



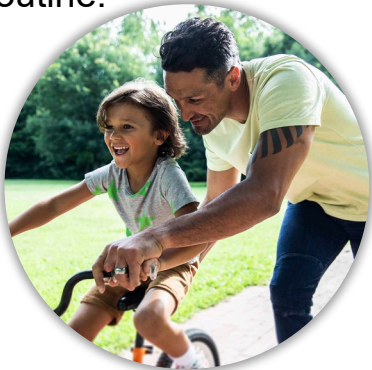
**COOK  
COUNTY**  
BENEFITS CONNECT

**SPRING 2024**

**EMPLOYEE BENEFITS  
QUARTERLY**

## Incorporating Exercise into Your Day

Even the most dedicated are going to encounter setbacks and time constraints that can dissuade them from exercising. Life is unpredictable. Work, kids' schedules, appointments, social events, sickness, tiredness or just plain not feeling like it—all can close in on the amount of time dedicated to a workout routine.



The important thing is to find a way to incorporate some exercise into the day, no matter how crazy your schedule becomes.

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### Incorporating Exercise into Your Day Cont.

Here are a few suggestions to make small changes, that can add up big:



#### Wake Up Early

Wake up early and spend an extra 15-30 minutes walking or exercising before work.



#### Do Some Chores

Clean out a closet, rearrange your furniture, clean the garage, wash the car, do some yard work. Get motivated by knowing that time spent on these activities is a workout for your body.



#### Play

Can't get to the gym? Spend time actively playing with your children or grandchildren, inside, outdoors, at the playground or park.



#### Take a Walk

Bring sneakers to work and take a walk on your lunch break. Ask a co-worker to join you.



#### Park Farther Away

Park your car farther from your destination and walk the extra steps to work, stores and appointments.

**24/7 Live ComPsych EAP Assistance**

**Call: 800-890-1213  
TRS: Dial 711**

**Online ComPsych EAP Assistance**

**Website: [guidanceresources.com](https://www.guidanceresources.com)  
App: GuidanceNowSM  
Web ID: BCBSILEAP**


### Kids and Oral Health

Poor oral health not only impacts children’s physical and mental health, but also school attendance and learning.



#### #DYK: Tooth decay is the number one chronic childhood disease in the US?

Tooth decay is the number one chronic childhood disease in the U.S. — even more common than childhood obesity, asthma, and diabetes. Untreated cavities can cause pain and infections that may lead to problems with eating, speaking, playing, and learning.<sup>1</sup>




34 million school hours are lost each year due to unplanned dental emergencies.<sup>2</sup>

As with adults, poor oral health can negatively affect children’s overall well-being. Those who are unhappy with their smile, have chronic bad breath, or experience discomfort due to cavities or gum disease are more likely to experience anxiety and lower self-confidence. Research shows that children who have poor oral health often miss more school and receive lower grades than those with good oral health.<sup>1</sup>

### Allergies! Don’t Let April Showers Bring May Sneezes

The four options detailed below may help alleviate the impacts of spring allergies.



**1 Know your triggers.** Key to treating allergies is to know your triggers. Common triggers include pollen, mold, and animal dander. Once you know what causes the worst symptoms, you can take steps to avoid them, minimize exposure, or treat in advance.

<sup>1</sup> [Children's Oral Health](#), Centers for Disease Control and Prevention (CDC), 2022  
<sup>2</sup> [Oral Health Fast Facts](#), Centers for Disease Control and Prevention (CDC), 2021

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### Allergies Cont.



2

**Limit outdoor activities.** On days with high pollen counts or high winds, keep inside with windows and doors closed. If possible, run air conditioning to filter pollen out of the air and use a HEPA filter. HEPA filters on vacuum cleaners can also help.



3

**Natural options.** Some people find relief from allergies by using natural treatments. Some options include saline nasal rinses, herbal supplements, or a spoonful of local honey or bee pollen every morning. Local honey has been shown to be effective at alleviating allergy symptoms.



4

**Over-the-counter options.** There are also several over-the-counter options. Antihistamines, decongestants, and corticosteroids all are proven to alleviate allergy symptoms. Which option is best for you depends on the nature and cause of your symptoms. Speak to your medical provider before starting any treatment (natural or over the counter).

