



**COOK  
COUNTY**  
BENEFITS CONNECT

SPRING 2022

EMPLOYEE BENEFITS QUARTERLY

## Flexible Spending Accounts: Spend Balances by March 15

Health Care and Dependent Day Care Flexible Spending Accounts are special accounts that you put money into to help pay for certain eligible 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/or dependent day care flexible spending funds remaining from the 2021 plan year, you have until March 15, 2022, to spend your remaining funds. Consistent with federal regulation concerning the National Emergency, the deadline for 2021 paper claim submission has been extended to March 31, 2023. When the National Emergency is declared over, paper claims will be due 60 days following that date. Any new deadline will be communicated to participants, so be sure to monitor Wellness Wednesdays and personal email.

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### Health Plans to Cover Over-the-Counter COVID-19 Tests

Consistent with the Biden Administration's [requirement](#) to cover over-the-counter (OTC) COVID-19 tests under group insurance, County PPO or HMO members can obtain up to eight individual FDA approved OTC COVID-19 tests through CVS for personal diagnostic purposes for each covered family member every 30 days.



#### How to Access Coverage for OTC Program

##### Option 1: Purchase at a CVS-Network Provider

FDA-approved OTC Covid-19 tests are covered through the CVS pharmacy benefit. County PPO or HMO members can obtain FDA approved OTC tests with no upfront out of pocket costs simply by presenting their prescription benefit ID card to any in-network pharmacy that has elected to cover the COVID-19 test through the CVS Program. Before purchasing, [confirm your CVS is participating in the OTC Program](#). Also, you must purchase your OTC tests at the pharmacy, not the front retail counter, just as you do your prescriptions.

##### Option 2: Purchase at Other Location (retail, online, etc.)

You may purchase your OTC tests using a retail/online location (including a CVS pharmacy that is not participating in the OTC program), however, you must pay the point-of-sale cost and then submit a claim including receipt for the OTC test at [Caremark.com](#). Reimbursement for Option 2 is limited to \$12 per OTC test.



##### Duration of OTC Program

The OTC coverage provisions will remain in effect for as long as the Public Health Emergency (PHE) per Health and Human Services (HHS) remains in effect. HHS reviews the PHE every 90 days. The County will keep you updated on when the provision is set to end.

##### Additional Source of Tests

To obtain any additional please visit <https://www.covidtests.gov/> to register.

### Commuter Flex Spend Transit & Parking Flex in Effect

A new feature has been added to the prepaid Commuter Payment Card through Optum Financial. You can now use your Commuter Payment Card for work related parking and use the elections for parking and transit interchangeably. The 2022 IRS pre-tax contribution limits are \$280 for transit and \$280 for parking monthly.

Participants with the prepaid Commuter Payment Card can view their account balance by logging into: <https://www.connectyourcare.com/m/cookcounty/>.



### Information on Tax Forms 1095-C & 1095-B

[Form 1095-C](#), Employer-Provided Health Insurance, has been mailed to the home address of County employees with health benefit coverage during 2021. Blue Cross Blue Shield of Illinois is no longer mailing [Form 1095-B](#) to employees enrolled in the HMO plan. **To obtain a copy of Form 1095-B you can choose one of the following options:**

- **Option #1:** Call the number on the back of your BCBSIL member ID card to ask for your Form 1095-B. If you can't find this number, you can also call 1-855-710-6984
- **Option #2:** Mail (Please allow up to 30 days): Print and fill out the [1095-B Request Form](#), then mail it to: Blue Cross and Blue Shield of Illinois, c/o 1095-B Form Request, PO Box 660044, Dallas, TX 75266-0044

### The Differences Between Allergies, a Cold & Covid-19

Seasonal allergies, a cold, the flu, and COVID-19 have many similar signs and symptoms. Find out about some of the important differences between these illnesses.

If you have signs or symptoms of coronavirus disease 2019 (COVID-19), it's important that you contact your doctor or clinic right away for medical advice. But COVID-19, the common cold, seasonal allergies and the flu (influenza) cause many similar symptoms. So how can you tell if you have COVID-19?

