

COOK COUNTY RETIREE
2017 OPEN ENROLLMENT
NOVEMBER 1 – 30, 2016



FIND YOUR PATH TO HEALTH AND WELLNESS

Open enrollment is the time of year to focus on your health benefits and options. No matter what your health status, you can find information and guidance to help you on your path to health. Invest in your health management, whether that means managing chronic conditions, working out a fitness plan or reducing health risks. Please read on to learn about premium rates for next year, and consider attending an open enrollment event.

What's Important This Year?

1. If you have Medicare, your pharmacy program will be converting to a Group Medicare Part D plan and you will receive a new ID card.
2. Your plan will now cover smoking cessation drugs.
3. Fitness as well as reducing the risk for chronic diseases remains a focus.



If You DO NOT Want to Make a Change

If you do not want to make a change, no action is required. Your health benefits plan coverage and plan will not change for 2017.

If You DO Want to Make a Change

If you do want to make a change, please contact the Cook County Pension Fund (CCPF) office for an application no later than November 30, 2016, or attend one of the Open Enrollment meetings.

Changing Your Health Benefits

During the year, you can make changes to your benefits elections only if you experience a qualifying event. Examples of qualifying events include (but are not limited to):

- You get married or have/adopt a child.
- You, your eligible spouse or your dependent child(ren) becomes eligible for Medicare.

Additional examples and information are available on our website at CookCountyPension.com. You must notify the CC PF within 31 days of any qualifying event in order to make a plan change during the year.

About Your Coverage

If you do not want to make changes, no action is required. If you would like to change your health plan you will need to complete a health benefit application. Download a health benefit application from our website, or request one by calling our office at **1-312-603-1200**. Changes for 2017 can be submitted between November 1 – 30, 2016.

ATTEND AN OPEN ENROLLMENT EVENT

Plan on Attending an Open Enrollment Event

Staff from UnitedHealthcare, including nurses and health coaches, will be available at Open Enrollment to speak with you about your healthcare concerns. CVS will be there to answer any prescription drug questions, as well as SilverScript to address the new Group Medicare Part D program.

This year we have a special focus on fitness, and a fitness expert from Advocate health systems will be doing individualized fitness consultations. Lastly, CCPF is serious about lung health. If you are a tobacco user, and considering quitting, there will be resources available to help you get started.

The Open Enrollment Events Include:

- Health Benefits Information/Q&A
- Free Flu Shots
- Advocate Fitness Booth
- Advocate Lung Health Booth
- CVS and SilverScript Representatives
- Voluntary Dental Coverage Sign-up

Raffle Prizes:

A special thanks to our partners for donating our raffle prizes this year.

- Win a LA Fitness® membership
- Skechers® shoes gift cards
- \$25 gift cards
- Win a Fitbit®
- Logo fleece blanket

Speak with a Wellness Coach

UnitedHealthcare may recommend an online wellness coaching program for you. If you want more personal coaching, you can opt to receive wellness coaching over the phone. UnitedHealthcare wellness coaches will work with you to create a personalized action plan, and will be in contact with you by phone to help keep you motivated.

Wellness programs include:

- Weight management
- Heart health (phone only)
- Diabetes
- Stress management
- Nutrition
- Exercise
- Tobacco cessation (phone only)

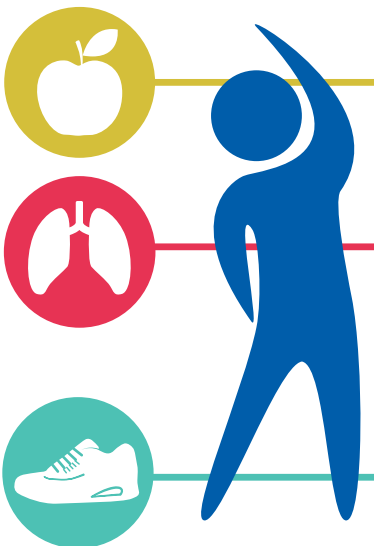


OPEN ENROLLMENT DATE • LOCATION • TIME

Friday, October 28	Orland Park Civic Center 14750 Ravinia Ave., Orland Park, IL 60462	9 am - 2 pm
Tuesday, November 1	Cook County Administration 118 N. Clark St., Chicago, IL 60602 4th floor conference rooms A & B Only health benefits information and questions are available at this location. No parking available.	9 am - noon
Friday, November 4	Lincolnwood Community Center 6900 N. Lincoln Ave., Lincolnwood, IL 60712	9 am - 2 pm
Thursday, November 10	Kroc Center 1250 W. 119th St., Chicago, IL 60643	9 am - 2 pm

Parking is available at most locations.

