



**COOK
COUNTY**
BENEFITS CONNECT

WINTER 2022

EMPLOYEE BENEFITS QUARTERLY

FSA Reminder: Use It, Don't Lose It!

Health Care and Dependent Day Care Flexible Spending Accounts are special accounts that you put money into to help pay for certain out-of-pocket expenses. You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.

Using a Flexible Spending Account (FSA) is a great way to reduce your taxable income. However, the money you defer must be spent each year. By law, funds remaining in your FSA account cannot be refunded. But don't worry, there's time!

If you have health care and dependent day care flexible spending funds remaining from the 2021 plan year, you have until March 15, 2022, to spend your remaining funds and until March 31, 2022, to submit any outstanding claims. For more information regarding your FSA, visit the [Cook County FSA webpage here.](#)

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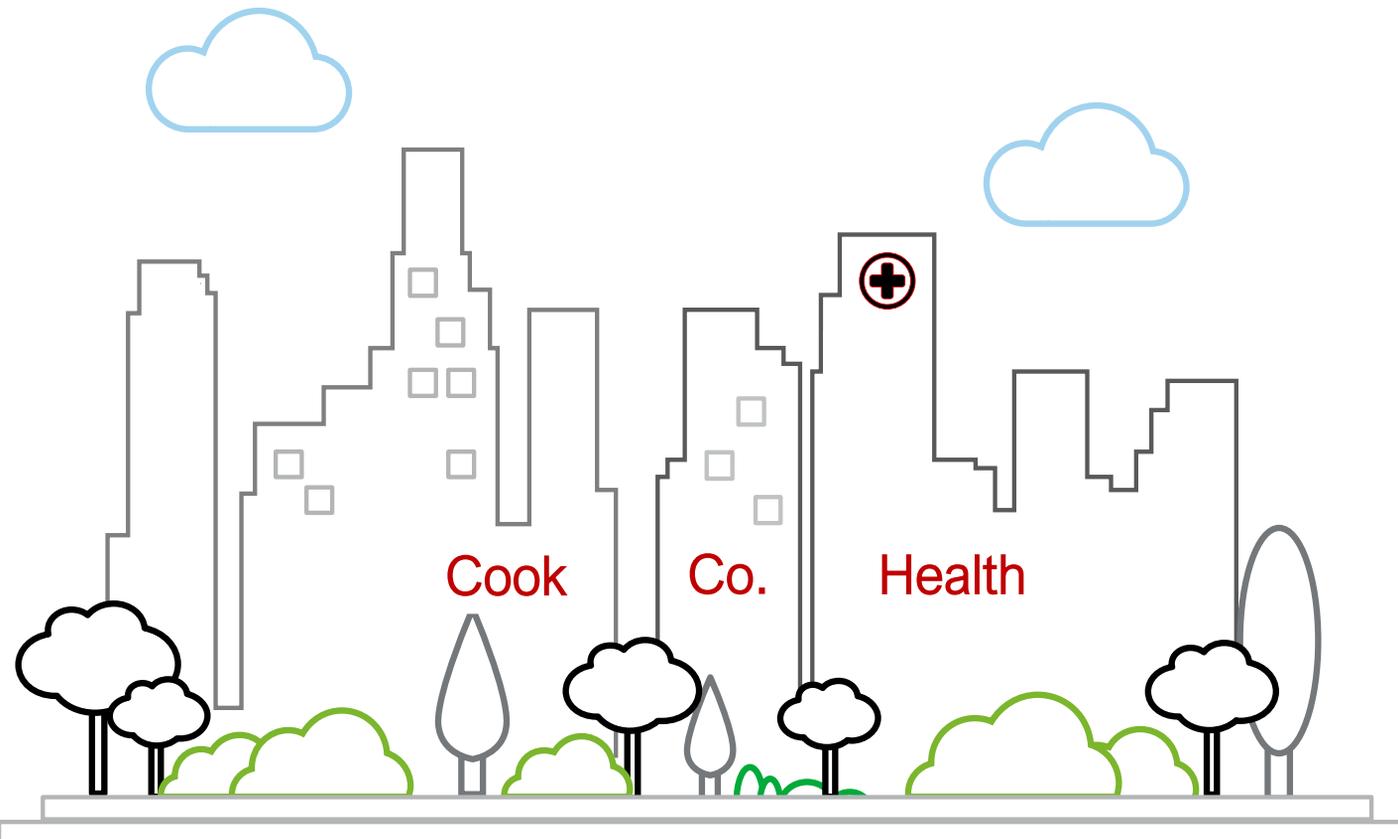
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PPO Members Can Use Cook County Health Facilities at Lower Cost

New this year, Cook County's Preferred Provider Organization (PPO) plan features enhanced benefits available at Cook County Health (CCH) locations. PPO members* that use a CCH facility will pay less out-of-pocket compared to non-CCH providers.

