



**COOK  
COUNTY**  
BENEFITS CONNECT

SUMMER 2021

EMPLOYEE BENEFITS QUARTERLY

## Digital Mental Health Tools

The Cook County Employee Assistance Program (EAP) is designed to help you with balancing the demands of family, work and personal needs.

New digital tools include **BetterHelp Therapy**, which offers free virtual therapy including text therapy and live phone, video or chat. Also available is the **myStrength Digital Self-Care App**. With over 1,600 topics and activities, myStrength empowers you to manage depression, anxiety, stress, substance use and more.

All services are confidential and are available 24 hours/7 days a week. To access these services online, go to [www.magellanascend.com](http://www.magellanascend.com).

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# Say YES to Sun Protection

## Say NO to Skin Cancer

### Skin cancer is the most common cancer in the U.S.

One in five Americans will develop skin cancer in their lifetime, and nearly 20 Americans die from melanoma, the deadliest form of skin cancer, every day.



Since exposure to the sun's harmful UV rays is the most preventable risk factor for skin cancer, protect your skin by:

- Seeking shade
- Wearing sun-protective clothing
- Applying sunscreen to all skin not covered by clothing



### There are two types of sunscreens:



#### Physical Sunscreen

This sunscreen works like a shield; it sits on the surface of your skin, deflecting the sun's rays.

Look for the active ingredients zinc oxide and/or titanium dioxide.

Opt for this sunscreen if you have sensitive skin.



#### Chemical Sunscreen

This sunscreen works as a sponge, absorbing the sun's rays.

Look for one or more of the following active ingredients: oxybenzone, avobenzene, octisalate, octocrylene, homosalate and octinoxate.

This formulation tends to be easier to rub into the skin without leaving a white residue.



If you have concerns about certain sunscreen ingredients, use the information above to choose an alternative that works for you. As long as it's broad-spectrum, water-resistant and has an SPF 30 or higher, it can effectively protect you from the sun. Make sure you reapply it every two hours, or after swimming or sweating.

To learn more about skin cancer prevention and detection, talk to a board-certified dermatologist or visit [SpotSkinCancer.org](https://www.spotskincancer.org).

### Is Your Cook County Group Term Life Insurance Beneficiary Information Up to Date?

You should name a beneficiary for your MetLife insurance coverage. This ensures that MetLife will distribute the policy proceeds the way you want after your death.

If you don't name a beneficiary, or if your beneficiary passes away before you, your Group Term Life Insurance proceeds will be paid in accordance with the Facility of Payment as outlined in your MetLife certificate for Life benefits, listed below in the following order: Your spouse or domestic partner, your child(ren), your parent(s), your siblings.

We encourage you to take a few minutes to review your beneficiary designations, especially after a life event, such as marriage, divorce, birth of a child, etc.

#### What you need to do:

Complete the steps below to name or update your beneficiaries. Gather the following information about each of your beneficiaries:

- For individuals, you need the beneficiary's full name, full address, phone number and date of birth
- For trusts, you need the trust name, address, phone number and trust date
- Visit MetLife's website at <http://www.metlife.com/mybenefits> and enter Cook County in the Company Name field. Click the 'Next' button
- Log in to your [MyBenefits account](#) with your username and password or register as a new user
- After you log in, choose Group Life insurance. At the top of the page, choose the link for 'Beneficiaries'
- Enter details about each of your beneficiaries and print a copy for your records



### Protect Your Legal Rights, Identity and Online Privacy

As the pandemic continues, we all must remain vigilant and attentive. LegalShield and IDShield remain available and ready to support current plan participants.



#### Keeping Your Identity Safe

- Can you identify coronavirus scams?
- Do you know how to identify if a link for a vaccine is legitimate?
- Can you spot phishing email attempts from fake health professionals?

You may enroll in LegalShield, a legal protection plan, and/or IDShield, an identity theft and online privacy protection benefit within 31 days of a qualifying life event. Otherwise, you can enroll during Open Enrollment in October.



#### Navigating Your Legal Concerns

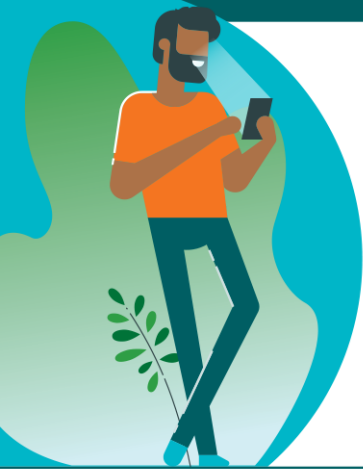
Identity theft can be scary and challenging to solve on your own, that's why you have direct access to a dedicated team of licensed private investigators to assist in protecting and restoring your identity.

Certified U.S. Licensed Private Investigators, experienced with all types of identity theft including criminal, medical and credit, are assigned to each case, creating a 1:1 relationship with you and your family.

For any voluntary benefit questions that you may have, please call 1-800-698-2849. You may also learn more by visiting [cookcountyvoluntarybenefits.com](https://www.cookcountyvoluntarybenefits.com).

