



FALL 2024

EMPLOYEE BENEFITS  
QUARTERLY

## Open Enrollment 2025

Time to mark your calendars for Open Enrollment. Starting October 14 and for two weeks only, you can modify your enrollment status and provisions.

During Open Enrollment you can:

- Update your health benefit plan enrollments.
- Add or remove dependents.
- Enroll/re-enroll in a health and/or dependent day care Flexible Spending Account (FSA).
- Enroll in a voluntary benefit plan.

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.

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## 2025 OPEN ENROLLMENT RUNS FROM OCTOBER 14 – 31.

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

### Open Enrollment | Voluntary Benefits Enhancements

Several enhancements have been made to the 2025 Cook County Voluntary Benefits plan. In addition to the changes detailed below, the **FSA contribution amount has been increased to \$3,200**. The **FSA Dependent Care contribution amount remains at \$5,000**.

**Please take note of the 2024 Open Enrollment updates:**



**ACCIDENT INSURANCE, CRITICAL ILLNESS  
INSURANCE, AND  
HOSPITAL INDEMNITY INSURANCE PLANS**

Provided through Voya



**IDENTITY THEFT PROTECTION**

Provided through Norton LifeLock Benefit Solutions



**TOTAL PET PLAN AND WISHBONE PET INSURANCE**

NEW plans through Pet Benefit Solutions

We are pleased to implement these updates for Cook County employees. Please review all the benefit options available to during **Open Enrollment** from **October 14 – 31, 2024**.

### Open Enrollment Events



**Tuesday, October 1**

County Building, 7th Floor  
10:00am-3:00pm



**Thursday, October 3**

Stroger Hospital  
Lower-Level Cafeteria  
10:00am-3:00pm



**Tuesday, October 8**

Juvenile Temporary  
Detention Center Auditorium  
10:00am-3:00pm



**Thursday, October 10**

Criminal Courthouse  
2nd Floor Cafeteria  
10:00am-3:00pm

### Flexible Spending Account (FSA)

An Optum Financial FSA provides a great opportunity to save and pay for eligible health care expenses. Here's how it works:



**Save up to 30%\* on health care.** When you contribute to an FSA, you're setting aside money before it's taxed. This means that you can save up to 30% by using pre-tax funds to pay for your health care needs.



**Access your funds immediately.** The amount you allocate for your FSA becomes available on the first day of your plan year. You don't have to wait until your FSA balance grows to pay for eligible expenses.

### Flexible Spending Account (FSA)



**“Use it or lose it” rule:** Cook County allows you to incur eligible expenses through **March 15 of the following year.**



**Paying for expenses is easy.** The FSA card can be used to cover copayments, prescription refills, and other health care related expenses. Save time by not having to submit receipts or paper claims forms. **Not all purchases are automatically verified, though, so we do recommend that you keep all of your receipts — just in case you’re asked for them later.**



**What can I buy?** From bandages and braces to chiropractic care and contacts, FSAs cover many everyday health care items and services. For a complete list of eligible items and services visit <https://store.optum.com/expense-eligibility/>.

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



Get a no-cost flu shot\* at any network pharmacy.

### MAKING HEALTH A PRIORITY?

Flu shots can help you stay healthy.\*\*

### WHAT WILL YOU NEED?

Prescription card and valid photo I.D.

### IS IT REALLY NO COST?

Yes. No co-pay.† No cost to you.

Visit [Caremark.com/findapharmacy](https://www.caremark.com/findapharmacy) to find a network pharmacy near you.

\* Flu shots and vaccines may not always be available in all pharmacies. Call for availability and to make an appointment, if needed. Most vaccines require a prescription (except for the flu shot). Other restrictions may apply. Check with your health plan if you have any questions about your benefits.

\*\* Key Facts About Seasonal Flu Vaccine. Centers for Disease Control and Prevention. Available at: [cdc.gov/flu/prevent/keyfacts.htm](https://www.cdc.gov/flu/prevent/keyfacts.htm)

† Copayment, copay or coinsurance means the amount a member is required to pay for a health care service in accordance with a Plan, which may be a deductible, a percentage of the price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

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## Observing World Mental Health Day

World Mental Health Day is October 10. The occasion generates global awareness about mental health issues and mobilizes support for those suffering. October 10 also signifies the importance of self-care and tending to individual mental health.

### Understanding Mental Health

- Mental health includes emotional, psychological, and social well-being.
- Mental health is how we think, feel, and act.
- Mental health impacts how we handle stress, relate to others, and make choices.

Mental health is synonymous with “emotional health” and “well-being.” Mental health is physical health. Everyone experiences anxiety, depression, and distress at some point in their lives. However, when these conditions linger and last for long periods of time, it’s important that you contact your physician or reach out to the Employee Assistance Program (EAP) for guidance. If you or a loved one is experiencing mental health issues, contact your EAP. They offer free, confidential counselling and other resources to get you back to feeling your best.



**24/7 Live  
ComPsych EAP  
Assistance**

**Call: 800-890-1213**

**TRS: Dial 711**

**Website**  
[guidanceresources.com](https://www.guidanceresources.com)  
App: GuidanceNow<sup>SM</sup>  
Web ID: BCBSILEAP

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**COOK COUNTY**  
DEFERRED COMPENSATION PLAN



## Explore Retire U

Life is a learning adventure! Our 3D interactive experience offers courses, valuable lessons, and resources designed to help you prepare for retirement.

**Visit Nationwide's Virtual  
Benefit Campus at [CookCountyDC.com](https://CookCountyDC.com)  
September 16, 2024, through November 15, 2024.**



Learn about retirement planning with educational content based on your savings life stage.



Get hands-on experience with retirement planning tools in the Resource Lounge.



Test your knowledge to earn your spot among the elite top 10.



Score points to beat your peers in our scavenger hunt.



Enroll in or manage your retirement plan while also accessing live webinars.



Connect with a Retirement Representative for continued support.



### QUESTIONS?

1-855-457-2665

- ✓ [Start saving](#) or [increase your contribution](#) today at [CookCountyDC.com](https://CookCountyDC.com).
- ✓ [Register](#) to attend monthly webinar series and learn more about your plan.
- ✓ [Schedule](#) a virtual appointment with a Retirement Specialist or visit our local office at 205 W Randolph, Suite 1540, Chicago, IL 60606.



### I am a Scientist

Explore and experiment in the natural world! Children ages 4-5 with adult supervision are welcome. Join the group at **Little Red Schoolhouse Nature Center, Wednesday, Oct 2, at 10 a.m.**

Register by calling the Little Red School House at 708-839-6897

Learn more [here](#).

## Explore family-friendly fall activities at the Forest Preserves of Cook County

### Halloween Hoot and Howl

Join us for a night of family-friendly-spooky-fun with pumpkin painting, kids' crafts, and marshmallows around an open fire. **Friday, October 4, at 5 p.m., located at Keystone Park.**

### S.E.N.I.O.R.S

Seniors Enjoying Nature Inside/Outside Rain or Shine! Join the group for a nature inspired adventure on **Thursday, October 10, at 10 a.m.** Register by calling the Little Red School House at 708-839-6897.

Learn more [here](#).

## Want to Learn More?

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



# 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](#) | [X](#) | [Instagram](#)

Cook County Department of Risk Management  
Employee Benefits Division



**COOK  
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