

FUNDAMENTALS

IMRF

RETIRED MEMBER EDITION

VOLUME 34 | NUMBER 3
FALL 2019

Need IMRF help? We're here for you

If you have an issue that only IMRF can solve, our Member Services Representatives are here to give you the help you need.

You have more options than ever to get your questions answered, including:

- **Secure Message:**
Send us a message through your Member Access account and get a reply in two business days.
- **1-800-ASK-IMRF (275-4673):**
Our phone lines are open Monday through Friday, 7:30 AM to 5:30 PM.
- **In-person appointment:**
If you need to discuss something in person, call us to set up an appointment with one of our Member Services Representatives.



Member Services Representatives hard at work in our call center.

When IMRF created the Member Services department in 1993, we had just five representatives answering the phones.

Today, we have a team of 21 working to serve you. We continue to add more resources as needed to better respond to your needs. ■

For more information, see pages 4-5



Vaccines—not just for kids anymore

These four vaccines can protect you against potentially devastating illnesses.

The Centers for Disease Control and Prevention (CDC) recommends four vaccines for older adults: Tdap (tetanus, diphtheria, and whooping cough), influenza, pneumococcal, and shingles.

About two out of every three older adults have gotten their flu and pneumococcal vaccinations, according to a 2016 study by the CDC. However, only about one out of three have their shingles vaccinations. Only one out of four have had Tdap.

Because older patients have so many other pressing

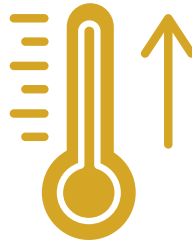
medical concerns, doctors sometimes fail to discuss vaccines with them, says William Schaffner MD, medical director of the National Foundation for Infectious Diseases and professor of infectious diseases at Vanderbilt Medical Center.

“They don’t have much time to talk about vaccines, so they leave it for the last three minutes in an encounter that’s already too brief,” Schaffner said.

If you haven’t yet been vaccinated, talk to your doctor or pharmacist about your options.

Influenza Vaccine

If you’re age 65 or older, you’re at much higher risk of complications from the flu. These complications can include pneumonia, hospitalization, and even death.



A flu shot every fall makes it less likely that you’ll get the flu. More importantly, if you get the flu anyway, you will be much less likely to have those potentially deadly complications.

“We need all the protection we can get if we’re age 65 and over,” Schaffner said.

Two types of flu vaccine offer more protection for older adults:

- **High-dose vaccine.** This has four times the amount of vaccine, which “gives more punch to the immune system,” Schaffner said.
- **Adjuvanted vaccine.** This vaccine contains an adjuvant, or immune stimulant, that boosts older, frailer immune systems.

You can ask for either of these by name at your doctor or pharmacy. The flu shot is covered under Medicare Part B.

Tetanus, Diphtheria & Whooping Cough Vaccine (Tdap)

The next time you’re due for your tetanus booster, you should get the Tdap vaccine.



“As a matter of fact, if more than 10 years has passed since your last tetanus booster, get Tdap now,” Schaffner said.

Tdap prevents against tetanus, diphtheria, and pertussis, or whooping cough. There are periodic outbreaks of whooping cough around the country, with 2012 being the most recent peak year.

Like the shingles vaccine, Tdap is covered under Medicare Part D, the optional prescription drug benefit plan.

Pneumococcal Vaccine

Pneumococcal vaccine protects against several potentially deadly diseases caused by pneumococcal bacteria. These diseases include pneumonia, meningitis, and septicemia. About 18,000 older adults die from pneumococcal disease each year.



There are two pneumococcal vaccines for people age 65 and older:

- Pneumococcal conjugate (PCV13)
- Pneumococcal polysaccharide vaccine (PPSV23)

You should get both vaccines if you are age 65 or older and have an illness that increases your risk of pneumococcal disease. These illnesses include immune disorders, heart disease, lung disease, diabetes, and others. A majority of people age 65 and older fall into this category, Schaffner notes.

