

Your County Benefits Connection

COOK COUNTY Benefits Overview

Cook County offers a variety of benefits that you can tailor to meet your needs and those of your family. This year, we're introducing several changes that help provide a comprehensive program while addressing increasing health care costs. Some changes go into effect with the new plan year on December 1; others take effect as of June 1, 2008. Be sure to review all of your Open Enrollment materials carefully.

One of the biggest changes has to do with cost. The amount you contribute toward your coverage continues to be determined by your annual base pay and the type of plan (HMO or PPO) you select. Effective June 1, 2008, a new employee contribution structure becomes effective and brings with it new options based on the number of dependents you choose to cover. It also helps control costs, so that all Cook County employees continue to benefit from an excellent health care program.

Employee Contributions Toward Health Care Coverage

Your cost as a percentage of pre-tax salary based on family unit	HMO		PPO	
	Current	As of 6/1/08	Current	As of 6/1/08
Employee Only	0.5%	0.5%	1.5%	1.5%
Employee + Spouse	0.5%	1.0%	1.5%	2.0%
Employee + Child(ren)	N/A	0.75%	N/A	1.75%
Employee + Family	0.5%	1.25%	1.5%	2.25%

The costs and benefits described here are subject to change pending union contract ratification and County Board approval.

Regardless of the effective dates, *no changes will be permitted until the next Open Enrollment period in October 2008.* So now is the time to pay close attention and make the right decisions.

Spotlight On: Some Basic Rules

- ◆ If you're a new employee, you must select an HMO for your medical and dental plans for your first year of coverage.
- ◆ If your family is growing (e.g., a new spouse, partner or child), be sure to enroll your new dependent within 31 days of their joining your family. Otherwise, you must wait until the next Open Enrollment period to do so.
- ◆ If you participate in a Flexible Spending Account (FSA) to help pay for health care and/or dependent care costs, you must re-enroll for this benefit each year during Open Enrollment.

You'll see these icons used on our printed benefits materials and information on www.cookcountyrisk.com. We want to make it easy for you to find details specific to your family unit.

