



New look, same commitment to excellence IMRF to launch new website, corporate brand in 2015

At IMRF, we understand how important it is to have convenient access to the information that affects your retirement and your future. In light of this, IMRF is launching a new and improved version of www.imrf.org in February 2015.

A website tailored to your needs

Drawing from customer surveys and focus groups, we have been working to completely redesign our website with an eye toward your needs and preferences as an IMRF retiree.

A few of these improvements will include:

- **Simpler navigation** to help you find what you need as quickly as possible.
- **Content written in plain language** to make our benefits and policies understandable and clear.
- **A mobile version** of the website, making every part of www.imrf.org easy to read on your phone or tablet.
- **The ability to change text size** for improved readability.

No matter what you're looking for, the new www.imrf.org will make it easier than ever for you to find what you need and understand what you read—at any time and from anywhere!

A visually pleasing experience

The website will also feature an attractive new look and feel—including a new logo and color scheme—that reflect IMRF's status as a national leader in the public pension industry.

Beginning early next year, this same logo and color scheme will appear on letters



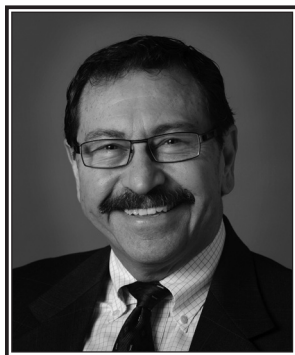
and publications you receive from IMRF. That includes the next issue of this newsletter, which will sport a beautiful new redesign. Keep an eye out for our trademark sunrise, whether in blue and gold or in black and white.

IMRF is with you on every step of your retirement journey. With the new www.imrf.org, we are doing our best to serve you better. If you have questions or comments on IMRF's plans for its new website and corporate brand, please share them with Communications Manager John Krupa at johnkrupa-communications@imrf.org. ❖

New for 2015! Choose from two IMRF-endorsed dental plans!

See page four for more details about Delta Dental's new High Option plan.

Great needs deserve a great response



Louis W. Kosiba
IMRF Executive Director

So far in this session of the Illinois General Assembly, 2,749 resolutions were adopted. I would like to discuss only one: Senate Resolution 1002, which sets aside 2015 as a “Year of Service and Civic Engagement.”

A number of groups from aging and retiree organizations, education, service, business, foundations, and IMRF, will join together in the coming year asking Illinoisans to support service in their communities. Illinois is a great state. But it also has great needs. Fortunately, it also has a strong infrastructure to coordinate volunteer opportunities.

Meeting needs through service

The resolution identifies three overarching challenges: education (especially reading skills), promoting healthy lifestyles for all ages, and boosting the independence of older generations. Certainly these are worthy goals deserving a great response.

Service brings opportunities for learning that boost student success, build new skills for workers, and embrace the gifts of older generations to address community needs. This is the essence of a sound economy. It can be a virtuous cycle which improves earning power for those working and brings rewards to those who volunteer, whether they are working or retired.

Challenged to be a pilgrim

As the retiree book club’s latest reading (*Why Good Things Happen To Good People*) explains, the act of giving can lead to a longer, healthier, and happier life. The science of human biology has finally caught up to the anecdotal evidence that helping others makes us feel good. It also makes us well.

When I read a book, I highlight sections which resonate with me. I would like to emphasize just one I highlighted from this book.

The authors spoke about life and the fact we all go through rough patches, which they called “deserts” or “the wilderness.” According to them, you can approach life as a pilgrim forging ahead and building a better life for yourself and those generations which follow, or you can be a tourist—observing but never participating in life.

2015 is a call to action; a call to getting Illinois’ pilgrims involved to help themselves and others. Choose to do what you can and what is your calling. Illinois, its citizens, and you will benefit by it. ❖

Reader thoughts on the benefits of altruism

Our fourth Book Club selection, *Why Good Things Happen to Good People*, examines the scientific evidence for how giving benefits the giver, identifies 10 ways of giving, and talks with a variety of generous individuals about how they have been inspired to give of themselves to others. It also inspired the following thoughtful feedback from one of our retirees:

“Sometimes, after watching the news or reading the newspaper, I close my eyes and imagine what this world would be like if people simply liked one another. What would a world filled with tolerance and compassion and gratitude be like? How would a world where everyone felt safe and cared for go about daily living? Would a world that truly guided and encouraged its citizens to live in love (as the 10 ways of giving suggest) even know what war or greed or hatred were all about?”