If you are otherwise healthy, you should get at least one of these vaccines, the PPSV23. Some patients, in shared decision-making with their doctors, opt to get both vaccines.

If you get both vaccines, you should get PCV13 first, followed by PPSV23 11 months later. Pneumococcal vaccine is covered under Medicare Part B.

Shingles Vaccine

If you've had chickenpox, you could get shingles, a painful rash that affects the nerves. In more serious cases, shingles can cause nerve damage, facial paralysis, and hearing and balance problems. It can even cause vision loss if it occurs near the eye.



People age 50 and older are at greater risk for shingles. The two-dose shingles vaccine gives long-term protection.

"It is a spectacularly good vaccine," Schaffner said. "It stimulates even the less robust immune systems of people age 65 and older."

The CDC says that everyone age 50 and older should get the Shingrix version of the vaccine. However, the demand for Shingrix has caused shortages. Once you contact your medical provider, there could be a wait.

Schaffner notes that the shingles vaccine can hurt more than other vaccines. The shot itself can burn or sting, with more soreness afterward. Schaffner's own arm was sore for about three days after getting his shot.

"But a little bit of arm hurt is *nothing* compared to shingles, believe me," he said.

Because the shingles vaccine is covered under Medicare Part D, the optional prescription drug benefit plan, there may be deductibles or cost-sharing, depending on your plan. Out of pocket, it costs around \$100 a dose, though that can vary by area. ■

Should I get the hepatitis B vaccine?

The CDC's Advisory Committee on Immunization Practices now recommends that everyone who has diabetes be vaccinated against hepatitis B. According to Schaffner, shared glucometers that weren't properly disinfected have caused outbreaks of hepatitis B in assisted living centers and other senior care facilities.

A new two-dose hepatitis B vaccine called Heplisav B is more effective in older people and diabetics. The hepatitis B vaccine is covered under Medicare Part B.

Have an IMRF question? Here's where to go.



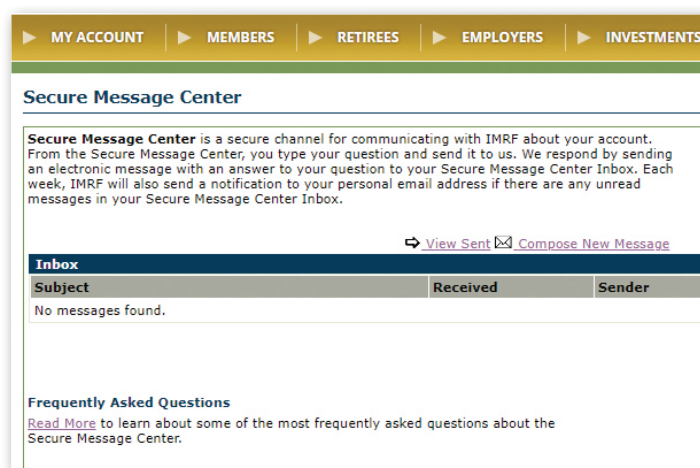
Need general information about your IMRF account?

Member Access (at www.imrf.org)

At some point, you may need information about your IMRF account. Maybe you need to look up an old tax statement. Maybe you forgot who you named as your beneficiaries. You can find all that and more in your Member Access account.

If you find something you need to change, there's a lot you can do online, right from your account. If you're moving or taking an extended vacation, you can change your address. You can change your beneficiaries or your tax withholding information, too.

Don't have a Member Access account, or forgot your password? See the right side of page 5 for more information.