Fitness & Wellness Booths are Available



Exercise and Fitness

Don't have time to exercise? Too tired to go to the gym? Living a healthy lifestyle on the go is not as hard as it seems. Break those common mental barriers when it comes to daily exercise by understanding practical strategies that will help you make fitness a priority. Participate in a short fitness assessment with a Fitness Specialist and receive helpful information about your opportunities for improved health during a brief consultation.

Lung Health

Like the rest of the human body, our lungs need daily attention and care. It's not until we have difficulty breathing that we notice the critical role our lungs play in our everyday lives. Learn to recognize the signs and symptoms of conditions affecting the lungs, such as asthma and COPD. A visual representation of lung biology will demonstrate the importance of protecting your lungs via a healthy, tobacco-free life.

HEALTH & WELLNESS PROGRAMS

Manage Diabetes

If you or a covered member of your family has diabetes, please visit uhc diabetes.com. This web site gives you access to useful tools, including goal and tip sheets, a risk quiz, blogs, and videos to help prevent and manage diabetes and obesity.

Receive Discounts on Health Programs and Services

Save from 5% to 50% on fitness club memberships, teeth whitening, and more through our Health Discount Program. The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. Call **1-800-860-8773** or visit unitedhealthallies.com for more information.



GAIAM®



VisionDirect
.com
powered by drugstore.com™

MY HEALTH, MY QUESTIONS,
myNurseLine

myNurseLine Can Help You:

- Chat with a live nurse on myuhc.com
- Ask medication questions
- Understand treatment options
- Choose appropriate medical care
- Locate available local resources

Find What You Need

Find a doctor, hospital, or specialist and check if a doctor is in your network and is accepting new patients. UnitedHealthcare may even be able to make the appointment for you.



Contact Us

myNurseLine 1-800-846-4678 (TTY 711)

2017 IMPORTANT BENEFITS CHANGE

2017 Prescription Drug Copays

If you are eligible for Medicare, keep an eye out for the mail (October through January) for information about your prescription drug benefits.



Non-Medicare Retirees

Prescription Copays	30-Day Supply at Retail Pharmacy	90-Day Supply at CVS or Caremark Mail Order
Generic	\$10	\$20
Preferred Brand	\$35	\$65
Non-preferred brand	\$50	\$100



Medicare-Eligible Retirees

Prescription Copays	30-Day Supply at Retail Pharmacy	90-Day Supply at CVS or Caremark Mail Order	90-Day Supply at Non-CVS Pharmacy
Generic	\$10	\$20	\$30
Preferred Brand	\$35	\$65	\$105
Non-preferred brand	\$50	\$100	\$150

HEALTH BENEFIT CONTACTS

Benefit	Administrator	Phone	Web Site
Plan Administrator	UnitedHealthcare	1-888-651-7313	myuhc.com
Non-Medicare Prescription	CVS/Caremark	1-888-752-7231	caremark.com
Medicare-Eligible Prescription	SilverScript	1-877-878-1670	cookcountypensionfund.silverscript.com
Voluntary Dental Coverage	Guardian	1-877-522-2524	guardianlife.com
Vision Discounts	UnitedHealthcare	1-800-638-3120	myuhc.com
Social Security Administration		1-800-772-1213	ssa.gov
Medicare		1-800-633-4227	medicare.gov
Cook County Pension Fund		1-312-603-1200	cookcountypension.com

2017 HEALTH BENEFITS PLANS AND RATES

There are two plan options available in 2017 from UnitedHealthcare: the **Choice Plan** and the **Choice Plus Plan**.