Source: <https://www.uhurgentcare.org/blog/illnesses/allergies/4-tips-for-surviving-spring-allergies>



## Here's How Your FSA Account Works

A flexible spending account (FSA) is a convenient tax-advantaged way to pay for hundreds of eligible expenses.

### Step 1 PAYMENT CARD



Your Optum Financial payment card is one of the fastest ways to pay for eligible expenses. Avoid reimbursement paperwork and use it anywhere cards are accepted. Remember to always keep your itemized receipts as documentation. Most payment card charges are automatically verified using information from the merchant or your health plan; but at times, you may be asked to submit documentation.

### Step 2 WHAT CAN I BUY?



From bandages and braces to chiropractic care and contacts, FSAs cover lots of everyday health care items and services.

See all you can buy at store. [optum.com/expense-eligibility](https://www.optum.com/expense-eligibility).

### Step 3 CLAIMS PAYMENT AND REIMBURSEMENT OPTIONS



While using your payment card is the recommended way to pay, you can also send a payment directly to a provider or request reimbursement if you've already paid using personal funds and want to pay yourself back.

1. Sign in to your mobile or online account.
2. Go to "File a Claim."
3. Select "Payment" to pay your provider, or "Reimbursement" to pay yourself back. Follow the onscreen instructions to verify the information and submit your documentation.



**COOK COUNTY**  
DEFERRED COMPENSATION PLAN



## Make Financial Literacy a Family Commitment

Learning about money is a lifelong journey, and it's never too early or too late to start. Whether you're a preschooler or nearing retirement, there are always ways to improve financial literacy. It is a skill that takes time and practice to develop. By taking small steps every day, you can improve your financial knowledge and help your family do the same.

**Knowledge everyone in the family can use and enjoy.**

This April, Cook County Deferred Compensation Plan is celebrating **National Financial Literacy Month** by offering resources to help you and your family better understand how to manage a budget, make good spending and saving decisions, and grow wealth. For more resources, visit [CookCountyDC.com](https://CookCountyDC.com).

The following sections cover some important actions to take and skills you and your family can learn based on career stages and goals. Whether just starting out, or nearing retirement, it is never too late or early to reassess financial goals.





**COOK COUNTY**  
DEFERRED COMPENSATION PLAN



### ADVICE FOR COLLEGE STUDENTS AND EARLY CAREER PROFESSIONALS

- ✓ **Independence:** Continue to build and refine your budgeting skills to ensure you balance these expenses with your savings goals.
- ✓ **Emergency fund:** Experts recommend having an emergency fund that can cover 3-6 months of expenses.<sup>3</sup>
- ✓ **Save for the future:** Starting to save for retirement early can help later down the road, even if you start small. At this age, time and compounding interest can help you get a head start on your retirement goals, even if retirement feels far away.

### ADVICE FOR MID-CAREER PROFESSIONALS

- ✓ **Budgets:** At this point in your career, your expenses could change. Take time to review and refine your budget to stay on track for your goals.
- ✓ **Savings:** Over time, the saving and investment options your employer offers can change. Continue to evaluate whether they're appropriate for you.
- ✓ **Financial Goals:** Whether you're saving for retirement, building an emergency fund, or saving for a major purchase, it's important to track your progress to ensure that your goals still reflect current needs. Use our [My Interactive Retirement Planner](#) tool to check your retirement readiness and review how factors like retirement age and contribution changes could affect your income in retirement.

<sup>3</sup> [Emergency Fund Calculator – Forbes Advisor](#)



