



**COOK
COUNTY**
BENEFITS CONNECT

SPRING 2023

EMPLOYEE BENEFITS QUARTERLY

Flexible Spending Accounts: Spend Balances by March 15

Time's running out to use the money in your Flexible Spending Account (FSA). County employees have until **March 15, 2023** to spend remaining funds in their healthcare and dependent care FSA. **Claims can be submitted online until March 31, 2023 at 11:59 CST.**

You must provide a receipt and an itemized statement from your provider to be reimbursed. Log on to optumfinancial.com to submit a claim.



Paper claims for 2022 plan year expenses can be submitted between April 1 and **July 11** (60 days after the end of the COVID-19 Public Health Emergency).

[Click here for more information on how to submit a claim.](#)

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More Ways to Use Your FSA

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.



Looking for ways to spend your balance?

Visit the Optum Store at store.optum.com or FSA Store at fsastore.com for a list of eligible health care products that range from foot orthotics and pain relievers to sunscreen. You can even place an order using your Optum healthcare debit card and the items will be shipped to your door.

Know Where to Go to Save Money and Time!

Do you know where to go for care with an urgent health issue? If you are enrolled in Cook County's Blue Cross and Blue Shield of Illinois health plan, you **can save yourself time and money by going to the right place** in an emergency.



Cook County BCBSIL members can learn when to choose hospital ER services, Urgent Care Clinics, or other **healthcare providers below**:

- [Where to Go for Care: Cook County Blue Cross Blue Shield HMO Plan](#)
- [Where to Go for Care: Cook County Blue Cross Blue Shield PPO Plan](#)

Provide Yourself an Additional Layer of Financial Protection

An unexpected injury or illness can leave you with high medical bills. Supplemental insurance through Aflac can help with out-of-pocket expenses that may not be covered by your major medical insurance.



The following supplemental insurance plans are available for you and your family:

- **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

If you are not currently enrolled, you may enroll in these plans 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 this upcoming October.**



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

Make the Most of your Guardian Dental Plan



Your Guardian Dental insurance provides access to the care you need to ensure good health — offering you **quality, affordable dental services, whenever and wherever you need them.**

A few tips to make the most of your plan:



Remember to use your **preventive care benefits** — this helps reduce the need for major dental services and most plans cover up to two cleanings and checkups per calendar year



Refer to your plan details to **understand your deductible**, co-payments based on services provided, as well as plan maximums to ensure you know your financial responsibility under your plan



For dental treatments over \$300, it is highly recommended that you ask your dentist to **submit a pre-determination** for the services planned (see **page 5** for more information)

For details on your plan, please refer to the Guardian [2023 Dental Plan Highlight](#). If you have additional questions, **contact a Guardian service representative at 800-541-7846.**

How Guardian Dental Pre-determination Works

1

Your dentist submits details for the recommended care plan before services are provided, which allows you to review what is covered and understand your financial responsibility

2

Additional documentation (i.e., high quality radiographs, dental chart notes and intraoral photos) may need to be submitted. Some claims may be denied initially when sufficient documentation is not provided

3

Once submitted and approved, Guardian maintains the pre-determination on file until the dental services are provided

Pre-determinations do not expire, unless there is a change in eligibility. Upon confirmation of the service, your claim does not go back through the review process and will be automatically processed.

Some oral surgery procedures may be covered by your medical insurance plan. For information about benefits available, call the customer service number on your ID card prior to the procedure.



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 2022. 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

Deferred Compensation Update: Same Plan – Only Better!

A new investment lineup will be available March 31, 2023. These changes include streamlined investment options and access to best-in-class investment managers. To view the details of the changes please review the [Investment Change Guide](#).

Additional resources about the changes can be found at [CookCountyDC.com](https://www.cookcountydc.com).



Frequently Asked Questions



OnDemand Investment Change Workshop



Prospectus on new funds added to the plan lineup

* Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. The information they provide is for educational purposes only and is not intended as investment advice.

For questions or an account review, call 1-855-457-2665, or [schedule an appointment with a Retirement Specialist.](#)

Financial Wellness Checklist: Have you done the following?

- ✓ Schedule an account review with your Retirement Specialist
- ✓ Attend a [Cook County Webinar](#) to learn more about your plan
- ✓ Set up your online account (if you haven't already) having online access is key to a fast, easy account review
- ✓ Review your beneficiary designation(s) to make sure they are up to date. Updates can be made online
- ✓ Consider increasing your contributions—new [2023 IRS contribution limits](#) allow you to save more
- ✓ Use our [online account management tools](#) like My Interactive Retirement PlannerSM*

[Start saving](#) or [increase your contribution](#) today, call 1-855-457-2665, or [schedule an appointment](#).*



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Spring Bike Rides!

[The Forest Preserves of Cook County](#) has more than 150 miles of paved trails and 200 miles of unpaved trails for bike riders to enjoy! The Forest Preserves is the perfect place to explore, bike, or just spend some quality time outdoors with your family.

Love mountain biking? – The [Palos single track trails](#) might be just for you.

Looking for a smoother ride – try one of the many paved paths from the [Busse Forest Trails](#) to the [Rubio Woods](#). There are options for different levels and interests (including e-bikes!).



Know Your Manners!

Check out some tips on **Bike trail etiquette** from the [Forest Preserves](#) to help everyone have a wonderful experience while they explore the outdoors. **And always wear a helmet!**



Health Fairs Coming in June!

Be on the lookout for more information in the coming months.



Have questions?

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

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COOK COUNTY
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