### Digital Eye Strain: What We Know

With the increasing use of digital devices, many individuals suffer from eye discomfort after prolonged screen use. This is known as digital eye strain. Let's learn more.



Did you know that **83% of Americans use digital devices for at least 2 hours daily?** Adult Americans report experiencing the following symptoms of digital eye strain.

**32.4%**

experience eye strain

**27.2%**

experience dry eyes

**27.7%**

experience headaches

**27.9%**

experience blurred vision

**35%**

experience neck and shoulder pain

Did you know that **70% of Americans report their children are exposed to digital devices for at least 2 or more hours daily** and experience the following symptoms?

**5%**

experience neck and shoulder pain

**8.8%**

experience headaches

**9.1%**

experience dry, irritated eyes

**15.2%**

experience a reduced attention span

**27.9%**

experience blurred vision



#### Tips to avoid digital eye strain:

The Vision Council recommends individuals and their child(ren) visit an eyecare provider to discuss their digital habits and what solutions are available to relieve the symptoms of digital eye strain.

- Be sure to get an annual eye exam to see if the eye strain is from digital devices and whether you need new prescriptions glasses or lenses
- Take frequent breaks from using digital devices
- Reducing overhead lighting to eliminate screen glare
- Positioning yourself at arm's distance away from the screen
- Increasing text size on devices to make the screen more readable
- Blink more and look away from the screen every 20 minutes

**Vendor Name Changes:** MetLife acquired Versant Health and Optum Financial recently acquired ConnectYourCare. These acquisitions do not affect your benefits.

### Research Shows: Dental Health Affects Overall Health

Recently, an increasing amount of [scientific research](#) outlining the connection between good dental health and good health elsewhere in the body. For example, diabetes (which affects nearly 1 in 10 Americans) can increase the risk for [periodontal disease](#). In fact, [studies indicate](#) that controlling one's periodontal disease may also help to control one's diabetes, and vice versa.



Adults are more likely to lose their teeth due to periodontal disease than to tooth decay.

#### What is Periodontal Disease?

Periodontal disease attacks the jaw and gums, which provide tissue protection and structural support for the teeth.

The good news is that you can prevent most cases of periodontal disease by brushing your teeth and tongue (which can carry bacteria) and flossing to get between teeth and in the hard-to-reach spaces.

#### Your Smile Affects Your Health – and Your Connections

Smiles are just as important in the business world as they are outside of work. Our smile connects us to others, but a healthy mouth is an integral part of your overall well-being.

#### Cook County Dental Benefits in 2021

Remember to take advantage of your no-cost preventative services that include two dental exams and two cleanings annually.

For a listing of participating dental providers, please visit [guardiananytime.com/cookcounty](http://guardiananytime.com/cookcounty).



**COOK COUNTY  
GOVERNMENT**



### Report: 90% of Adults Struggle with Health Literacy

Health literacy is important because we all must find, understand, and use health information and services. Taking care of our health is part of everyday life, not just when we visit a doctor, clinic, or hospital. Health literacy can also help us prevent health problems and protect our health.



#### What is Health Literacy?

**Personal health literacy:** the degree to which individuals can find, understand, and use information and services to inform health-related decisions and actions.

**Organizational health literacy:** the degree to which organizations equitably enable individuals to find, understand, and use information and services to inform health-related decisions and actions for themselves and others.



#### Why is Health Literacy Important?

Most importantly, limited health literacy results in higher than necessary morbidity and mortality. Also, low health literacy costs everyone - you, your family, your employer, even health insurance companies - more money.



#### We Want to Help You Understand Your Benefits

Here you'll find a list of resources to help you understand some health insurance basics:

- [2021 Cook County Benefits Overview](#)
- [Blue Cross Blue Shield Insurance Basics](#)
- [Glossary of Health Coverage and Medical Terms](#)
- [Centers for Disease Control Health Literacy](#)
- [Kaiser Family Foundation - Health Insurance Explained: the YouToons Have it Covered](#)

## Small Investments Can Earn You a Big Retirement

Now is the time to consider increasing your contribution to the Cook County Deferred Compensation Plan. Even the smallest increase can potentially make a big difference in your retirement savings.

Let's see how an increase to a retirement plan could make a significant impact over time:

An increase of:	10 years	20 years	30 years
\$20 per month	\$3,293	\$9,287	\$20,190
\$50 per month	\$8,234	\$23,217	\$50,476
\$100 per month	\$16,469	\$46,435	\$100,953



Look towards the future! Increase your contributions today at [www.cookcountycdc.com](http://www.cookcountycdc.com).

If you have any questions regarding your Deferred Compensation Plan, you can:

Call: 1-855-457-2665

Email: [nrsforu@nationwide.com](mailto:nrsforu@nationwide.com)

Schedule a virtual visit at: <https://chicagocook.timetap.com/>



## Have questions?

Visit [cookcountyrisk.com](http://cookcountyrisk.com) or contact Employee Benefits at: [risk.mgmt@cookcountycil.gov](mailto:risk.mgmt@cookcountycil.gov)

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**COOK COUNTY**  
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