

Your County Benefits Connection

Open Enrollment 2009

1. Check out www.cookcountyrisk.com
2. Review my benefit choices and costs on the Employee Contribution Chart.
3. Get answers to my questions about health care options.
4. Link to sites for information from the key health care providers.
5. Make changes to my plan choices for 2009 by no later than October 31, 2008!

TIME TO CHECK UP AND CHECK IN ON BENEFITS

It's that time of year when we check out how we've used our benefit package this past year ... and determine what we'll need in 2009. The Cook County benefits program offers more than medical coverage. We can manage our costs through properly using annual benefits such as physicals, dental and vision checkups and by leveraging our prescription plan and Flexible Spending Accounts. The time is now. Open Enrollment for 2009 benefits is October 14-31. All annual benefits and money in flexible spending accounts must be used by the end of the current plan year, December 31, 2008.

Employee Contributions Toward Health Care Coverage

Each of us contributes toward our health care coverage in some way. The chart below shows costs as a percentage of pre-tax salary based on family units. Opting out of these costs is an option, but only with proof that we receive benefits from another source, or another County employee covers us as a dependent. If medical coverage is from a source outside of Cook County, check out the dental and vision coverage. Signing up just for dental and/or vision benefits with Cook County is an option. Employees who are part of a collective bargaining group may continue to receive a monetary benefit for waiving their medical plan, but should check with their union representative.

Your cost as a percentage of pre-tax salary based on family unit	HMO	PPO
Employee Only	0.5%	1.5%
Employee + Spouse	1.0%	2.0%
Employee + Child(ren)	0.75%	1.75%
Employee + Family	1.25%	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 2009.* Now is the time to pay close attention and make the right decisions.

Remember, if you are a new employee and a member of a union, you must choose an HMO for the first year of employment. As of 2008, newly hired non-union employees may choose a PPO.

Plan Limits and Maximums

As you review your options for the new benefit plan year – which begins December 1, 2008 – it's important that you understand these terms and concepts.

Annual Deductible: This is what you pay out of your own pocket before your insurance plan “kicks in” and begins to pay. For example, if you have an individual in-network deductible of \$125, you must pay the first \$125 of eligible expenses before the plan begins to pay.

Annual Out-of-Pocket (OOP) Maximum: This “caps” the amount you pay out of your own pocket. Continuing our example, you've met your \$125 deductible. The plan begins to pay your eligible expenses according to your co-insurance level (in this example, you're choosing in-network PPO coverage). Once your co-insurance payments reach the individual in-network out-of-pocket maximum of \$1,500, the plan will begin paying 100% of those eligible expenses.

Lifetime Maximum: This is the highest amount of money your insurance company will pay during your lifetime.

Plan Limits & Maximums	HMO	PPO in-network / out-of-network		With HMOs, there are no deductibles, out-of-pocket costs or lifetime maximums; mental health and alcohol/substance abuse lifetime maximums do not apply. PPO plans do apply these limits, as shown here.
		In	Out	
Individual Deductible	\$0	\$125	\$250	
Family Deductible	\$0	\$250	\$500	
Individual OOP Maximum	\$0	\$1500	\$3000	
Family OOP Maximum	\$0	\$3000	\$6000	
Lifetime Maximum	Unlimited	Unlimited	\$1 million	

As always, the out-of-pocket maximum excludes annual deductibles, copayments, and charges in excess of the Schedule of Maximum Allowances (SMA) – sometimes referred to as “R&C” or “reasonable and customary” charges.



Set your sights on healthy vision

Comprehensive eye exams can be early indicators of common health conditions. You're eligible for free or discounted services through Cole Managed Vision Plan's network. Go to www.cookcountyrisk.com for more details.

COBRA - Continuation of insurance coverage after termination

Congress passed the Consolidated Omnibus Budget Reconciliation Act (COBRA) in 1985. This allows employees and/or their dependents to continue their insurance benefits after terminating their employment or dependent status changes.

It is Cook County's policy to terminate coverage on the last day of the month in which the qualifying event occurs. In other words, if your employment terminated on November 15, your health insurance benefits would end on November 30. Go to your Timekeeper or www.cookcountyrisk.com for more information on this important benefit.



Life Insurance coverage

Eligible Cook County employees are automatically covered by a basic term life insurance plan equal to one times annual salary, rounded to the next \$1,000. Be sure to keep beneficiary information updated. For information go to: www.cookcountyrisk.com or ask your Timekeeper.

Prescription Costs When Using A Participating Pharmacy

Regardless of your health plan, Caremark is our pharmacy benefit manager. Current benefit levels are subject to change pending union contract ratification and County Board approval.

