



**COOK  
COUNTY**  
BENEFITS CONNECT

Fall 2023

EMPLOYEE BENEFITS  
QUARTERLY

## Choice Matters | Open Enrollment 2024

During Open Enrollment you can verify your personal benefits information, make any changes to your plan elections, reenroll in a health care flexible spending account and/or a dependent day care flexible spending account (FSA), and add or remove dependents.

**2024 Open Enrollment runs from October 16 through October 31.**

You may make changes to benefit elections for you and your dependents through the Employee Self Service during this time.



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## Open Enrollment is Around the Corner

If you do not have any changes to make to your benefits, you do not have to do anything unless you want to re-enroll in the FSA, which requires annual enrollment. It is always a good idea to make sure that your enrollments are up to date during the Open Enrollment period.



**Remember!** FSA enrollments do not carry over so you must re-enroll each year to participate.

Visit [cookcountyrisk.com](https://cookcountyrisk.com) for more information.



### UPDATE YOUR ADDRESS!

Don't miss out on important benefits information. Make sure your address is up to date in Employee Self Service.

## Join Us!

### Open Enrollment Information Sessions

**October 17**

10am – 3pm

Juvenile Temporary Detention  
Center - Auditorium

**October 19**

10am – 3pm

Stroger Hospital  
Lower-Level Cafeteria

**October 24**

10am – 3pm

County Building  
7th Floor

**October 26**

10am – 3pm

Criminal Courthouse  
2nd Floor Cafeteria

## Maximize Your Budget by Using Your FSA!

### Access your dollars on day one

Your Health FSA funds are available as soon as your plan year begins, even before you contribute.

### Spend tax-advantaged money

The dollars you put into your account are pretax, so every time you use those dollars to pay for eligible expenses, you're saving money.



## Save on Out-of-Pocket Costs from Head To Toe

Eligible expenses include deductibles, copays, dental, vision prescriptions, and your family's medical care — regardless of their health care coverage.

### Additional Eligible Expenses for Health FSA

Acupuncture • Childbirth Classes • Chiropractic Services • Diabetic Supplies • Fertility Treatment • Over-the-Counter Treatments Like Pain Relievers, Bandages And Orthopedic Inserts • Physical Therapy • Psychotherapy • SPF 15+ Sunscreen • And More.

For an easily searchable list of qualified medical expenses, visit [Optum Financial](#).



## Short Term Disability and Universal Life Insurance

Short Term Disability Insurance can help you make ends meet if you get hurt or sick and can't bring home a paycheck.

- ✓ Monthly benefits can help replace your paycheck, so you still have income.
- ✓ All benefits checks are sent directly to you—to spend however you'd like.
- ✓ STD covers both accidental injuries and serious illnesses.
- ✓ The income from STD helps you focus on getting better instead of worrying about how you will pay the bills.



## Provide yourself and your family peace of mind with Universal Life Insurance plans provided by Allstate Benefits

Universal Life Insurance allows you to create a 'safety net' for your family and help provide the resources for them to carry on when you're no longer there to provide for them.

If you are not currently enrolled, you can **enroll during this year's Open Enrollment period (Oct 16-Oct 31)**. Otherwise, you can only enroll in these plans within 31 days of a qualifying life event such as a marriage or the birth of a child.



You can choose from a wide range of benefit levels to fit whatever stage your family is in.



The cash fund option can give you an important opportunity to build tax-deferred savings with a guaranteed interest rate.



Affordable group rates can help make higher amounts of coverage fit into your budget more easily.

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

### MetLife Supplemental Group Term Life Insurance includes Will Preparation at no additional cost to you

When you participate in a Supplemental Group Term Life Insurance plan, MetLife provides valuable legal resources through MetLife Legal Plans to assist you with creating or updating a will at no additional cost. Get legal guidance and unlimited consultations with any of MetLife’s more than 18,500 network attorneys so you can feel confident you’re making the right decisions.

### Facts & Stats



Once you have active Supplemental Group Term Life Insurance, visit the plan website to learn more.

