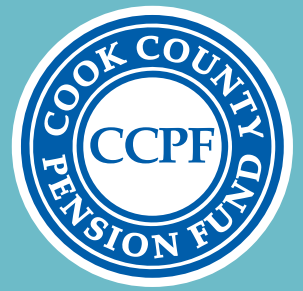


2024 HEALTH BENEFITS OPEN ENROLLMENT



HEALTH PLAN FOR CCPF ANNUITANTS



UnitedHealthcare (UHC) provides medical and vision coverage for Cook County Pension Fund (CCPF) eligible annuitants enrolled in the Health Plan administered by CCPF.



CVS/Caremark provides prescription drug coverage. Medicare members are covered under CVS's SilverScript plan; non-Medicare members are covered by the CVS plan.

OPEN ENROLLMENT PERIOD: NOVEMBER 1 — NOVEMBER 30, 2023

New premium rates effective January 1, 2024.



WANT To Make Changes?

- Contact the Fund for an application. Your application form must be postmarked by November 30, 2023. Changes are effective **January 1, 2024**.



DO NOT Want To Make a Change?

- Do nothing and you will keep the same plan and coverage level, as modified by the new premium rates referenced in the brochure (page 2).



IF YOU Want To Suspend Health Coverage.

- Contact CCPF to request a suspension form by calling 312-603-1200 option #2 or visit our website to download the form: www.CookCountyPension.com.



IMPORTANT:

You will automatically receive a new United Healthcare (UHC) ID card for plan year 2024, before January 1st, 2024. If you don't receive a new ID card by January 1st please call 888-651-7313.

2024 PREMIUM RATES

Employee and Survivor Annuitant 2024 Monthly Premium Rates

Your health premium is currently subsidized by Cook County Pension Fund. The portion of the premium you pay each month for 2024 is shown in the table below.

| COVERAGE LEVEL | CHOICE MONTHLY PREMIUM | CHOICE PLUS MONTHLY PREMIUM |
|-------------------------------|------------------------|-----------------------------|
| Single, Non-Medicare | \$891 | \$1,127 |
| Two, Non-Medicare | \$1,782 | \$2,254 |
| Three or More, Non-Medicare | \$2,673 | \$3,381 |
| Single, Medicare | \$240 | \$197 |
| Two, One Medicare | \$1,131 | \$1,324 |
| Three or More, One Medicare | \$2,022 | \$2,451 |
| Two, Both Medicare | \$480 | \$394 |
| Three or More, Two Medicare | \$1,371 | \$1,521 |
| Three or More, Three Medicare | \$720 | \$591 |

Ineligible for Medicare Part A 2024 Monthly Premium Rates

All plan participants who are ineligible for premium Medicare Part A must purchase Medicare Part A and Part B to be covered by the Health Plan. CCPF provides a premium reduction of \$60 to members ineligible for Medicare Part A.

| COVERAGE LEVEL | CHOICE MONTHLY PREMIUM | CHOICE PLUS MONTHLY PREMIUM |
|---------------------|------------------------|-----------------------------|
| Single, Medicare | \$180 | \$137 |
| Two, One Medicare | \$1,071 | \$1,264 |
| Three, One Medicare | \$1,962 | \$2,391 |
| Two with Medicare | \$420 | \$334 |
| Three, Two Medicare | \$1,311 | \$1,461 |
| Three, All Medicare | \$660 | \$531 |

Important Notice: The Retirement Board reviews the health benefits rates 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 the 2024 Open Enrollment materials from CCPF, UnitedHealthcare, CVS/Caremark and SilverScript, including plan design and rates, have been approved for the 2024 plan year only, and should not be taken as a guarantee of future rates or plan design.

PRESCRIPTION DRUG COPAYS

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 | \$45 | \$90 |
| Non-preferred Brand | \$70 | \$140 |

Medicare 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 | \$45 | \$90 | \$135 |
| Non-preferred Brand | \$70 | \$140 | \$210 |



ATTENTION:

CCPF provides SilverScript, a prescription drug benefit to members enrolled in Medicare. CCPF automatically enrolls you in Medicare Part D, DO NOT sign up for any other Medicare Part D prescription drug plan. If you enroll in a Medicare Part D program, you will be dropped from the Health Plan.

CHOICE BENEFITS

UHC uses evidence based guidelines to evaluate care to determine if it is medically necessary. Prior authorization is required for certain health services, supplies and all hospital stays before care is received. Prior authorization does not apply to members enrolled in Medicare if the health care provider accepts Medicare and Medicare is the primary insurance.