BENEFIT	HMO Plans	PPO Plan
	(H2) HMO Illinois PPO a BlueCross BlueShield HMO Plan (H3) UniCare HMO	(P2) BlueCross Blue Shield of Illinois
Generic (30-day supply at retail)	\$7	\$7
Formulary brand (30-day supply at retail)	\$15	\$15
Non-Formulary brand (30-day supply at retail)	\$25	\$25
Mail order copays (90-day supply)	2 x retail copay	2 x retail copay

Note: If you choose to buy a formulary brand or non-formulary brand drug when a generic substitute is available, you will pay the generic copay, plus the difference in cost between the generic and the formulary brand or non-formulary brand drug.

CVS
CAREMARK
www.caremark.com



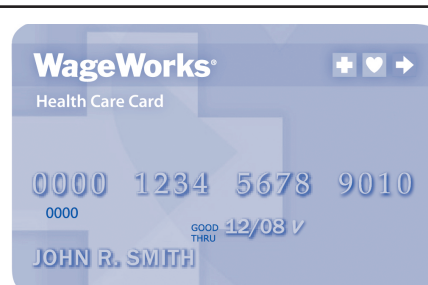
Flex pre-tax earnings with FSAs

Use pre-tax money to pay for health and dependent care expenses using Flexible Spending Accounts (FSAs). Simply determine how much money to deduct annually up to \$5,000. Plan ahead and keep more money in your pocket!

Flexible Spending Makes Sense

Set aside pre-tax pay to help with certain medical and dependent care costs that aren't covered by insurance. Contributions to Flexible Spending Accounts (FSAs) can range up to \$5,000 (or \$2,500 for married couples filing separate tax returns). It's easy to use ... but does require planning.

During Open Enrollment, determine how much money to deduct annually for one or both accounts. This money is put onto a WageWorks Health Care Card to use for expenses throughout the year. Just remember to use all of the money in the account before December 31 of that year. A Health Care FSA can be used to pay many medical, dental and vision care expenses, including co-payments and deductibles, for yourself and dependents. A Dependent Care FSA helps with day care services required so that parents can work, or to provide care for a disabled spouse.



Your WageWorks Health Care Card makes it easy to use your flexible spending account. Learn more about this important benefit at: www.wageworks.com



Check in with your doctor and avoid the ER

Don't forget to see your doctor for an annual physical. Help avoid the ER. In life threatening situations, go to the ER, but don't forget to call your health care plan's customer service # within the timeframe required by your plan.

Attend an information meeting in October 2008 to get answers to your benefits and open enrollment questions.

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Columbus Day

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10:00am - 3:00pm
Oak Forest Hospital
15900 S. Cicero Ave.
Oak Forest, IL

15

9:00am - 3:00pm
Criminal Courts Building
2650 S. California Ave.

10:00am - 3:00pm
Markham Courthouse
16500 S. Kedzie Pkwy
Markham, IL

16

10:00am - 3:00pm
Juvenile Detention Center
1100 S. Hamilton Ave.

12:00pm - 3:00pm
Skokie Courthouse
5600 Old Orchard Rd.
Skokie, IL

17

10:00am - 4:00pm
County Building
10th Floor Lobby
118 N. Clark St.

20

10:00am - 3:00pm
Stroger Hospital
1900 W. Polk St.
2nd Floor Foyer
School of Nursing

21

10:00am - 3:00pm
Maywood Courthouse
1500 S. Maybrook Dr.
Maywood, IL

10:00am - 3:00pm
Domestic Violence
Courthouse
555 W. Harrison

22

10:00am - 4:00pm
County Building
10th Floor Lobby
118 N. Clark St.

12:00pm - 3:00pm
Rolling Meadows
Courthouse
2121 Euclid
Rolling Meadows, IL

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10:00am - 3:00pm
Provident Hospital
500 E. 51st Street
2nd Floor Cafeteria

12:00pm - 3:00pm
Forest Preserve District
536 N. Harlem Ave.
River Forest, IL

24

10:00am - 3:00pm
Bridgeview Courthouse
10220 S. 76th Ave.
Bridgeview, IL

BlueCross BlueShield of Illinois

Looking for a doctor or hospital? Go to www.bcbsil.com/cookcounty to find a current list of contracting HMO and PPO providers.

- Click on Provider Finder
- Select HMO Illinois or PPO from the Group Products drop down menu
- Enter your address and/or zip code
- Select the type of Provider you are searching for (physician, medical group/IPA or hospital)

If you already are a member, check out Blue Care Connection for the following:

- Personal Health Manager
- Blue Points
- Blue Care Advisor
- 24/7 Nurseline
- Healthy Expectations

Blue Access for Members lets you manage your health and manage your benefits. How does it work? Just go to

our website and check hospital outcome data on specific procedures and diagnoses with the "Hospital Comparison Tool." Find estimated costs for common health care services with the "Treatment Cost Advisor." You can check the status of a claim, confirm your coverage or dependent coverage and even order a replacement ID card.

New to Blue Care Connections? Just follow the easy log-in directions at www.bcbsil.com.

www.bcbsil.com/cookcounty



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