“Every book teaches and *Why Good Things Happen to Good People* is no exception. What

a wonderful guide to living. We are presented with touching stories of inner conquest. We are given enlightened paths to follow. We are shown how to become the change we would like to see.

“*Why Good Things Happen to Good People* is a book that, if taken to heart, could change the world. To borrow a quote from the book: ‘One day, hatred may outlive its usefulness.’ The thought-provoking ideas within this book could easily lead the way.

“I enjoyed this book a lot. Thank you, Louie, for suggesting it.”



Retirees

IMRF Book Club Online Discussion Boards

Welcome to the online discussion boards for IMRF's Book Club—we're glad you can join us!

Our discussion boards compliment the *Retiree Fundamentals* newsletter-based book club.

Each book we read has its own discussion board. To enter a discussion, click on the link below of the book you want to discuss.

Everyone is welcome
You do not have to be an IMRF retiree to participate in our book club discussions. Anyone who is interested in discussing the book may participate. We welcome you all, and hope you enjoy our online book club!

Learn how to register for our Discussion Boards [here](#). Please review our [terms of use](#) prior to joining a discussion.

Book Discussion Boards

Book #1—*Transitions: Making Sense of Life's Changes*
by William Bridges

Book #2—*Thanks! How Practicing Gratitude Can Make You Happier*
by Robert A. Emmons, Ph.D.

Visit IMRF's online book club discussion boards!

Are you interested in discussing a Book Club book online? Go to www.imrf.org and click on the “Retirees” link at the top of the page. Then click the “IMRF Book Club Discussion Boards” link.

IMRF Book Club—Book #5

Drop Dead Healthy

by A.J. Jacobs

Feedback due date: **April 3, 2015**

Send your feedback to:

Louis Kosiba, IMRF Executive Director

(We welcome all feedback, whether by email, written letter, or conversation on our discussion boards.)

Email: louiskosiba-executivedirector@imrf.org

Letter: IMRF, 2211 York Road, Suite 500
Oak Brook, IL, 60523-2337

2015 IMRF-endorsed health plans

For additional information about the following IMRF-endorsed medical benefit plans, call Doyle Rowe LTD at 1-800-564-7227 or visit their website at www.doyle Rowe.com.

NEW! Choice of two dental plans available for 2015

IMRF retirees can now choose from two dental plans offered by Delta Dental. The current plan will remain the Standard Option with no change in rate. The new High Option plan offers a higher annual maximum, enhanced coinsurance schedule, and implant coverage. Both plans are PPO plans, and reimbursement is based on the PPO dentist reduced fees.

If you are currently enrolled in the Standard Option plan you may switch to the new High Option plan *even if you have been in the Standard Option for less than one year*. Your new plan will be effective **January 1, 2015**. If you do not switch plans January 1, 2015, you must remain in the Standard Option until your one-year anniversary date. *If you wish to remain in your current plan **no action is required**.*

Delta Dental High Option and Standard Option Plans

High Option*

\$2,000 Annual Maximum
\$50 deductible for Basic & Major services

Diagnostic & Preventive (100% of PPO Reduced Fee)

Includes:

- Routine exams twice a year
- Bitewing X-rays twice a year
- Full-mouth X-rays every three years
- Cleanings twice a year
- Fluoride treatments for children once a year
- Space maintainers

Basic (80% of PPO Reduced Fee)

Includes: Fillings • Endodontics • Periodontics
Oral Surgery • General Anesthesia w/Oral Surgery

Major (50% of PPO Reduced Fee)

Includes: Crowns • Bridges • Dentures • Implants

High Option Premium

(guaranteed through December 31, 2015)