**COOK COUNTY**  
DEFERRED COMPENSATION PLAN



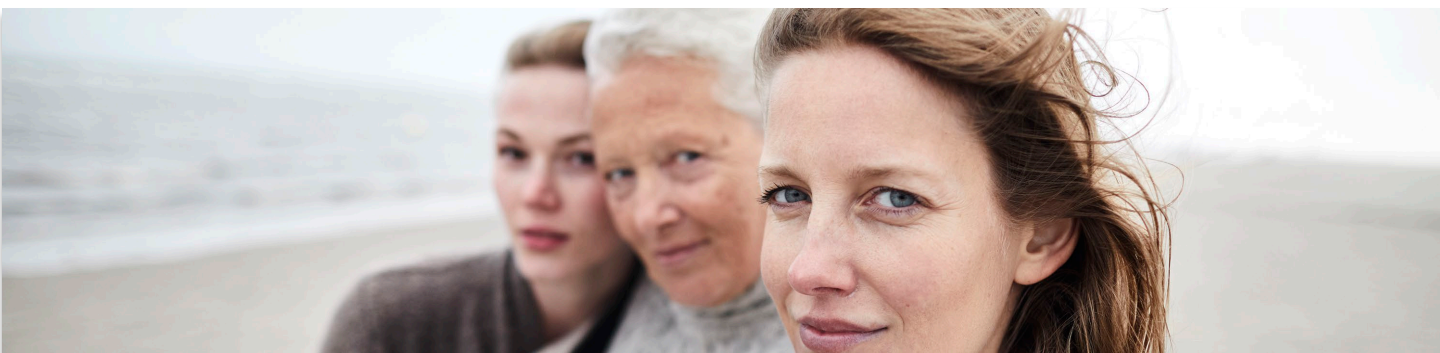
## ADVICE FOR PROFESSIONALS NEARING RETIREMENT

- ✓ **Retirement Budget:** In retirement, your income and expenses can change. Take time to plan your budget for life in retirement so there are no surprises. [My Interactive Retirement Planner's](#) Detailed Income View can also help you plan your withdrawal strategy based on the retirement benefits that will be available to you, including your pension, retirement savings and Social Security (if applicable).
- ✓ **Emergency Fund:** Experts recommend retirees have an emergency fund that can cover 1-2 years of expenses.<sup>4</sup>
- ✓ **Retirement Specialists:** Can help you plan for factors that will affect you in retirement. Cook County Deferred Compensation Plan offers licensed Retirement Specialists at no cost.

### QUESTIONS?

Contact Nationwide at  
1-855-457-2665

<sup>4</sup> [Here's What Happens When You Don't Have an Emergency Fund After You Retire \(fool.com\)](#)





### Aflac Supplemental Insurance Plans Provide Additional Financial Assistance



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

The following plans are available:

- ✓ **Group Hospital Indemnity Insurance:** Pays cash to you<sup>5</sup> when hospitalized for a covered accident or sickness.
- ✓ **Group Critical Illness Insurance:** Pays cash to you<sup>5</sup> upon diagnosis of a covered critical illness.
- ✓ **Group Accident Insurance:** Pays cash to you<sup>5</sup> when you have a covered accident.

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 October.



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

<sup>5</sup> Unless otherwise assigned.

Group Accident, Group Critical Illness, and Group Hospital Indemnity insurance plans are underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. This is a brief product overview only. The plans have limitations and exclusions that may affect benefits payable. Refer to the plans for complete details, limitations, and exclusions. Columbia, SC. AGC2400297 EXP 3/25

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### Outdoor Cooking!

Cooking outdoors is easy and fun! Learn how to prepare food over a fire and on a stove at Camp Bullfrog Lake on **Friday, April 19, 2024, at 5:30 PM.** Ages 12-17 are welcome with an adult.

Preregistration is required. Learn more [here](#).

Find lots of family friendly activities this Spring at the Forest Preserves of Cook County.

### Wildflower Walk?

Join a walk starting at St. Mihiel Woods-East on **Wednesday, April 24, 2024, at 5 p.m.** to search and learn about unique wildflowers in the preserves.

### Want to Learn More?

Many outdoor activities are available through the [Forest Preserves of Cook County](#).

### Earth Day 2024!

Celebrate Earth Day by cleaning up litter in the Preserves. Supplies are available for checkout for the event. Join the group at Busse Lake Boating Center on **Saturday, April 20, 2024, from 9 a.m. – 11 a.m.**

## Join us at the 2024 Cook County Health Fairs myHealth Total Wellness

### On-site Health Fairs

**TUESDAY  
JUNE 4**

**10 a.m. - 3 p.m.**

Juvenile Temporary  
Detention Center  
Auditorium  
1100 S. Hamilton Ave.

**THURSDAY  
JUNE 6**

**10 a.m. - 3 p.m.**

Stroger Hospital  
Lower Level Café  
1969 W. Ogden Ave.

**TUESDAY  
JUNE 11**

**10 a.m. - 3 p.m.**

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

**THURSDAY  
JUNE 13**

**10 a.m. - 3 p.m.**

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



### Have questions?



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

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Cook County Department of Risk Management  
Employee Benefits Division



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