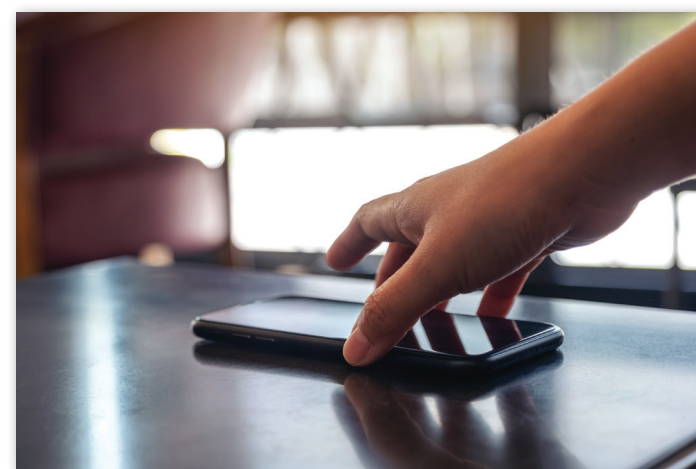
Have a question but don't need an immediate answer?

Secure Message (in Member Access)

Send IMRF a question, and you'll hear back from us in two business days. How? Log in to your Member Access account and click "Secure Message" under Quick Links. That will take you to our Secure Message Center, where you can send us a secure email.

Sending us messages this way keeps your private information safe. Additionally, you can send us your question when you're thinking about it, without having to wait for our phone lines to open.

Check back at the Secure Message Center for our reply. Each week, you'll get an email from us if an unread message is waiting for you.



Need an answer to your question right now?

1-800-ASK-IMRF (275-4673)

If you're making a decision and need information from us to proceed, your best bet for getting a quick answer is to call 1-800-ASK-IMRF. One of our Member Services Representatives will help you out. We're open Monday through Friday, 7:30 AM to 5:30 PM.

Since you're calling during working hours, our representatives can contact other departments in order to get the information you need.

The phone lines are busiest around lunchtime, and when we open on Monday morning. You may wait a little bit longer to speak to someone at these times.

SIGN UP FOR A MEMBER ACCESS ACCOUNT TODAY!

1. Go to www.imrf.org. Click "Register" in the little green box on the top right of the page.
2. If you've already taken this step and have a registration key, click "yes" and enter your key code.
3. If you don't have a registration key, click "no." Enter your information (name, last four digits of your Social Security Number, birth date, address), then click "continue."
4. IMRF will then send you a 16-digit registration key code by mail. You have 60 days to use it.
5. When you receive your registration key code, go back to www.imrf.org. Click "Register," click "yes," and then enter your registration key.
6. Verify your security questions, then pick your username and password. Now you have access!

ALREADY HAVE AN ACCOUNT? HERE ARE SOME TIPS:

- Once you've logged in, there's an easy way to return to your home page. Just click "My Account" and then select "My IMRF" from the top menu.
- Once you have a Member Access account, make sure it stays active by logging in regularly! (A handy way to do this is to set a recurring reminder on your calendar.) If you don't log in for 27 months, your account will be terminated, and you'll have to sign up again.
- If you forget your password, simply go to www.imrf.org and click "Forgot Password." Then, enter the email you used to register. IMRF will email you a temporary password. (Note: If you enter your password wrong five times, you will be locked out of your account. If you're locked out, wait 24 hours and follow the above instructions for resetting your password.)

Question & Answer

Q: What exactly is my “guaranteed amount”?

A: You are guaranteed the return of your member contributions and interest. This is called your “guaranteed amount.” Most retirees receive their guaranteed amount in the form of pension payments within two to four years of retiring.

If you die before you receive the total amount of the member contributions you paid into IMRF as an active member, your lump sum death benefit will also include this “guaranteed amount.” If you have an eligible surviving spouse, your guaranteed amount will not be part of the lump sum benefit; it will be paid out through the survivor’s pension.

