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Benefits 2023: Important Changes to Your Health Care Plan

There is a lot that’s new and different in health care. Services in general have become more expensive, though there are more options to access the care you need. Cook County is updating its employee health care plans in 2023. You have the power to connect to the health care resources you want to fit the way you live.

As your employer, we have worked hard to reduce the impact of health care industry changes and manage the increasing costs of providing comprehensive health benefits coverage. Considering this ever-changing environment, there will be increases in emergency room copays, PPO out-of-pocket maximum and employee payroll contribution rates. We will continue to offer zero employee premiums for dental and vision coverage; a domestic tier in the PPO plan with no cost share after the deductible for facility services at Cook County Health; and low-premium, low-deductible health plans as a percentage of your salary—as little as 1.75% for a single employee and 3% for family coverage.

The following plan changes are effective December 1, 2022, subject to the collective bargaining agreements:

EXPENSE	CURRENT	NEW HMO	NEW PPO
Emergency Room Copay	\$75	\$100	\$100
Plan Annual Out-of-Pocket Maximum	\$1,600 Single/ \$3,200 Family 2X Out-of-Network	No Change	\$2,000 Single/ \$4,000 Family 2X Out-of-Network

And payroll contribution rates for health benefits will increase effective December 1, 2022:

HMO	CURRENT	NEW	PPO	CURRENT	NEW
Employee Only	1.50%	1.75%	Employee Only	2.50%	2.75%
Employee + Spouse	2.00%	2.50%	Employee + Spouse	3.00%	3.50%
Employee + Child(ren)	1.75%	2.25%	Employee + Child(ren)	2.75%	3.25%
Employee + Family	2.25%	3.00%	Employee + Family	3.25%	4.00%

Employees should carefully review their plan enrollments, dependent coverage, estimated annual health care expenses and increased contribution per paycheck in making their health benefits elections during Open Enrollment. This information can be accessed through Employee Self Service.

Questions? Visit www.cookcountyrisk.com or contact Employee Benefits:

Phone: 312-603-6385 | Email: risk.mgmt@cookcountyil.gov

Or attend one of our Open Enrollment virtual or in-person events or schedule a Teams enrollment assistance session. See <https://www.cookcountyil.gov/service/open-enrollment> for more information.