How? It's easy. If you are enrolled in the medical PPO plan and you use a Cook County Health facility for outpatient care (like blood tests or X-rays) or inpatient care (like surgery), you will have no cost share once your annual deductible is met.

Cook County Health locations include Stroger and Provident Hospitals, Blue Island Health Center, Arlington Heights Health Center, John Sengstacke Health Center, and more. Please visit <https://cookcountyhealth.org/our-locations/> for additional locations.

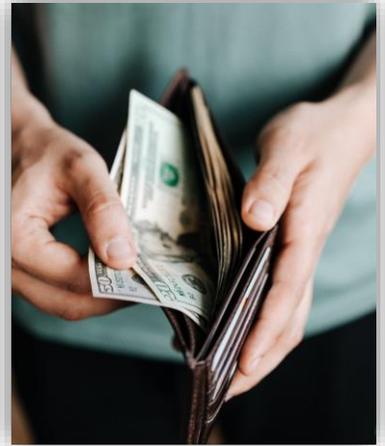


*Does not apply to physician services, only facility charges.

457 Deferred Compensation Plan Limit Increase

On November 4, 2021, the IRS announced an increase to the retirement plan deferral limit from \$19,500 in 2021 to \$20,500 in 2022. 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.cookcountycdc.com to make deferral changes. For any questions regarding the 457 Deferred Compensation Plan, please contact Nationwide Customer Service at 877-677-3678 or visit www.cookcountycdc.com for more information.



2021 Commuter Benefits

Commuter Benefits provide tax savings for your work transportation costs like CTA, Metra, or PACE fares. And now, on a pilot basis, work-related parking expenses are eligible.

By paying for your commute with pre-tax dollars, you reduce your taxable income and pay less in taxes. For 2022, you can set aside up to \$280 dollars pre-tax each month for transit expenses.

You can request that funds be deposited into your Ventra account or onto a WiredCommute Commuter card, or that a monthly transit pass be mailed to your home.

Ordering is handled directly through Optum Financial either online or over the phone. You can enroll, change your product or funding amount, or cancel at any time. Orders must be submitted by the 10th of the month for the following month. Just visit www.connectyourcare.com/cookcounty or call 1-844-284-6267.



Employee Assistance Program – Seasonal Affective Disorder

It's that time of year again – It's cold in Chicago, the holidays are fast approaching, and it's dark before the six o'clock news. The season may also bring added stress and anxiety from financial or family or health concerns.

SAD is a type of depression that comes from shorter winter days and less natural sunlight. Symptoms may include anxiety, depressive feelings, loss of energy, difficulty concentrating, changes in weight, irritability, and difficulties with sleep.

If you are experiencing any of these symptoms, there are several ways to try to address them including eating a healthy diet, exercising regularly, getting outdoors during daytime hours, and staying in touch with friends and family.

EAP services are free to you, completely confidential, and available 24 hours, seven days a week. Additionally, starting this year, the EAP will include up to five visits per person, per issue from licensed professionals providing support for stress, anxiety, grief, substance misuse, relationship concerns and more. You can visit www.MagellanAscend.com or call the EAP at 1-800-327-5048.

Easy Ways to Cope with Seasonal Affective Disorder



Eat Vitamin D foods like salmon and eggs and/or take Vitamin D Supplements



Resist unhealthy eating



Rearrange furniture to maximize sun exposure



Consciously spend more time outdoors

New Diabetes Support Program through CVS

In 2022, Cook County will partner with CVS to offer a new program to help those with diabetes manage their health.

CVS Health has introduced Transform Diabetes Care, a new program available to help improve members' health outcomes, lower pharmacy costs and decrease medical costs by improving medication adherence, A1C control and lifestyle management.

The Transform Diabetes Care program features blood glucose monitors, a digital app to help monitor glucose, calories and more, and a health coach and Certified Diabetes Care Nurse to create a plan that works for you. If you're interested in learning more or enrolling in the program, you can contact CVS at 1-800-378-0772.



Free Flu Shots

While it's too early to know what the 2021-2022 flu season has in store, it could be worse than normal since there were so few cases last year, most likely due to COVID-19 precautions such as people staying home, wearing face masks, and social distancing.

Cook County employees enrolled in a County medical plan can get a flu shot at no cost from your doctor's office or at any CVS Pharmacy. Both regular and high doses of the vaccine are available. Visit [Caremark.com](https://www.caremark.com) or [download the CVS app](#) to find a pharmacy near you. Enrolled dependents can use their medical plan benefit to get a flu shot.