Both Plans Share the Same Network:

CHOICE PLAN

- ✓ Copays for doctor visits
- ✓ No referrals required
- ✓ No out-of-network benefits
- ✓ Available nationwide

CHOICE PLUS PLAN

- ✓ Deductible before benefits are paid
- ✓ You can see any doctor
- ✓ Out-of-network benefits available
- ✓ Available nationwide

Please note that because the UnitedHealthcare network is national, members who live outside of Illinois are free to enroll in either plan.

Your health benefits premium is subsidized by CCPF. The following tables show the member portion of the total premium cost for 2017.

EMPLOYEE ANNUITANT	CHOICE PLAN	CHOICE PLUS PLAN
Single, Non-Medicare	\$ 576	\$ 797
Two, Non-Medicare	\$1,151	\$1,594
Three or More, Non-Medicare	\$1,727	\$2,389
Single, Medicare	\$ 231	\$ 209
Two, One Medicare	\$ 807	\$1,006
Three or More, One Medicare	\$ 1,383	\$1,803
Two, Both Medicare	\$ 461	\$ 417
Three or More, Two Medicare	\$1,037	\$1,214
Three or More, Three Medicare	\$ 693	\$ 627

SPOUSE OR CHILD SURVIVOR ANNUITANT	CHOICE PLAN	CHOICE PLUS PLAN
Single, Non-Medicare	\$ 395	\$ 571
Two, Non-Medicare	\$ 791	\$1,143
Three or More, Non-Medicare	\$1,187	\$1,713
Single, Medicare	\$ 159	\$ 143
Two, One Medicare	\$ 554	\$ 714
Three or More, One Medicare	\$ 949	\$1,285
Two, Both Medicare	\$ 317	\$ 287
Three or More, Two Medicare	\$ 712	\$ 858
Three or More, Three Medicare	\$ 477	\$ 429

Important Notice: The Retirement Board reviews the health benefits rates and plan structure at least annually. All aspects of the health benefits program are subject to change at any time at the discretion of the Retirement Board. The benefits described in 2017 Open Enrollment materials from CCPF, UnitedHealthcare and CVS/Caremark, including plan design and rates, have been approved for the 2017 plan year only and should not be taken as a guarantee of future benefits.

2017 HEALTH BENEFITS COMPARISON CHART

COVERAGE IS IDENTICAL BETWEEN NON-MEDICARE AND MEDICARE SUPPLEMENT PLANS EXCEPT WHERE NOTED

BENEFIT FEATURES	CHOICE PLAN	CHOICE PLUS PLAN	
		In-Network Benefits	Out-of-Network Benefits
Annual Deductible	\$0	\$300 Individual / \$600 Family	\$600 Individual / \$1200 Family
Out-of-Pocket Maximum	\$1,500 Individual/\$3,000 Family	\$1,500 Individual/\$3,000 Family	\$5,000 Individual/\$10,000 Family
Annual Maximum	\$0	\$1,250,000	\$1,250,000
Doctors and Specialists			
• Primary Care Visit	\$15 Copay	15% after deductible	40% after deductible
• Specialty Visit	\$25 Copay	15% after deductible	40% after deductible
	<i>No Referrals Required</i>		
• Urgent Care	\$40 Copay	15% after deductible	40% after deductible
Physician Services			
• Immunizations	\$15 Copay	15% after deductible	40% after deductible
• Preventive Care	Covered in full	15% after deductible	40% after deductible
Hospital Services			
• Inpatient Care	Covered in full	15% after deductible	40% after deductible
• Room & Board	\$100 Copay (per admission)	15% after deductible	40% after deductible
Outpatient Services			
• Outpatient Surgery	Covered in full	15% after deductible	40% after deductible
• Diagnostic Tests and X-rays	Covered in full	15% after deductible	40% after deductible
• Chemotherapy/Radiation	Covered in full	15% after deductible	40% after deductible
• Physical, Acupuncture, and Speech Therapy	\$15 Copay (60-visit combined limit per calendar year)	15% after deductible	40% after deductible
• Chiropractor	\$15 Copay (30 visit limit)	15% after deductible (30-visit limit)	40% after deductible (30-visit limit)
Behavioral Health Services			
• Mental Health—Outpatient	\$15 Copay	15% after deductible	40% after deductible
• Mental Health—Inpatient	\$100 Copay	15% after deductible	40% after deductible
• Substance Abuse—Outpatient	\$15 Copay	15% after deductible	40% after deductible
• Substance Abuse—Inpatient	\$100 Copay	15% after deductible	40% after deductible
Emergency Services			
• Emergency Room	\$100 Copay (waived if admitted)	\$100 Copay (waived if admitted)	\$100 Copay (waived if admitted)
• Ambulance	Covered in full	15% after deductible	40% after deductible
• Urgent Care Facility	\$40 Copay (in-network only)	15% after deductible	40% after deductible
Hospital Alternatives			
• Skilled Nursing Facility	Covered in full	15% after deductible (90 days per calendar year)	Non-Medicare 15% Medicare Supplement 50% (90 days per calendar year)
• Home Health Care	Covered in full	15% after deductible	15% after deductible
Other Services			
• Durable Medical Equipment	Covered in full	15% after deductible	15% after deductible
• Wigs	\$300 Allowance	\$300 Allowance	\$300 Allowance
• Routine Hearing Care	\$15 Copay	15% after deductible	Not covered
• Hearing Aids	\$2,500 per ear (once per lifetime)	\$2,500 per ear (once per lifetime)	Not covered
• Vision Screening and Exams	\$15 Copay (one every 12 months)	\$15 Copay (one every 12 months)	40% after deductible
• Eyeglasses or Contacts	\$75 Allowance (every 24 months)	\$75 Allowance (every 24 months)	See Vision Schedule

