.



Documentation of new dependents must be uploaded into ESS prior to the OE deadline. See the 2022 Benefits Overview for a list of eligible dependents and document requirements.

**If you do not have any changes to make to your benefits, you do not have to do anything.**

It is always a good idea though to make sure that your enrollments are up to date during the Open Enrollment period. FSA enrollments do not carry over so you must re-enroll each year to participate.

# Benefits Options

## Medical and Pharmacy Benefit Plans

The County offers two Blue Cross Blue Shield medical benefit plans: BlueAdvantage HMO and Blue Cross Blue Shield PPO.

This year there are two enhancements to the PPO plan. The first is a third domestic tier of coverage, where members can obtain facility services (such as lab and radiology) at Cook County Health locations at no cost share after meeting the annual plan deductible. The second is the introduction of Health Advocacy Solutions, which includes a broad offering of services to support and improve your health.

See the **2022 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 Guardian dental plans: DHMO and DPPO. These plans continue to be offered to employees at no charge. See the **2022 Benefits Overview** for descriptions of these plans.

## Vision Benefit Plan

The Davis Vision plan continues to be offered to employees at no charge. See the **2022 Benefits Overview** for a description of the plan.

## Deferred Compensation

Cook County offers a Section 457(b) deferred compensation plan as a tax-deferred method for you to save for retirement. Employees enrolled in the plan make voluntary contributions each pay period and can participate in an array of investment options to help prepare for their income needs in retirement. The plan is designed to provide supplemental income in retirement, in addition to pension benefits. To enroll, visit [cookcountyd.com](http://cookcountyd.com).

## Cook County Gives

Cook County Gives is a charitable giving campaign that allows employees an opportunity to donate to United Way of Metro Chicago, United Negro College Fund, Cook County Health Foundation, Cook County Forest Preserve Foundation and/or any certified 501(c)(3) organization of choice through United Way.

As public servants, it empowers us to strengthen our communities and make critical resources – like food, affordable housing, education and safety from violence – accessible to all of our residents.

Giving is easy and convenient. Employees can pledge a financial donation to one or more of the organizations through an automatic payroll deduction.

To learn more about Cook County Gives, visit: [www.cookcountyil.gov/gives](http://www.cookcountyil.gov/gives)



## Flexible Spending Accounts (FSAs)

You can contribute pre-tax dollars to cover eligible expenses. There are two Optum Financial (formerly known as ConnectYourCare) accounts that serve different purposes:

**Health Care FSA** to pay for eligible health expenses such as deductibles and copays for medical, dental, vision care, and prescriptions for you and your dependents.

**Dependent Day Care FSA** to pay for care, such as day care, babysitting, nursery school and senior day care, for dependents while at work.

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, 2022. The maximum 2022 annual election for the Health Care FSA is \$2,750 and the maximum 2022 annual election for the Dependent Day Care FSA is \$5,000 per employee. Enrollments do not carry over from year to year, so you must re-enroll if you wish to participate in 2022.

## Commuter Benefit

You can contribute pre-tax and post-tax funds to cover eligible commuter expenses, including Metra and Ventra passes and, now eligible on a pilot basis, work-related parking expenses through Optum Financial (formerly known as ConnectYourCare) [connectyourcare.com/cookcounty](http://connectyourcare.com/cookcounty).

## Group Term Supplemental Life Insurance

You pay the full cost of this coverage, which is available at group rates. If you are not already enrolled, you must satisfy MetLife's Evidence of Insurability process.

To update beneficiary designations, visit: [metlife.com/mybenefits](http://metlife.com/mybenefits).

Cook County provides basic group term life insurance to full-time employees in an amount equal to their annual standard salary rounded to the next highest thousand dollars at no charge to you.

## Voluntary Benefits

These plans are useful tools to protect your financial security. Employees are encouraged to select voluntary benefit options that fit their family's needs for when the unexpected happens. Plus, a convenient payroll deduction makes payments easy. To enroll, visit: [cookcountyvoluntarybenefits.com](http://cookcountyvoluntarybenefits.com).

**Review the 2022 Benefits Overview for more information about each benefit plan and managing vendors.**

# Steps to Enroll

Follow a few easy steps to complete your benefits enrollment in ESS.