**Consultation.** Schedule a one-on-one consultation (in-person or by phone) in a private and supportive environment. There are no claim forms to file for covered services when using a network attorney – fees are taken care of through your plan. To help you find the right fit for you, you can use an out-of-network attorney - the fees reimbursed for these services are based on a set fee schedule.\*





**Will Planning** Speak with an attorney to prepare, update or revise a will. Prepare living wills and powers of attorney to help ease the stress if individuals become unable to make decisions for themselves.

All these services are automatically available to you as a Supplemental Group Term Life Insurance participant.

### **Additional services included with your Supplemental Group Term Life Insurance:**

- ✓ *Estate Resolution Services<sup>2</sup>: Settle an estate with ease.*
- ✓ *Grief Counseling Services<sup>3</sup>: Access professional support in a time of need.*

\* Individuals have the option to use the out-of-network reimbursement feature to retain an attorney who does not participate in MetLife Legal Plans' attorney network. If an out-of-network attorney is chosen, the individual will be responsible for any attorneys' fees that exceed the reimbursed amount.

1. Included with Supplemental Life Insurance. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. If you are unable to access the [legalplans.com/estateplanning](http://legalplans.com/estateplanning) website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8am-8pm EST. You will need to provide your company name, customer number and the last 4 digits of the policyholder's social security number.
2. Included with Supplemental Life Insurance. MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
3. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# GPNP99



**COOK COUNTY**  
DEFERRED COMPENSATION PLAN



You can sign up for the Cook County Deferred Compensation Plan at any time, but Open Enrollment season is a good time to review as you make your benefits selections for the year. Don't miss out on opportunities to improve your financial security both now and in retirement.

Visit Nationwide's Virtual Adventure Center Experience, which gives you hands-on experience to help plan for retirement.

[Click here](#) through Nov 4<sup>th</sup>.

## Three ways to learn about the Cook County Deferred Compensation Plan

- 1 Attend a live webinar to learn more about your plan
- 2 Schedule an account review with your local Retirement Specialist
- 3 Call 1-866-975-6363 and request a free holistic financial needs assessment



## Assess your current finances to ensure they are aligned with your retirement goals

- ✓ **Small Changes, Big Impact.** A small increase in contributions to your Cook County Deferred Compensation Plan can pay off big in retirement
- ✓ **Life changes?** Assess your healthcare, vision, and dental needs to help with any unexpected costs
- ✓ **Protect you and your family.** Consider disability insurance in case you are unable to work
- ✓ **Need more coverage?** Add coverage to your life insurance policy based on recent life changes

Consider how changes in your life may have altered your benefit needs.

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.

## W-2 Delivery Election Period

The Office of the Comptroller is continuing to participate in the President's Policy Roadmap goal of modernizing County efforts with its annual W-2 distribution process in Oracle EBS. The W-2 Delivery preference election period to have your W-2 presented electronically for immediate usage or mailed will open Monday, September 25, 2023. To take advantage of this option, the online consent must be completed no later than December 31, 2023.



Those who select the online delivery method will have access to download their W-2 copy on Friday, January 1, 2024. All other selections will be mailed no later than January 31, 2024.



## October is National Depression and Mental Health Awareness and Screening Month

Depression is a complex condition that can affect people no matter their age, gender, race or life situation. It's a chemical imbalance that needs immediate medical attention.

### Help is Available

Your Employee Assistance Program is completely confidential and available 24/7 365 days a year. Give Magellan a call at **1-800-327-5048 (TTY 711)** or visit [MagellanAscend.com](https://www.MagellanAscend.com) to get started.



