



**COOK  
COUNTY**  
BENEFITS CONNECT

Summer 2023

EMPLOYEE BENEFITS  
QUARTERLY

## Discover About Loneliness and Mental Health

Loneliness is the feeling of being isolated or alone. It comes from a gap between the relationships you have and the ones you need or want. It can also come from a lack of close, personal connections with other people. It can also come from not having enough regular social contact with others.

But loneliness isn't always tied to the amount of time you spend with other people. It's possible to spend a lot of time around other people and still feel lonely. For example, a person may be married and have a family and still feel lonely. And another person might spend a lot of time alone and not feel lonely at all.



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### Loneliness Differs for Everyone

Loneliness doesn't feel the same for everyone. Some people call it an ache. Others describe it as feeling empty, sad or disconnected and misunderstood. You may feel like you don't fit in or that people just don't "get" you. And if you're feeling lonely, you might also be feeling depressed or anxious.

### Ways to Reduce Loneliness



**Try Volunteering:** Look for organizations you're interested in that have needs you can help with; animal shelters and food banks often need help.



**Think about getting a pet:** If you can care for one, a pet can be an excellent companion. Your local animal shelter can help you find a pet that fits your lifestyle.



**Shift Negative Thinking:** When you feel lonely, it's common to have negative thoughts and emotions. If you can learn to catch negative thinking, you can learn to shift it.



**Consider a Meet-up Group:** Many cities have meet-up groups organized around activities, interests, or hobbies. Websites like [www.meetup.com](http://www.meetup.com) can help.



**Consider a Counselor or Other Mental Health Professional:** It can be hard to make changes in your habits or your thinking on your own. If you feel like you need some support, or if loneliness is making it hard for you to function, a counselor or other mental health professional can help. Magellan Health EAP is available 24/7 at **1-800-327-5048** or online at [www.MagellanAscend.com](http://www.MagellanAscend.com).

### HEALTH EFFECTS

Loneliness can cause higher amounts of stress hormones in your body. This can have negative effects on your physical health. It can make it hard for you to sleep, think clearly and avoid illness. If you're lonely for a long time, your risk for certain health conditions may increase.

#### These can include:

- Depression
- Heart Disease
- Stroke
- Type 2 Diabetes
- Dementia

### Building Financial Literacy

As 2023 began, a survey found 74% of Americans were living paycheck to paycheck. More than half (54%) of survey respondents said their personal savings have decreased over the last year, with 65% citing inflation as the factor impacting their finances the most.<sup>1</sup> As you continue to develop your financial skills, you're also building financial resilience. The more financially resilient you are, the better you can withstand events that impact both your daily life and future.



[Join Nationwide](#) for live webinars on retirement planning!

### 5 TIPS TO HELP BUILD YOUR FINANCIAL RESILIENCE

- 1 **Save** with long-term planning in mind; consider enrolling or making an increase to your [Cook County Deferred Compensation](#) plan contributions
- 2 Plan what you spend and reduce **subscriptions**
- 3 Keep a **budget**
- 4 Create and maintain **emergency savings**<sup>2</sup>
- 5 **Eliminate debt** start paying off debt with the highest interest rate and work your way toward eliminating the rest

<sup>1</sup> "Survey: Americans personal savings are plummeting as 74% are now living paycheck to paycheck," SecureSave, [prweb.com/releases/2023/01/prweb19128966.htm](https://prweb.com/releases/2023/01/prweb19128966.htm) (Feb. 10, 2023).

<sup>2</sup> "How Much Should You Have in an Emergency Fund?" Lee Huffman, SmartAsset, [smartasset.com/financial-advisor/how-much-should-you-have-in-an-emergency-fund](https://smartasset.com/financial-advisor/how-much-should-you-have-in-an-emergency-fund) (July 27, 2022). This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt an investment strategy, retain a specific investment manager, or use a particular account type. It does not consider the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional. Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment choices and market experience. Nationwide and plan representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions. Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio. The Nationwide Retirement Institute is a division of NISC.

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## Keep Your Legal Rights & Identity Protected





No matter what stage of life you are in, you are susceptible to **legal matters and identity theft**. LegalShield’s Provider Law Firms and IDShield’s Licensed Private Investigators are available and ready to support current plan participants if an issue arises. You may enroll in these voluntary benefits within **31 days of a qualifying life event**. Otherwise, you will be able to enroll during **Open Enrollment**.


### LegalShield: Access Legal Advice Aid Services When You Need Them

- ✓ LegalShield provides direct access to an experienced and dedicated provider law firm
- ✓ LegalShield has 24/7 access for covered legal emergencies
- ✓ You receive consultation on an unlimited number of personal legal matters, letters or calls made on your behalf, contract and document review for personal legal documents, and much more

### IDShield: Protect Your Identity and Privacy Against Today’s Threats

 IDShield provides direct access to a dedicated team of licensed private investigators to assist in protecting and restoring your identity

 An identity fraud protection plan up to \$1 million to help cover the time and money spent fighting identity thieves

 Your identity, credit, and online privacy is monitored with alerts sent in real-time

**For any voluntary benefit questions, you may have, call 1-800-698-2849. You may also learn more by visiting [CookCountyVoluntaryBenefits.com](https://CookCountyVoluntaryBenefits.com).**

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to its members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan contract for specific state of residence for complete terms, coverage, amounts and conditions. IDShield provides access to identity theft protection and restoration services and plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and eligible dependent children under the age of 18. Consultation and Restoration Services are available for eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity theft fraud expenses and legal costs as a result of a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.