Single	\$41.37
Single +1	\$82.79
Family	\$128.95

Standard Option*

\$1,000 Annual Maximum
\$50 Deductible for Basic & Major services

Diagnostic and Preventive (100% of PPO Reduced Fee)

Includes:

- Routine exams twice a year
- Bitewing X-rays twice a year
- Full-mouth X-rays every three years
- Cleanings twice a year
- Fluoride treatments for children once a year
- Space maintainers

Basic & Major (50% of PPO Reduced Fee)

Includes:

Fillings • Endodontics • Periodontics
Oral Surgery • General Anesthesia w/Oral Surgery
Crowns • Bridges • Dentures

Standard Option Premium

(guaranteed through December 31, 2015)

Single	\$30.81
Single +1	\$61.65
Family	\$96.03

**A one-year enrollment is required.*

IMRF-endorsed health plans—Age 65 and older

Blue Cross Blue Shield of Illinois Plan F*

- Available to Illinois residents age 65 and older with Medicare Parts A & B and certain other disabled Illinois residents with Medicare Parts A & B.
- Traditional Medicare supplement that covers Part A & B deductibles and coinsurance amounts for Medicare-approved expenses.
- Freedom to choose doctors and hospitals. Med-Select option requires that participating hospitals are used for non-emergency inpatient hospitalizations.
- HMO and PPO available in 2015 for residents of Cook, Dupage, Will, and Kane counties.
** Plans A, C, G, K, L, and N are also available.*

2015 rates have not yet been released; however, increases, if any, are expected to be minimal.

United Healthcare Medicare Complete

2015 Monthly Premium Rate: \$0 (No monthly premium)

- Available to retirees and spouses age 65 and older with Medicare Parts A & B residing in certain counties in Illinois and Missouri. Contact Doyle Rowe LTD for a complete list of counties.
 - In-network out-of-pocket maximum \$3,800.
 - 100% of specified preventive services including annual routine physical, diabetes self-management, bone mass measurement (one per year), immunizations, colorectal screening (one per year), and the like.
 - A variety of co-pays for physicians, specialists, and other medical services.
-

Seniors Choice

2015 Monthly Premium Rate: \$175.32—\$416.33 (based on plan choice and age)

Seniors Choice offers three group retiree medical plans and three prescription drug plans available nationwide to retirees and spouses age 65 and older with Medicare Parts A & B. Prescription drug plans have separate monthly premiums which will range from \$146.06 to \$287.41 per month and are underwritten by Humana. Those currently enrolled in a Seniors Choice plan with prescription drug coverage will receive the appropriate forms and instructions on transitioning to the Humana prescription drug plans.

Health Alliance PPO — 2015 Monthly Premium Rate: \$206 (with standard Rx)

Available to retirees and spouses age 65 and older with Medicare Parts A & B residing in select counties in Illinois. For a complete list of counties, contact Doyle Rowe LTD at 1-800-564-7227.

Health Alliance HMO — 2015 Monthly Premium Rate: \$191 (with standard Rx)

Available to retirees and spouses age 65 and older with Medicare Parts A & B residing in select counties in Illinois. For a complete list of counties, contact Doyle Rowe LTD at 1-800-564-7227.

Humana Regional PPO — 2015 Monthly Premium Rate: \$42—\$161 (Rates vary by region of residence)

- Available to retirees and spouses age 65 and older with Medicare Parts A & B nationwide.
- Annual in-network out-of-pocket maximum \$3,400.
- A variety of co-pays for physicians, specialists, and other medical services.
- 100% of in-network preventive services including annual routine physical, diabetes self-management, bone mass measurement (one per year), immunizations, colorectal screening (one per year), and the like.

Humana Local PPO — 2015 Monthly Premium Rate: \$33—\$318 (Rates vary by city of residence)

The in-network co-pays and annual out-of-pocket maximum differ depending upon area. The information below is a sample of the Chicagoland area's Local PPO plan. For details of the Local PPO plan in your area, please contact Doyle Rowe LTD.

