

A GUIDE TO YOUR COOK COUNTY BENEFITS

Open Enrollment 2007



Open Enrollment will be held
from October 16 to October 30.
Now is the time to:

- Check the health and dental plans offered
- Verify your dependent information
- Enroll in flexible spending

Go to www.cookcountyrisk.com
and make your selections.
Changes must be made by October 30.

THERE ARE
NO CHANGES TO THE
HEALTH OR DENTAL
PLANS OFFERED TO
COOK COUNTY
EMPLOYEES FOR
2007

THIS IS
THE TIME
TO REVIEW
YOUR BENEFITS
AND OPTIONS

LOG ON
TO OUR WEB SITE
TO MAKE ANY
NEEDED CHANGES

Any such changes will take effect
December 1, 2006.



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Benefit Provider Information For 2007

There are no plan changes for the 2007 plan year.

The BlueCross BlueShield of Illinois PPO health plan will not change. Employees who already are enrolled in this plan do not need to take action to stay in the plan.

We have two HMOs available to all Cook County employees: HMO Illinois (a BlueCross BlueShield HMO) and UniCare HMO. You do not need to take action now if you want to stay in the plan in which you are currently enrolled.

Our dental plans are offered through First Commonwealth. These plans are not changing at this time. Please refer to your Personal Information Statement to find out which dental plan you currently are enrolled in, and make a decision for the coming year. You do not need to do anything if you want to stay in the plan in which you currently are enrolled.

Caremark serves as the pharmacy benefit provider for all of our health plans. You automatically are enrolled; no action is required at this time.

Your Responsibilities

Open Enrollment is October 16 – October 30, 2006. It is the time to review and/or make changes to your health benefit plan. Open Enrollment is the only time, other than a qualifying change in status, that you can change health plans or add/drop dependent coverage. Open Enrollment is also the only time of the year when you can add/drop dental coverage. Flexible spending programs must be selected at this time as well. The changes made during this period will remain in effect for the plan year – December 1, 2006, through November 30, 2007.

WHAT YOU NEED TO DO NOW:

Read the information in this booklet. It is your responsibility to know the benefit coverages and limitations. You can easily obtain additional information about each plan and the benefits it offers by visiting the benefits web site for links to plan administrator web sites.

Make your health plan choices. You have two types of medical plans from which to choose: a Health Maintenance Organization (HMO), or a Managed Care Health Plan Participating Provider Organization (PPO). Remember: You must have participated in an HMO plan for at least one full year before you may enroll for one of our PPO plans.

If you're adding a dependent, complete the Personal Information Statement enclosed with this mailing. Submit the completed form to the Employee Benefits Office via mail or fax by October 30, 2006. (There is no need to send the form by mail after faxing.)

Make all other changes on our web site. Change health plans and dental plans, delete dependents, and enroll in flexible spending plans online at www.cookcountyrisk.com. Print your confirmation page or have it emailed to you. There is no need to send anything to the Employee Benefits Office if you make changes online.

About Your Dependents

Cook County provides health care coverage and related benefits to eligible employees, their spouses and dependents. Eligible dependents are up to age 25 (for employees hired before 3/1/88) or up to age 19 – or age 22, if a full-time student (for employees hired after 3/1/88).

Coverage is extended to current family members only. It is your responsibility to notify our office in the event of a divorce, or a child reaching the plan's maximum age limit.

If you're taking advantage of Open Enrollment to change or update your benefits information, you'll find our web site easy to use.

- Go to www.cookcountyrisk.com
- Enter your Social Security and employee ID numbers to access your records. These numbers appear on your Personal Information Statement and on your paycheck stub.
- Follow the steps to make the changes you need to make.

Making Open Enrollment Easy

YOU ONLY HAVE TO RESPOND IF:

- You want to change your medical or dental plan.
- You want to participate in a flexible spending account.
- You have dependent changes to make.

ENROLL ONLINE AT YOUR CONVENIENCE:

Our web site (www.cookcountyrisk.com) allows you to do all of the following, according to your schedule:

- Change your medical and/or dental plan.
- Enroll (or re-enroll) for health care and dependent care FSAs.
- Delete dependents from your plan.

All other changes – including enrollment of new, eligible dependents – must be made via your Personal Information Statement.

YOU STILL HAVE THE OPTION OF ENROLLING USING PAPER FORMS

- If you don't have access to our web site – or you need to add dependents to your plan – use your Personal Information Statement to let us know.
- Write changes directly on the Personal Information Statement you received with this mailing.
- Sign and date the statement where indicated.
- Attach all required documents (certificates or affidavits), making sure your name and Social Security number is written on each one. Include a self-addressed, stamped envelope.
- Keep copies of all these items for your personal files.
- Return the original statement and any required documents to the Employee Benefits Office so that it's received by October 30.