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### MetLife – Designate Your Beneficiary Today

Ensure your **Group Term Life Insurance** proceeds benefit your loved ones by naming a beneficiary. This ensures that MetLife distributes your benefits as you intended. Without a beneficiary on file, proceeds will be distributed based on the terms of the Term Life Insurance certificate. ***You can add or change your beneficiary at any time - changes are effective immediately.***

#### How to Add Your Life Insurance Beneficiary:

1

Visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) and enter Cook County in the “Company Name” field. Click “Next”

3

After you login, choose Group Life Insurance. At the top of the page, click the link for “Beneficiaries”

2

Log into your MyBenefits account with your username and password or register as a new user

4

Enter details about each beneficiary and print a copy for your records



**Questions?** Please call MetLife at 1-866-492-6983. They are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Central Time.



### Don't Forget These FSA Eligible Items

Use your FSA to buy everyday health items tax free. You'd be surprised at all the things that count as everyday health items. Like sunscreen.

**YES, REALLY.**

#### START SHOPPING AND SAVING TODAY.\*

- ✓ Over-the-counter medications
- ✓ Prescription sunglasses
- ✓ Sunscreen
- ✓ Bandages
- ✓ Pain relievers
- ✓ Sports wraps
- ✓ Feminine care
- ✓ Pre-natal vitamins
- ✓ Testing kits
- ✓ First-aid kits
- ✓ Shoe inserts

Visit <https://store.optum.com/expense-eligibility/> for the full list of eligible items.

\*Savings compares using pre-tax income in your FSA to using after tax income for purchases and assumes a 30% combined tax rate from all applicable federal, state, and FICA taxes. Results and amount will vary depending on your circumstances.

### Oral Health & Your Overall Well-being

A healthy mouth, teeth and gums give you a great smile, but they can also help your overall health. Studies have shown a correlation between people with gum disease and other health conditions such as diabetes and heart disease. Good oral health care and practicing healthy habits can help prevent more serious health risks.<sup>1</sup>

**Want to test your dental wellness wisdom?**



**TAKE THE QUIZ!**



**Remember!** Dental insurance not only helps you gain access to quality dental care but can also help you save on that care when you see an in-network dentist.

## The Connection Between Oral and Overall Health



Studies have shown how oral health may contribute to various diseases and conditions, and vice versa.<sup>2</sup>

### DIABETES

Gum disease appears to be both more frequent and more severe among those with diabetes.<sup>3</sup>

### CARDIOVASCULAR DISEASE

Some evidence shows that there may be a relationship between heart disease and the inflammation and infections that oral bacteria can cause.<sup>4</sup>

### PREGNANCY

Increased hormone levels in pregnant women may increase inflammation of the gums and susceptibility for infection, which has been linked to complications and low birth weight.<sup>5</sup>

### SELF-ESTEEM

When oral health suffers, it can decrease quality of life or exacerbate mental health issues.<sup>6</sup>



## Tips for Healthy Teeth and Gums

### PRACTICE GOOD ORAL CARE

Proper brushing and flossing daily are crucial in preventing, as well as minimizing, gum disease. Ask your dentist if you should use an antimicrobial mouth rinse.

### REGULAR DENTAL CHECKUPS

In addition to daily care, it is important to visit your dentist regularly for recommended dental exams and professional cleanings. Follow your dentist's advice on frequency and timing. Periodontal screenings also show how well you're caring for your teeth and can help your dentist provide recommendations to improve your oral health.



<sup>1-5</sup> [Oral health: A window to your overall health](#), Cleveland Clinic, 2021.

<sup>6</sup> [The Link Between Dental Health and Mental Health: What You Need To Know](#), Cleveland Clinic, 2022.

GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®.

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states.

### Wellness in the Woods

[The Forest Preserves of Cook County](#) is hosting a mindful and calming forest walk on June 11, 2023, at 1 p.m. Join Roberta Janssen, University of Illinois Extension volunteer, in Thatcher Woods for a relaxing afternoon outside. [Registration is required.](#)

### Birding 101

See our feathered friends and take a crash course on the basics of birding at the Sand Ridge Nature Center. Birders of all levels welcome. [Registration required.](#)



### Family Obstacle Course!

Team up with your family to complete an obstacle course created from natural materials. Other nature play, exploration and art activities available, too! No pre-registration required.

### Want to Learn More?

Lots of outdoor activities are available through the [Forest Preserves.](#)



# Join us at the 2023 Cook County Health Fairs

## On-site Health Fairs

**TUESDAY  
JUNE 6  
10 a.m. - 3 p.m.**

Juvenile Temporary  
Detention Center  
Auditorium  
1100 S. Hamilton Ave.

**THURSDAY  
JUNE 8  
10 a.m. - 3 p.m.**

Criminal Courthouse  
2nd Floor Cafeteria  
2650 S. California Ave.

**TUESDAY  
JUNE 13  
10 a.m. - 3 p.m.**

Cook County Building  
7th Floor  
118 N. Clark St.

**THURSDAY  
JUNE 15  
10 a.m. - 3 p.m.**

Stroger Hospital  
Lower Level Cafeteria  
1969 W. Ogden Ave.

## Virtual Health Fairs

**WEDNESDAY, JUNE 7**  
11-11:45 a.m.  
2-2:45 p.m.

**WEDNESDAY, JUNE 14**  
11-11:45 a.m.  
2-2:45 p.m.

# Best Health, Best Self!



## Have questions?

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

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

Cook County Department of Risk Management  
Employee Benefits Division



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