Prescription benefits are included in all plans. For information about participating pharmacies and mail order, call the number on the back of your prescription drug ID card.

| AMOUNT YOU PAY | |
|--|--|
| | IN-NETWORK ONLY |
| Annual Deductible | \$0 |
| Out-of-Pocket Maximum | \$1,500 individual / \$3,000 family |
| Annual Maximum | \$0 |
| Doctors and Specialists | |
| <ul style="list-style-type: none"> • Primary Care Visit • Specialist Visit | \$15 Copay \$25 Copay |
| Preventive Care | |
| <ul style="list-style-type: none"> • Immunizations | \$0 |
| Hospital Services | |
| <ul style="list-style-type: none"> • In-Patient Care, including Room & Board | \$100 Copay (<i>per admission</i>) |
| Outpatient Services | |
| <ul style="list-style-type: none"> • Outpatient Surgery • Diagnostic Tests and X-rays • Chemotherapy / Radiation • Physical, Occupational and Speech Therapy • Chiropractor | \$0 \$0 \$0 \$15 Copay (<i>60-combined limit visits per year</i>) \$15 Copay (<i>30-visits limit per year</i>) |
| Behavioral Health Services | |
| <ul style="list-style-type: none"> • Mental Health-Outpatient • Mental Health-Inpatient • Substance Abuse-Outpatient • Substance Abuse-Inpatient | \$15 Copay \$100 Copay \$15 Copay \$100 Copay |
| Emergency Services | |
| <ul style="list-style-type: none"> • Emergency Room • Ambulance • Urgent Care Facility | \$100 Copay (<i>waived if admitted</i>) \$0 \$40 Copay (<i>in-network only</i>) |
| Hospital Alternatives | |
| <ul style="list-style-type: none"> • Skilled Nursing Facility • Home Health Care | \$100 Copay per admission (<i>90 days per year</i>) \$0 (<i>60-visits limit per year</i>) |
| Other Services | Contact United Healthcare at 1-888-651-7313 or visit myuhc.com |

Please note that this is a summary of benefits. If a discrepancy exists between this summary and the plan document, the plan document governs.

CHOICE PLUS BENEFITS

UHC uses evidence based guidelines to evaluate care to determine if it is medically necessary. Prior authorization is required for certain health services, supplies and all hospital stays before care is received. Prior authorization does not apply to members enrolled in Medicare if the health care provider accepts Medicare and Medicare is the primary insurance.

Prescription benefits are included in all plans. For information about participating pharmacies and mail order, call the number on the back of your prescription drug ID card.

| AMOUNT YOU PAY | | |
|---|--|---|
| | IN-NETWORK | OUT-OF-NETWORK* |
| Annual Deductible | \$500 Individual / \$1,000 Family | \$1,000 Individual / \$2,000 Family |
| Out-of-Pocket Maximum | \$1,500 Individual / \$3,000 Family | \$5,000 Individual / \$10,000 Family |
| Annual Maximum | \$1,250,000 | \$1,250,000 |
| Doctors and Specialists | | |
| • Primary Care Visit | 15% after deductible | 40% after deductible |
| • Specialist Visit | 15% after deductible | 40% after deductible |
| Preventive Care | | |
| • Immunizations | 0% (no deductible) | 40% after deductible |
| Hospital Services | | |
| • In-Patient Care, including Room & Board | 15% after deductible | 40% after deductible |
| Outpatient Services | | |
| • Outpatient Surgery | 15% after deductible | 40% after deductible |
| • Diagnostic Tests and X-rays | 15% after deductible | 40% after deductible |
| • Chemotherapy / Radiation | 15% after deductible | 40% after deductible |
| • Physical, Occupational and Speech Therapy | 15% after deductible | 40% after deductible |
| • Chiropractor | 15% after deductible (30-visits per year) | 40% after deductible (30-visits limit per year) |
| Behavioral Health Services | | |
| • Mental Health-Outpatient | 15% after deductible | 40% after deductible |
| • Mental Health-Inpatient | 15% after deductible | 40% after deductible |
| • Substance Abuse-Outpatient | 15% after deductible | 40% after deductible |
| • Substance Abuse-Inpatient | 15% after deductible | 40% after deductible |
| Emergency Services | | |
| • Emergency Room | \$100 Copay (waived if admitted) and 15% after deductible | \$100 Copay (waived if admitted) and 15% after deductible |
| • Ambulance | 15% after deductible | 15% after deductible |
| • Urgent Care Facility | 15% after deductible | 15% after deductible |
| Hospital Alternatives | | |
| • Skilled Nursing Facility | 15% after deductible (90-days per year) | 40% after deductible (90-days limit per year) |
| • Home Health Care | 15% after deductible (60-visits per year) | 40% after deductible (60-visits limit per year) |
| Other Services | Contact United Healthcare at 1-888-651-7313 or visit myuhc.com | |

*Choice Plus members may be responsible for all expenses relating to out-of-network care if services are not pre-authorized. Please note that this is a summary of benefits. If a discrepancy exists between this summary and the plan document, the plan document governs.

