



Open Enrollment is the time of year to review your current benefit enrollments, consider your needs for the coming year and make your elections for 2024. Now, more than ever, it is important to reflect on your physical, emotional and financial well-being and make thoughtful decisions about benefits enrollment for you and your family.

### Online Open Enrollment – Employee Self Service (ESS)

You can make changes to your health benefit plans, add or remove dependents as well as enroll/re-enroll in a health care flexible spending account and/or dependent day care flexible spending account (FSA).

### Open Enrollment

Enrollments must be completed online between October 16, 2023, and October 31, 2023, at 11:59 p.m. CST. Plan enrollment changes are effective December 1, 2023. FSA elections are effective January 1, 2024.

**You will not be able to enroll or make changes after October 31, 2023.**

Required documentation for newly enrolled dependents must be uploaded into ESS prior to the Open Enrollment deadline. See the **2024 Employee Benefits Overview** for a list of eligible dependents and document requirements.

Choose your benefits carefully and understand all your benefit options so you can make an informed decision for the upcoming year.

**All changes are binding from December 1, 2023, through November 30, 2024**, unless you experience a Qualifying Life Event (QLE). If you experience a QLE, you may add, change or cancel coverage within 31 days of the event.

It is always a good idea to make sure that your enrollments are up to date during the Open Enrollment period. **If no action is taken, your 2023 benefits will automatically renew as-is. Be sure to review if you believe you need to change your selections!** FSA enrollments do not carry over so you must re-enroll each year to participate.



**COOK COUNTY**  
BENEFITS CONNECT

# Steps to Enroll

1

Think about your needs for the coming year and review the options provided in the **2024 Employee Benefits Overview** at [cookcountyrisk.com](http://cookcountyrisk.com).

2

## LOG IN TO EMPLOYEE SELF-SERVICE (ESS)

To access ESS from within the Cook County network, click on the Oracle EBS icon on your desktop or use [ccgprod.ccounty.com](http://ccgprod.ccounty.com) and click on the applicable button.



You may also log in to ESS from home at: [ccgprod.cookcountyil.gov](http://ccgprod.cookcountyil.gov). For assistance with logging into ESS, contact your agency's technology desk.

3

## REVIEW YOUR CURRENT BENEFITS ELECTIONS

Click the **ESS BENEFITS** link once inside the portal. You will be taken to the Dependent Information screen. Update dependent information if needed.

Click **NEXT** to review.

4

## MAKE CHANGES TO YOUR BENEFITS

Click **UPDATE BENEFITS** to update your benefits (e.g., add/remove dependent, change plans).

You will be taken to Update Benefits: Update Enrollments screen. Make any necessary changes to your medical, dental, vision or flexible spending plans.

Click **NEXT**.

5

## UPLOAD REQUIRED CERTIFICATION

On the Attachment screen, you can upload a copy of the required certification documents (e.g., birth certificate, marriage certificate). Go to the Attachment section and click **ADD ATTACHMENT**.

Use **BROWSE** to find the document from your device that needs to be attached. Click **APPLY**.

On the Attachment screen, scroll down to the Attachment section and click **Publish to Catalog** and finish the upload process for your documents. Your documents will not be uploaded unless you complete this important step.

Click **NEXT**.

6

## CONFIRM, PRINT AND FINISH ENROLLMENT

Confirm your changes and print a copy of your Confirmation Statement.

Click **FINISH** to complete your enrollment and return to the Benefits Enrollment screen.



Click **BACK** to be taken back to the main EBS screen to log out.

7

## REVIEW YOUR 2024 BENEFITS ELECTIONS

You can review your elections or make changes to your benefits until the deadline. All enrollments are final as of 11:59 p.m. CST on October 31, 2023.

# Benefits Options

## MEDICAL AND PHARMACY BENEFIT PLANS

The County offers two Blue Cross Blue Shield medical benefit plans: BlueAdvantage HMO and Blue Cross Blue Shield PPO.

See the **2024 Employee Benefits Overview** for a comparison of these plans. Both medical plans include pharmacy coverage through CVS Health.

Employee payroll contribution rates for health benefits will increase effective December 1, 2023. Please carefully review the contribution rate schedule in the **2024 Employee Benefits Overview**. Your specific contribution amounts are calculated in ESS.

## DENTAL BENEFIT PLANS

You have a choice of two Guardian dental plans: DHMO and DPPO. These plans continue to be offered to employees at no charge. See the **2024 Employee Benefits Overview** for descriptions of these plans and allowable coverage.

## VISION BENEFIT PLAN

The Davis Vision plan continues to be offered to employees at no charge. See the **2024 Employee Benefits Overview** for a description of the plan and allowable coverage.

## DEFERRED COMPENSATION

The 457 deferred compensation plan offered through Cook County is a great way to supplement your income in retirement. Eligible employees are able to make voluntary contributions through payroll deductions on a bi-weekly basis. Current contributions are made on a pre-tax basis but soon a Roth option will be added to the plan. Additional details regarding the Roth option are coming soon. For more information regarding enrollment, please visit [cookcountycdc.com](http://cookcountycdc.com).

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

Flexible Spending Accounts allow you to contribute pre-tax dollars to cover eligible expenses. There are two Optum Financial accounts that serve different purposes:

**Health Care FSA** to pay for eligible health expenses—such as deductibles and copays for medical, dental, vision care, and prescriptions—for you and your dependents.