STEP  
1

Think about your needs for the coming year and review the options provided in the **2022 Benefits Overview** at: [cookcountyrisk.com](https://cookcountyrisk.com).

STEP  
2

## Log in to Employee Self-Service

---

To access ESS from within the County's network, click on the Oracle EBS icon on your desktop or use <https://ccgprod.ccounty.com> and then click on the applicable button.

You may also log in to ESS from home at: <https://ccgprod.cookcountyl.gov>.  
For assistance with logging into ESS, contact your agency's technology desk.



STEP  
3

## Review your current benefits elections

---

Click the ESS **Benefits** link. You will be taken to the Dependent Information screen.

Update dependent information if needed.

Click **Next** to review.

STEP  
4

## Make changes to your benefits

---

Click **Update Benefits** to update your benefits (for example: add/remove dependent, change plans).

You will be taken to Update Benefits: Update Enrollments screen. Make any necessary changes to your medical, dental, vision or flexible spending plans.

Click **Next**.

STEP  
5

## Upload required certification

---

On the Attachment screen, you can upload a copy of the required certification documents (for example: birth certificate, marriage certificate).

Go to the Attachment section and click **Add Attachment**.

Use **Browse** to find the document from your device that needs to be attached. Click **Apply**.

On the Attachment screen, scroll down to the Attachment section and click **Publish** to Catalog to finish the upload process for your documents. Your documents will not be uploaded unless you complete this important step.

Click **Next**.

STEP  
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.

Click **Back** to be taken back to the main EBS screen to log out.

STEP  
7

## Review your 2022 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 31, 2021.

# Enrollment Assistance

**2022 Open Enrollment informational events will be held on-site at select locations and virtual events online through Teams meetings.**

## 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, the Open Enrollment schedule and new plan features. A representative from Blue Cross Blue Shield will be available to answer medical plan questions. A video of the enrollment process using Employee Self Service will be shown at the conclusion of the session.

DATES	TIMES
October 6	11:00 a.m. – 11:30 a.m. This session will be recorded and available on demand within 24 hours of the event.
October 13	3:30 p.m. – 4:00 p.m.
October 20	7:30 a.m. – 8:00 a.m.

Visit <https://www.cookcountyil.gov/cookcountyrisk.com/Benefits/OpenEnrollment> to access the links to attend one of the events.

## 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 must be done online through Employee Self Service.**

DATES	LOCATIONS
October 7	County Building – 10th Floor Lobby
October 14	Juvenile Detention Center – Auditorium
October 19	Criminal Courts Building – Lobby
October 21	Stroger Hospital – Lower Level Cafeteria

**NOTE:** All on-site events are 10 a.m. to 3 p.m.

## One-on-one Enrollment Assistance

If you need further assistance with enrollment, make an appointment with a member of the Employee Benefits staff via <https://www.cookcountyil.gov/cookcountyrisk.com/Benefits/OpenEnrollment>.

## On-Demand Resources

To access recordings and additional resources on benefit plans and well-being topics, visit <https://www.cookcountyil.gov/cookcountyrisk.com/Benefits/OpenEnrollment>.

## How to Enroll

WHAT	WHERE	WHEN
<b>Core Benefits</b> <ul style="list-style-type: none"> <li>• Medical</li> <li>• Dental</li> <li>• Vision</li> <li>• Flexible Spending Accounts</li> </ul>	Oracle EBS/ESS	October 1-31, 2021
<b>Voluntary Benefits</b> <ul style="list-style-type: none"> <li>• Group Accident Insurance</li> <li>• Group Critical Illness Insurance</li> <li>• Group Hospital Indemnity Insurance</li> <li>• Short-term Disability</li> <li>• Universal Life Insurance</li> <li>• Identity Theft Protection</li> <li>• Legal Services Plan</li> </ul>	cookcountyvoluntarybenefits.com	October 1-31, 2021
<b>Deferred Compensation</b>	cookcountycdc.com	Open
<b>Commuter Benefit</b>	connectyourcare.com	By the 10th of the month
<b>Supplemental Life (MetLife)</b>	metlife.com/mybenefits	At the time of hire or later with EOI