Cook County Online Benefits Open Enrollment 2006-2007
 Department of Risk Management
 118 N. Clark St., Room 1072
 Chicago, IL 60602
 Phone: 312 603-6422 / Fax: 312 603-6447
[Submit Question/Comment Online](#)

2006-2007 ONLINE OPEN ENROLLMENT

DOE, JOHN 1111 ANY STREET APT B2 ANYCITY, IL 12345		IMPORTANT DATES	
SOCIAL SECURITY #: xxx-xx-0001	123456	Enrollment Begins:	10/16/2006
EMPLOYEE ID: 123456	012	Enrollment Ends:	10/30/2006
DEPARTMENT: 012		Coverage begins for Medical & Dental:	12/01/2006
		Coverage begins for Flexible Spending:	1/1/2007

STEP ONE - Select benefits areas
 Select the benefits areas you wish to change for the 2006-2007 benefits year. You will be then taken to each election area to make changes.

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Dependents:

Health Coverage:

Dental Coverage:

Flexible Spending:

BENEFITS ENROLLMENT PROCESS

STEP ONE: review elections, select benefit change areas
 STEP TWO: make changes to selected areas: Dependents > Medical > Dental > Flexible Spending
 STEP THREE: confirmation of changes
 STEP FOUR: confirmation statement

[Submit and Proceed to NEXT STEP >](#)

**PERSONAL INFORMATION STATEMENTS WILL NOT BE ACCEPTED
 AFTER OCTOBER 30**

COOK COUNTY OPEN ENROLLMENT INFORMATIONAL MEETINGS

Do you want to change your medical or dental plan? Do you want to use – or keep using – a Flexible Spending Account? Now's the time to make decisions. Attend one of these meetings for details. Then, enroll online (www.cookcountyrisk.com) or by updating your Personal Information Statement. Your changes are due to the Employee Benefits Office by Monday, October 30, 2006.

monday	tuesday	wednesday	thursday	friday
<p>10 a.m. – 3 p.m., Oak Forest Hospital, Auditorium, Administration Bldg., 15900 S. Cicero Ave., Oak Forest</p> <p>16</p>	<p>10 a.m. – 3 p.m., Bridgeview Courthouse, Main Lobby, 10220 S. 76th Ave., Bridgeview</p> <p>17</p>	<p>9 a.m. – 3 p.m., Criminal Courts Administration Building, 2650 S. California Ave., Chicago</p> <p>18</p>	<p>10 a.m. – 3 p.m., Juvenile Detention Center, 2nd Floor Lobby, 1100 S. Hamilton Ave., Chicago</p> <p>19</p>	<p>10 a.m. – 4 p.m., County Building, 10th Floor Lobby, 118 N. Clark St., Chicago</p> <p>20</p>
<p>10 a.m. – 3 p.m., Stroger Hospital, Foyer Outside Student Lounge, 2nd Floor, School of Nursing, 1900 W. Polk St., Chicago</p> <p>23</p>	<p>10 a.m. – 3 p.m., Maywood Courthouse, Lower Level Cafeteria, 1500 S. Maybrook Dr., Maywood</p> <p>24</p>	<p>10 a.m. – 3 p.m., Markham Courthouse, Lower Level Concourse, 16500 S. Kedzie Pkwy., Markham</p> <p>25</p>	<p>Noon – 3 p.m., Skokie Courthouse, Room 201, 5600 Old Orchard Rd., Skokie</p> <p>26</p>	<p>9 a.m. – Noon, Public Health Dept., 3rd Floor Conference Room, 1010 W. Lake St., Oak Park</p> <p>27</p>
<p>10 a.m. – 4 p.m., County Building, 10th Floor Lobby, 118 N. Clark St., Chicago</p> <p>25</p>	<p>10 a.m. – 3 p.m., Rolling Meadows Courthouse, Lower Level Multi-Purpose Room, 2121 Euclid, Rolling Meadows</p> <p>26</p>	<p>10 a.m. – 3 p.m., Provident Hospital, 2nd Floor, Cafeteria Corridor, 500 E. 51st St., Chicago</p> <p>27</p>	<p>1 p.m. – 3 p.m., Forest Preserve District Hdq., 536 N. Harlem Ave., River Forest</p> <p>28</p>	



NAME OF PLAN	WEB SITE	HOTLINE NUMBER
HMO Illinois, a BlueCross BlueShield HMO Plan	www.bcbsil.com	1-800-892-2803 (press 1, then 2, then 4)
UniCare HMO	www.unicare.com	1-888-234-8855
BlueCross BlueShield of Illinois PPO Plan	www.bcbsil.com	1-800-960-8809 (press 3)
First Commonwealth Dental HMO/PPO Plans	www.firstcommonwealth.net	HMO: 1-866-494-4542 PPO: 1-866-302-4542
Caremark Prescription Plan	www.caremark.com	1-866-409-8522
WageWorks (FSA)	www.wageworks.com	1-877-924-3967
Cole Managed Vision	www.colemanagedvision.com	1-800-334-7591
American General Universal Life	www.aigag.com	1-800-299-1377