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DEPARTMENT OF RISK MANAGEMENT

JOHN HIBBETT, DIRECTOR

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Workers' Compensation:	312-603-6590	312-603-6753
General Liability:	312-603-6852	312-603-5909
Safety:	312-603-6759	312-603-5909

April 17, 2006

To: All Eligible Cook County and Forest Preserve District Employees

From: John Hibbett
Director of Risk Management

Re: **TERM LIFE INSURANCE BENEFITS**

Please be advised that effective May 1, 2006, the Cook County Board of Commissioners approved a three-year contract with **AETNA LIFE INSURANCE COMPANY** to provide term life insurance benefits for all eligible employees.

While the insurance provider has changed, the level of coverage and benefits that are offered as part of your fringe benefit package remains the same:

- **The County will continue to provide a basic benefit of one times your annual salary at no cost to you**
- **All employees presently enrolled for the optional benefit (paid through payroll deductions) will automatically be covered by AETNA.**

As part of the implementation of this program, all eligible employees will be receiving new **beneficiary designation forms** at their address of record the *second week in May*. Once completed, please remember to **retain a copy** to keep on file with your other important documents.

In addition, there are **several program enhancements** available with this plan offering:

- A **one-time open enrollment** will be offered in the near future for the optional benefit. During that time, you may elect to purchase additional life insurance coverage up to one-times your annual salary (not to exceed \$100,000) without medical evidence of insurability
- **Portability and Conversion features** are available upon separation of employment
- **Accelerated benefits** for terminal illness
- **"Dedicated" website** for employees

The rates for **optional insurance have changed** and will be reflected on the paychecks as follows:

Pay Period 10 Optional Rate = \$.24/1000 of coverage per pay check

This rate represents a savings to the employee of \$.05/1000 and will be in effect for 3 years.

The Department of Risk Management remains committed to providing the highest level of benefits possible for our employees and their families. As always, please feel free to contact the Employee Benefits Office at 312-603-6385 if you should have any questions.



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