Prescription Plan:

30-Day Non-Maintenance Supply at any Retail: \$10 Generic / \$35 Preferred Brand / \$50 Non-preferred Brand

90-Day Maintenance Supply at CVS or Caremark Mail Order: \$20 Generic / \$65 Preferred Brand / \$100 Non-preferred Brand

90-Day Non-CVS Pharmacy: \$30 Generic / \$105 Preferred Brand / \$150 Non-preferred Brand

Voluntary Dental Coverage:

Available through Guardian Dental / Contact Guardian directly at 1-877-522-2524 to enroll.

MEDICARE 101

CCPF provides supplemental coverage at a reduced premium rate for members over age 65 who are eligible for Medicare. For members over age 65 who are ineligible for Medicare, the Non-Medicare coverage is available.

Important Information:

- If you will become eligible for Medicare in 2017
 - Apply for Medicare online at **medicare.gov** or at your local Social Security Administration Office at **1-800-772-1213**
 - Apply 3 months before your 65th birthday
 - If you are disabled, you can apply for Medicare before you turn age 65
 - Contact the CCPF at **1-312-603-1200** and provide a copy of your Medicare card
 - You may also email us at health@countypension.com
-

If You Are Eligible for Medicare

- If you are eligible for premium-free Medicare Part A (hospital insurance), you must apply for both Medicare Part A and Medicare Part B (medical insurance). Your coverage with CCPF includes a Group Part D (drug) program, so do not apply for Part D.
 - We require that you submit a copy of your Medicare card showing your enrollment in Medicare parts A and B in order to qualify for the Medicare premium rates. We will accept either your card or a letter from the Social Security Administration certifying proof of enrollment.
 - After you have enrolled in Medicare, your coverage with CCPF will convert to a Medicare supplement, and Medicare will become your primary coverage.
 - For more information visit **medicare.gov**, or call **1-800-633-4227**.
-

If You Are Not Eligible for Medicare

If you are 65 or older and did not contribute to Medicare, and are not eligible through a spouse or other means, you must provide CCPF a written certification of ineligibility. Upon certification of Medicare ineligibility, you can continue to receive full health benefits through the CCPF.



DISCLOSURE

CCPF provides a prescription benefit to its members. If you join a Medicare Part D plan, you are not eligible to participate in any part of CCPF's health benefits program.

HIPAA Privacy Notice

HIPAA privacy notices are available upon request from CCPF, and the notice is also posted on our web site.

For More Information About Medicare and Social Security:

- Visit **medicare.gov**.
- Call **1-800-MEDICARE (1-800-633-4227)**, (TTY users should call **1-877-486-2048**).
- Information for those with limited income and resources is available at **socialsecurity.gov** or **1-800-772-1213 (TTY 1-800-325-0778)**.