Your guaranteed amount total is included on the Certificate of Benefits you were sent when you retired from IMRF. You can view a current estimate of your death benefits in your Member Access account. ■

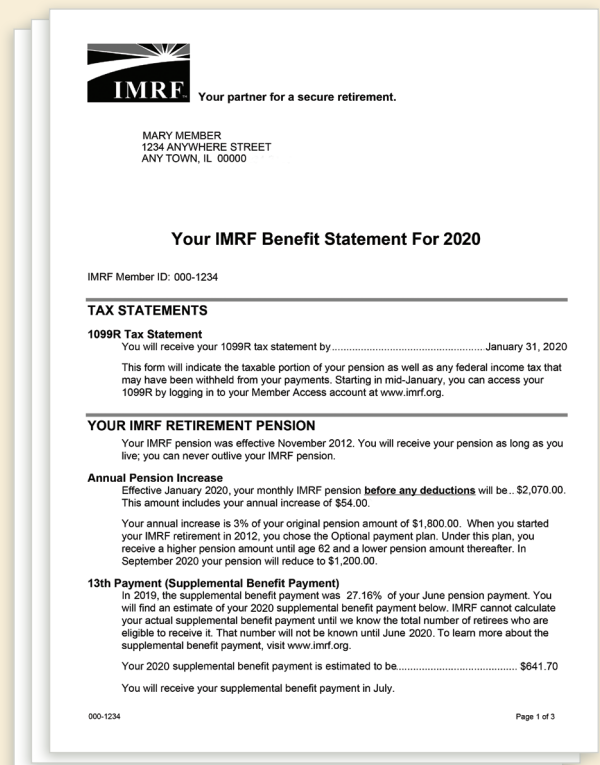
Coming this fall...

Your IMRF Benefit Statement for 2020

IMRF retirees, surviving spouses, and beneficiary annuitants receive an annual Benefit Statement. This statement ensures you have up-to-date information about your IMRF benefits and account information. We will mail your IMRF Benefit Statement for 2020 in late November 2019. It will include information such as:

- The amount of your annual increase and the amount of your 2020 pension.
- Current beneficiary information.
- Information about your 1099-R tax form.

Please note: If you retired in 2019, you will not receive a statement this fall. ■



Heading somewhere with a little less snow? Tell us your new address before you go!

Don't let your pension payment get delayed or put on hold! Make sure to tell IMRF your new address if you spend extended time away from home and forward your mail.

Even if you get your pension by direct deposit, we still need your current address to keep paying you. Don't just notify the post office; let us know as well! Also, don't forget to let us know when you return to your permanent address.

You can change your address online quickly and easily through Member Access. Log in to your Member Access account and click "Change Address" on the right side of the page under "Quick Links."

You can also send IMRF Form 6.20R, "Annuitant Information Change," to us by mail or by fax at 630-706-4289. Download this form at www.imrf.org/en/publications-and-archive/forms/forms-for-retirees-and-annuitants. ■



Mount Vernon workshop still available!

Financial checkup for retirees

Presented by financial educator Karen Chan. Workshop is approximately 90 minutes long.

You probably see your dentist and your doctor on a regular basis. But how long has it been since you had a financial checkup? This class will show you how to do your own review, using checklists you can personalize.

October 10 (Thursday) • 10 AM
Mount Vernon (Drury Inn and Suites)

Most of this year's Retiree Workshops filled up fast, but our Mount Vernon financial literacy workshop still has openings! Register today through Member Access or by calling 1-800-ASK-IMRF (275-4673).



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is published quarterly for IMRF retirees.

Erin Cochran, editor, ecochran@imrf.org
1-800-ASK-IMRF (275-4673) • www.imrf.org

Member Access

LETS YOU SAFELY & EASILY...



Register early for one of our free summer retiree workshops



View your 1099-R and direct deposit statements before they are mailed



Update your tax withholding, direct deposit, and beneficiary information



Ask us a question day or night and hear back in two business days



View details of your current and past pension payments



View and print your IMRF Member ID card

...AND SO MUCH MORE!

Sign up today at www.imrf.org! Look for the green box in the upper right corner and click "Register" to begin.