Understand the differences in symptoms that these illnesses cause, as well as how these illnesses spread, are treated and can be prevented. For more information, please [visit the Mayo Clinic's website.](#)

### Voluntary Benefits Focus

The next three newsletters will focus on different voluntary benefits. This quarter we will highlight the Critical Illness, Accident, and Hospital Indemnity plans.

It doesn't matter if you fall off a ladder at home and break a bone or are diagnosed with a covered critical illness like cancer, accidents and critical illnesses can have a big impact on your wallet. Aflac supplemental health insurance plans are designed to help with the out-of-pocket expenses that may not be covered by your health insurance.

If you are enrolled in Group Accident Insurance, Group Critical Illness Insurance, and/or Group Hospital Indemnity Insurance, Aflac will pay cash benefits directly to you (unless otherwise assigned) in the event of a covered illness or injury.

If you are not currently enrolled, 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://CookCountyVoluntaryBenefits.com) or call 1-800-698-2849.

### Resources to Build Resilience and Manage Stress

Building mental resilience can help you handle stress and the ups and downs of life. That can lead to improved overall mental and physical health and a better quality of life.

Mental resilience is the ability to adapt to change, stressful situations, everyday problems, traumatic events and other types of adversity. Resilience can help improve your ability to cope with mental health conditions like depression and anxiety. Resilience can also help you better manage factors that increase the risk of mental health conditions

#### Start Small

Taking small steps can sometimes make it simpler to get started. [Mental Health America](#) offers 31 simple ways to boost your mental health.

#### Learn Relaxation Techniques

Being able to relax can help slow down your breathing, lower your blood pressure, and cut muscle tension and stress, says the [National Library of Medicine](#). You can try progressive relaxation. That's where you tighten and relax different muscle groups, sometimes combined with breathing exercises.

Learning to focus on positive images in your mind is one more step you can take. Deep breathing exercises can also be helpful.

#### Involve the Family

The whole family can benefit from more resilience. Children often struggle during times of great change, such as during the COVID-19 pandemic, says the [American Academy of Pediatrics](#). But that also makes it a good time to build up relationships and model ways to handle feelings. Children and teens can better deal with school and other stress with these tips from the [American Psychological Association](#).



#### Get Help

Do not be afraid [to reach out](#) if you are struggling with your mental health. Scan the QR code to visit the Employee Assistance Program member website.





**COOK COUNTY**  
DEFERRED COMPENSATION PLAN



## Top Ways You Can Protect Yourself Online

Earlier this year, the United States Department of Labor (DOL) announced new cybersecurity guidance for retirement plans. Your Plan Sponsor and Nationwide work collaboratively to protect your information. The protection on your account only gets stronger if you play an active role. Fortunately, that role is made easier when you follow common tips, as outlined below.



### Look carefully at emails

- Phishing emails often have incorrect spelling, grammar & suspicious email addresses
- Don't download attachments or select links from unknown senders
- If in doubt, delete it



### Use strong passwords

- Mix uppercase and lowercase letters, numerals & special characters
- Use unique passwords for each online site you use
- Hide passwords so they cannot be copied or misused by others
- Change passwords **regularly**



### Don't ignore updates

- Install updates on your computer, devices, and apps regularly
- Updates often contain enhancements to online security



### Avoid installing any applications from unknown sources

- Use the app store link from financial institution websites
- Always carefully check the privacy information the apps want to use



### Monitor accounts at least once a month for unwanted activity

- Review and update contact information regularly

If you have questions or want to learn more, contact us at 1-855-457-2665 or visit [www.CookCountyDC.com](http://www.CookCountyDC.com)

### The Spring Health Fairs Will Take Place in June 2022

Watch your Wellness Wednesday emails for more information!



Check out the revamped [MyHealth Connections Facebook page](https://www.facebook.com/groups/Myhealthconnections). Check in often to connect with co-workers, share your progress and collect even more great ideas to keep you on the right track. <https://www.facebook.com/groups/Myhealthconnections>



### Have questions?

Visit [cookcountyrisk.com](https://cookcountyrisk.com) or  
contact Employee Benefits at:  
[risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov)

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