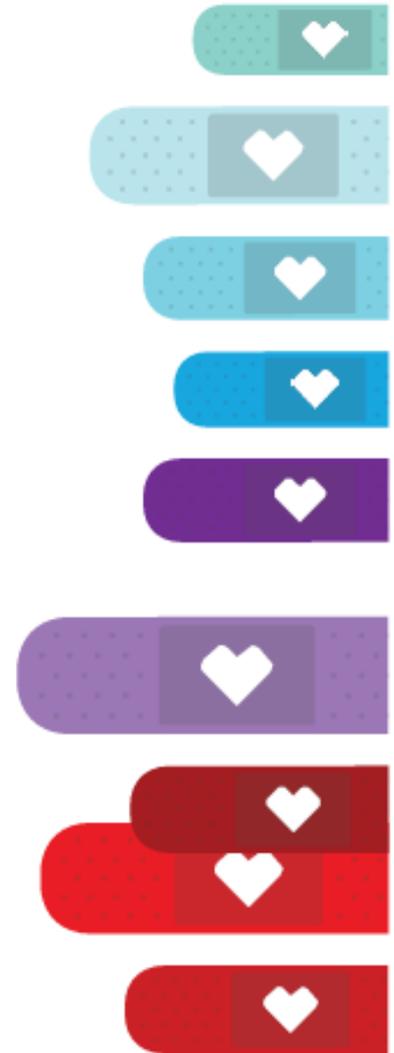
Get no-cost CDC-recommended vaccines* at any network pharmacy.

CDC-recommended COVID-19 vaccines can help everyone stay healthier, especially during flu season and the coronavirus pandemic (COVID-19).*** Your prescription plan covers

CDC-recommended vaccines and flu shots at every network pharmacy. No appointment needed. **No copay.**** **No cost to you.** Just take your prescription card and valid photo ID.

Visit [Caremark.com](https://www.cvs.com/caremark) to find a vaccine pharmacy near you.

All the best,
Benefits Connect



CDC (Centers for Disease Control and Prevention)

*Flu shots and vaccines may not be available in all pharmacies at all times. Call for availability and to make an appointment, if needed. Many vaccines require a prescription (others do not, such as the flu shot). The flu shot and many vaccines to treat common illnesses are generally covered under the Affordable Care Act by non-grandfathered group health plans and non-grandfathered individual and group health insurance coverage typically with no cost sharing if provided by an in-network provider, consistent with specified dosage limits and satisfaction of age and other vaccine specific requirements. Other restrictions may apply. Check with your health plan if you have any questions about your benefits.

**Vaccination Guidance During a Pandemic: Centers for Disease Control and Prevention. Available at: <https://www.cdc.gov/vaccines/pandemic-guidance/index.html>. Accessed June 10, 2021.

†Frequently Asked Influenza (Flu) Questions: 2020-2021 Season. Centers for Disease Control and Prevention. Available at: <https://www.cdc.gov/flu/season/faq-flu-season-2020-2021.htm>. Accessed June 10, 2021.

††Copayment, copay or coinsurance means the amount a member is required to pay for a health care service in accordance with a Plan, which may be a deductible, a percentage of the price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

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2022 Wellness Calendar

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



PURPOSE

1. A Sense of Purpose:

A sense of purpose is what inspires us to make the most of every day.



PHYSICAL

2. Physical Health:

Proper diet and exercise are essential for everyone, no matter where you are along your path to better health.



FINANCIAL

3. Understanding Your Finances

Financial literacy helps you manage assets, make short and long-term plans, and build resiliency for unexpected events.



COMMUNITY

4. Engaging with a Larger Community

We're all are members of many communities, for example: at church, in clubs and/or charitable organizations.



SOCIAL

5. Strengthening Social Relationships

Social relationships are the bonds that connect us with family, friends and colleagues.

JANUARY

Emotional Wellness and Mindful Moments

FEBRUARY

Heart Strong - Habits for a Healthy Heart

MARCH

Benefits of a Good Night's Sleep

APRIL

Smart Money Month

MAY

Health Fairs
Women's Health Month

JUNE

Men's Health Month

JULY

Diabetes Prevention & Management

AUGUST

Physical Fitness
Back to School

SEPTEMBER

Musculoskeletal Health

OCTOBER

Open Enrollment

NOVEMBER

Caring for the Caregivers

DECEMBER

Giving Back



Have questions?

Visit cookcountyrisk.com or contact Employee Benefits at: risk.mgmt@cookcountyil.gov

Connect with Cook County
[Facebook](#) | [Twitter](#) | [Instagram](#)

Cook County Department of Risk Management
Employee Benefits Division



**COOK
COUNTY**
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118 N. Clark Street, Suite 1072, Chicago, IL 60602
Phone: (312) 603-6385 Fax: (866) 729-3040