## Cook County Gives!

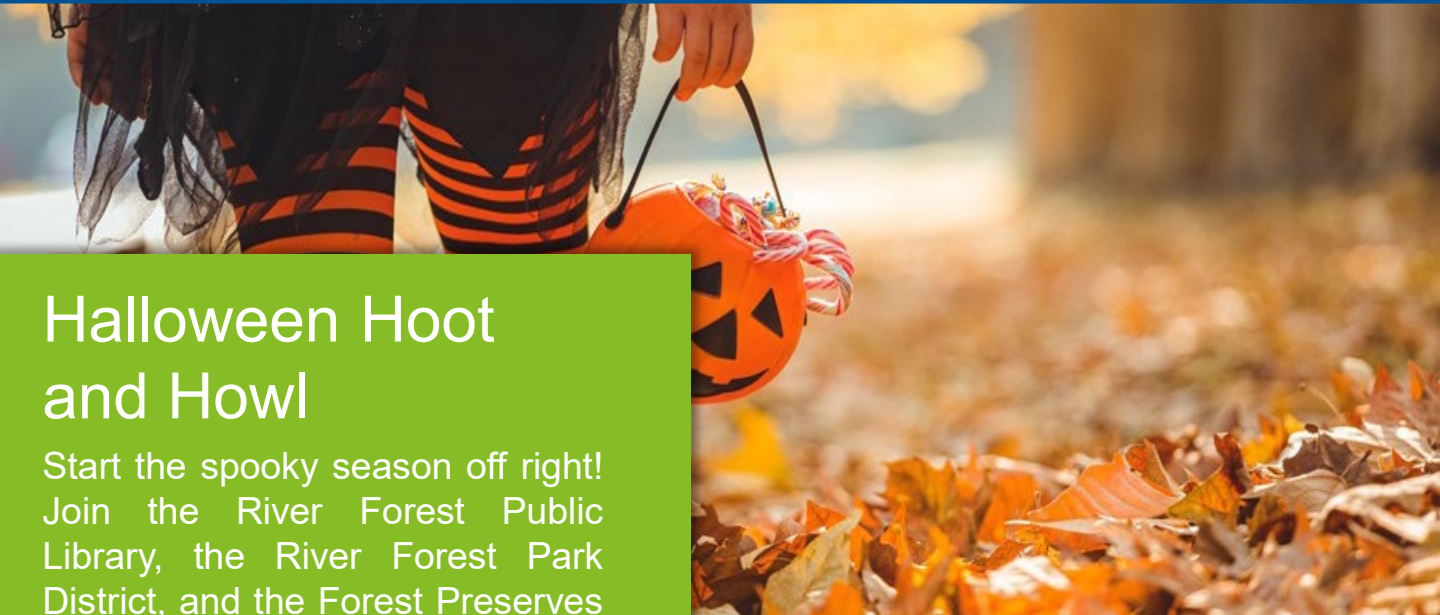
As part of the Cook County Gives campaign, Cook County employees can make a financial donation to organizations making a real difference in our communities. Employees can assign their donation to any of United Way of Metro Chicago's partner agencies or to a 501(c)(3) nonprofit organization of the employee's choosing.

### Giving is easy and convenient!

During Open Enrollment, employees can make a financial donation to one or more of the organizations through an automatic payroll deduction. Check out how on the Cook County Gives [website](#).



**United Way  
of Metro Chicago**



## Halloween Hoot and Howl

Start the spooky season off right! Join the River Forest Public Library, the River Forest Park District, and the Forest Preserves of Cook County for an evening of slightly scary family fun with live music, pumpkin painting, kid's crafts, fire-roasted marshmallows and more. The event is free on October 6<sup>th</sup> from 5pm to 7pm.

## Camping Without Limits

Spend a wonderful night underneath the stars. In partnership with Adaptive Adventures, Forest Preserves of Cook County is hosting a night of camping geared for individuals with physical disabilities, their families and friends.

## Want to Learn More?

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

## Moon Walk

[The Forest Preserves of Cook County](#) is hosting a walk in the largest Urban Night Sky Place in the world. Meet up at the Little Red Schoolhouse Nature Center at 7pm on Sept 29 for this incredible experience. [Registration is required](#).





# Happy Fall!

## Have questions?

Visit [cookcountyrisk.com](https://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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