VISION BENEFITS

UnitedHealthcare (UHC) Choice and Choice Plus members automatically get vision benefits through UHC's Vision Plan. This includes coverage for eye glasses, contact lenses and routine eye exams. Call **1-800-638-3120** or visit **www.myuhcvision.com** for more information about vision coverage and to find out if your eye doctor is in UHC's network.

| UHC VISION PLAN SUMMARY | | |
|--|---|--|
| BENEFIT | IN-VISION NETWORK | OUT-OF-VISION NETWORK |
| Eye exam (<i>once every 12 months</i>) | \$15 copay | \$40 allowance |
| Frames (<i>once every 24 months</i>) | \$75 allowance; 30% discount for frames that exceed allowance | \$40 allowance |
| Lenses (<i>once every 12 months</i>) | Standard scratch resistance covered in full, discounts for upgrades | \$40 to \$80 allowance depending on type of lens |
| Contact lenses (<i>in lieu of eyeglasses, once every 12 months</i>) | Standard 4 boxes of disposable contacts or \$75 allowance | \$75 allowance |

Discounts are available for laser vision correction (**uhclasik.com**) or for additional contact lenses not covered by the Vision Plan (**uhcontacts.com**).

HEARING AID BENEFITS

The (UHC) Choice and Choice Plus plans cover hearing aids with a written recommendation from a doctor such as an audiologist or an ear, nose and throat doctor. There is a life-time limit of \$2,500 for each ear. Plan benefits apply, this means there is no coverage for Choice members who use a non-network provider. Choice Plus members have coverage out-of-network but pay more.

UHC's network of hearing providers offer routine testing, consultation and follow-up support at no charge. Call **1-855-523-9355** or visit **www.UHChearing.com** for more information.

| Hearing Aid, and Testing \$2,500 per Ear per Lifetime Limit | | |
|---|---|---|
| | IN-NETWORK | OUT-OF NETWORK |
| CHOICE PLUS | 15% coinsurance after \$500 annual deductible has been paid | 40% coinsurance after \$1,000 annual deductible has been paid |
| CHOICE | \$0 copay | You pay the full amount. No coverage out-of-network |

DENTAL INSURANCE

CCPF has arranged for Guardian to offer voluntary dental insurance to CCPF annuitants and their family members.

Call Risk Management Services of America at 1-877-522-2524 option #1 to enroll directly in Guardian's dental plan. **CCPF does not handle billing or enrollment for Guardian dental plan coverage.**

| | DENTAL PPO | DENTAL HMO |
|-----------------------------|------------|------------|
| Annuitant | \$30.43 | \$10.29 |
| Annuitant and Family | \$58.02 | \$27.20 |

GET THE ANSWERS YOU NEED

Limited member appointments are available at the Fund office. These appointments must be scheduled in advance. Protecting the health of our members and their families during this challenging time remains a top priority.

- **How to See a Health Counselor in Person:**

Contact **312-603-2238** for appointment scheduling and availability.

- **Arrival:**

You must arrive for your appointment on time. If you arrive late to your scheduled appointment, you may have to reschedule.

- **Visitor Restrictions:**

At this time, your counseling session should be limited to one person. Please **DO NOT** bring a guest with you.

If you **DO NOT** have a scheduled appointment you will **NOT** be seen. Walk-in or unscheduled appointments are suspended until further notice.

- **Universal Masking:**

Visitors to the office will be required to always wear a mask, for your safety and ours. Your counselor will also be wearing a mask throughout your counseling session.

- **Health:**

Anyone feeling sick, such as a fever, cough, or flu-like illness please refrain from visiting our office or otherwise meeting with any of the Fund staff.

Please be aware, the Fund may add to the protocols for visitors as the situation changes. Should any changes be adopted after you schedule an appointment, you will be contacted and advised.

HEALTH BENEFITS CONTACT LIST

| YOUR HEALTH BENEFITS CONTACT LIST | | | |
|-----------------------------------|------------------|---------------------------|--|
| BENEFIT | ADMINISTRATOR | PHONE | WEBSITE |
| Medical Plan | UnitedHealthcare | 888-651-7313 | myuhc.com |
| Non-Medicare Prescription Plan | CVS / Caremark | 888-752-7231 | caremark.com |
| Medicare Prescription Plan | SilverScript | 877-878-1670 | cookcountypensionfund.silverscript.com |
| Vision Plan | UnitedHealthcare | 800-638-3120 | myuhc.com |
| Hearing Plan | UnitedHealthcare | 855-523-9355 | uhchearing.com |
| Cancer Support Program | UnitedHealthcare | 866-936-6002 | myuhc.com/cancerprograms |
| Dental Plan | Risk Management | 877-522-2524 option #1 | guardianlife.com |
| Social Security Administration | | 800-772-1213 | ssa.gov/medicare |
| Medicare | | 800-633-4227 | medicare.gov |
| Cook County Pension Fund | | 312-603-1200 | CookCountyPension.com |

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