- Available to retirees and spouses age 65 and older with Medicare Parts A & B in specific cities throughout the country based on network accessibility.
- Annual in-network out-of-pocket maximum \$5,000.
- 100% of in-network preventive services including annual routine physical, diabetes self-management, bone mass measurement (one per year), immunizations, colorectal screening (one per year), and the like.
- A variety of co-pays for physicians, specialists, and other medical services.

Humana PDP (Prescription Drug Plan) — 2015 Monthly Premium Rate: \$99.46
\$4/\$25/\$54/33% to \$2,960. Tier 1: \$4 through the coverage gap to \$4,700. Cost-sharing during catastrophic coverage: greater of \$2.65/\$6.60 or 5% coinsurance.

IMRF-endorsed health plan—Under age 65

Blue Cross Blue Shield of Illinois Comprehensive Major Medical

- Available to retirees and/or their family members under age 65 residing in Illinois—call Doyle Rowe LTD for details.
- You may be able to continue your employer-provided coverage until age 65 at your own cost—check with your employer. However, the Affordable Care Act may provide you with additional health insurance options that are less expensive than the options provided by your employer.
- HMO now available in certain counties.
- Subsidy eligible if retiree qualifies.

2015 Open Enrollment runs from November 15, 2014 through February 15, 2015. Those not enrolling during this time must meet Special Enrollment Eligibility criteria. Contact Doyle Rowe LTD for more information.

Sav-Rx Prescription Discount Card

The Sav-Rx Advantage Prescription Drug Discount Card Program is available nationwide, at a cost of **\$1.50** per household per month (\$18 per year), to all IMRF retirees, spouses, and dependent children under age 26.

The Sav-Rx card is not a Medicare Part D plan. You cannot use the Sav-Rx card at the same time you receive discounts from a Medicare Part D plan.

Looking for a vision care plan?

The following premiums for the United Healthcare vision plan are guaranteed **through September 30, 2016**. Monthly premiums will be deducted from your IMRF benefit payment. One year enrollment is required. (The premium amounts listed below are per month.)



2015 Premiums: Individual \$7.50, Retiree + One \$13.25, Family \$21.70

	In-Network provider	Out-of-Network provider
Vision Care Services		
Exam once every 12 months	You pay \$10 co-pay	Plan pays \$40
Frames once every 24 months	Plan pays 100% up to \$130 retail	Plan pays \$45
Lenses once every 12 months		
Standard Single Vision	You pay \$10 co-pay	Plan pays \$40
Standard Bifocal	You pay \$10 co-pay	Plan pays \$60
Standard Trifocal	You pay \$10 co-pay	Plan pays \$80
Contact Lenses		
Standard (includes disposable/frequent wear)	You pay \$10 co-pay	Plan pays \$125
Premium (includes toric/multifocal)	Plan pays 100% up to \$125 retail	Plan pays \$125

Interested in long-term care insurance?

Doyle Rowe LTD has partnered with ACSIA Partners (formerly known as LTC Financial Partners) to provide education for IMRF members about a variety of long-term care insurance plans. In the coming months we will be launching an initiative through IMRF employers that may afford retirees more plan options at discounted rates. Contact Doyle Rowe LTD at 1-800-564-7227.



Illinois Municipal Retirement Fund

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Fundamentals

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*IMRF does not endorse any outside agencies mentioned
in this newsletter unless specifically stated.*

Previous editions of Fundamentals newsletters are available online at www.imrf.org

Board certifies new trustees

The IMRF Board of Trustees certified two new trustees at a special meeting held September 25, 2014:

- David C. Miller as an Executive Trustee for the term of January 1, 2015, through December 31, 2016.
- Natalie Copper as an Employee Trustee for the term of January 1, 2015, through December 31, 2019.

This past year, the Illinois General Assembly passed Public Act 98-0932. This law provides that if there is only one candidate for an IMRF Trustee position, no election need be held for that position.

Only David Miller and Natalie Copper submitted the required number of signatures and met the statutory requirements to be a candidate for each of their respective positions. Therefore, no elections were held.

This also means that no cost was incurred for administering two elections with only one candidate each, saving IMRF and Illinois taxpayers money. ❖

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