**Dependent Day Care FSA** to pay for care—such as day care, babysitting, nursery school, before or after school care and senior day care—for dependents while at work.

Employees can select one or both accounts. Make the choice that is best for you. FSAs are based on the calendar year beginning January 1, 2024. The maximum 2024 annual election for the Health Care FSA is \$3,050 and the maximum 2024 annual election for the Dependent Day Care FSA is \$5,000 per employee. Enrollments do not carry over from year to year, so you must re-enroll if you wish to participate in 2024.

## COMMUTER BENEFIT

You can contribute pre-tax and post-tax funds to cover eligible commuter expenses, including Metra and Ventra passes, and work-related parking expenses through Optum Financial ([optumfinancial.com](http://optumfinancial.com)).

## GROUP TERM SUPPLEMENTAL LIFE INSURANCE

Cook County provides basic group term life insurance to eligible employees in an amount equal to their annual standard salary rounded to the next highest thousand dollars at no charge.

To view and update beneficiary designations, visit: [metlife.com/mybenefits](http://metlife.com/mybenefits).

For Supplemental Life Insurance, employees must pay the full cost of coverage, which is available at group rates. If you are not already enrolled, you must satisfy MetLife's Evidence of Insurability process.

## VOLUNTARY BENEFITS

The County offers voluntary benefits at group rates and useful tools to protect your financial security. Employees are encouraged to select voluntary benefit options that fit their family's needs for when the unexpected happens. To enroll, visit: [cookcountyvolyntarybenefits.com](http://cookcountyvolyntarybenefits.com).

Review the **2024 Employee Benefits Overview** for more information about each benefit plan and managing vendors.

## COOK COUNTY GIVES

Cook County Gives is a charitable giving campaign that allows employees an opportunity to donate to any certified 501(c)(3) organization of choice through United Way.

Giving is easy and convenient. Employees can pledge a financial donation to one or more of the organizations through an automatic payroll deduction.

To learn more about Cook County Gives, visit: [cookcountyil.gov/gives](http://cookcountyil.gov/gives).

# Enrollment Assistance

## NEED ASSISTANCE?

### Open Enrollment: Virtual Sessions

These live events, hosted by the Employee Benefits staff and conducted in Microsoft Teams, will provide an overview of your benefit plan options, the Open Enrollment schedule and new plan features.

Visit [cookcountyil.gov/service/open-enrollment](http://cookcountyil.gov/service/open-enrollment) to view the schedule of events and links to attend.

DATES	TIMES
October 18, 2023	9:30 a.m., 11 a.m., 2 p.m.
October 25, 2023	9:30 a.m., 11 a.m., 2 p.m.

## Open Enrollment On-site Events

Attend an Open Enrollment Informational Event and learn more about your options. These events will be for informational purposes only. **All enrollments and changes to existing elections must be done online through Oracle EBS/ESS.**

DATES	LOCATIONS
October 17, 2023	Juvenile Temporary Detention Center Auditorium
October 19, 2023	Stroger Hospital Lower-Level Cafeteria
October 24, 2023	County Building, 7th Floor
October 26, 2023	Criminal Courts Building 2nd Floor Cafeteria

*Note: All on-site events are from 10 a.m. to 3 p.m.*

## ONE-ON-ONE ENROLLMENT ASSISTANCE



If you need further assistance with enrollment, scan the QR code with your mobile device to make an appointment with a member of the Employee Benefits team.

## ON-DEMAND RESOURCES

To access recordings and additional resources on benefit plans and well-being topics, visit [cookcountyil.gov/service/open-enrollment](http://cookcountyil.gov/service/open-enrollment).

## How to Enroll

WHAT	WHERE	WHEN
<b>Core Benefits</b> <ul style="list-style-type: none"> <li>Medical</li> <li>Dental</li> <li>Vision</li> <li>Flexible Spending Accounts</li> </ul>	Oracle EBS/ESS	October 16-31, 2023
<b>Voluntary Benefits</b> <ul style="list-style-type: none"> <li>Group Accident Insurance</li> <li>Group Critical Illness Insurance</li> <li>Group Hospital Indemnity Insurance</li> <li>Short-term Disability</li> <li>Universal Life Insurance</li> <li>Identity Theft Protection</li> <li>Legal Services Plan</li> </ul>	<a href="http://cookcountyvoluntarybenefits.com">cookcountyvoluntarybenefits.com</a>	October 16-31, 2023
<b>Supplemental Life</b>	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>	October 16-31, 2023
<b>Deferred Compensation</b>	<a href="http://cookcountyd.com">cookcountyd.com</a>	Open
<b>Commuter Benefit</b>	<a href="http://optumfinancial.com">optumfinancial.com</a>	By the 10th of the month



**COOK COUNTY**  
BENEFITS CONNECT

**Cook County Government**  
**Department of Risk Management**  
**Employee Benefits Division**  
 161 N. Clark Street, Suite 2400B • Chicago, IL 60601-3206  
 Phone: (312) 603-6385 • Fax (866) 729-3040  
[cookcountyrisk.com](http://cookcountyrisk.com) • Email: [risk.mgmt@cookcountyil.gov](mailto:risk.mgmt@cookcountyil.gov)

