

Fundamentals

Illinois Municipal Retirement Fund
Retired Member Edition

V. 17 No. 1
Winter 2002



2002 rates for BlueCross BlueShield of Illinois

IMRF published available 2002 rates for IMRF endorsed medical benefit plans in the Fall edition of *Fundamentals* (mailed with the November benefit payment). BlueCross BlueShield of Illinois rates were not available in time for that issue but they appear below.

directly to any IMRF retirees who are enrolled in a Blue Cross and Blue Shield plan. For additional information about any of the endorsed medical benefit programs or to enroll in the plans, **please contact Doyle Rowe LTD at 1-800-564-7227 or visit their website at www.doyle Rowe.com.** ▲

Rate increase notices were mailed

Available to retirees and/or spouses age 65 and over

Blue Cross and Blue Shield of Illinois Plan F*

Available to retirees and their spouses age 65 and over with Medicare Parts A & B.

- Plan Type: **Traditional Medicare supplement plans A through F** which provide choice of doctors and hospitals, timely paperless claim processing, and a schedule of benefits to meet your needs.
- Cost: **Premiums vary by location, age, and plan.**

Note: *Not subject to pre-existing conditions or medical underwriting.*

Illinois residents living **OUTSIDE** of Cook, DuPage, Kane, Lake, McHenry, and Will Counties

Illinois residents living **INSIDE** of Cook, DuPage, Kane, Lake, McHenry, and Will Counties

Age	Monthly Premium Standard
65-66	\$90
67-69	\$105
70-74	\$122
75-79	\$141
80+**	\$149

Age	Monthly Premium Standard
65-66	\$107
67-69	\$123
70-74	\$145
75-79	\$167
80+**	\$177

* Plans A, C, D, E and Med Select plans are also available. Call Doyle Rowe LTD for more information on these plans.

** Retirees cannot newly enroll in the plan after age 79, however they may stay in the plan regardless of age.

Important Tax Announcement

If you do not want to change your tax withholding status, *no action is necessary*. If you want to change your withholding status, please read the following:

- If we **are** withholding income tax from your benefit payments, you may elect not to have income tax withheld.
- If we are **not** withholding any income tax from your benefit payments and you want tax withheld, you may elect to have us withhold tax.



Changing your tax withholding status

To change your Federal income tax withholding, you may request Form W4-P by calling IMRF at 1-800-ASK-IMRF (1-800-275-4673). Form W4-P is also available through the IMRF *Online* (www.imrf.org) Retiree Forms area.

After completing the form, you will need to return it to IMRF at 2211 York Road, Suite 500, Oak Brook, IL 60523-2337. ▲

Questions about endorsed health plans?
Call Doyle Rowe LTD at 1-800-564-7227



When you lose a loved one

We understand that dealing with any death is difficult, but it is at the same time important to take care of business matters such as contacting IMRF. There are certain steps to take when reporting the death of a member to IMRF and beginning the process of applying for a surviving spouse pension or other death benefit. The following is a brief explanation of the process for reporting a death to IMRF.

What you need to do

- Telephone an IMRF Member Service Representative at 1-800-ASK-IMRF (1-800-275-4673) to report the death to IMRF. **Please have the member's name and Social Security number available when you call.**
- The Member Service Representative will ask you several questions, including the date the member passed away, your identity, and whether there is a surviving spouse who might be entitled to a benefit.
- IMRF will mail a letter to the person handling the deceased member's affairs. This letter lists the names of the beneficiary(ies) that the member specified and includes any benefit forms that should be filled out, such as IMRF Form 5.30, "Application for a Death Benefit." This letter will also request a photocopy of the death certificate and copies of marriage and birth certificates for a surviving spouse.

You may wish to keep a copy of this article with your important papers or give a copy of this article to family or friends who may help handle your affairs.

Some facts to know about reporting a death to IMRF

It is best to mail all forms and other materials together to IMRF. These forms might include a **copy** of the death certificate and **copies** of marriage and birth certificates. Please write the member's name and Social Security number on all documents. This allows our staff to make sure all necessary documents have been received and enables claims to be processed promptly.

We cannot give the names of any beneficiaries over the phone.

IMRF may request that a pension payment be returned. If a member passes away during a given month, he or she is still entitled to that month's

pension payment.

However, if the member dies near the end of a month and IMRF has already sent the following month's pension payment, we will request that the payment be returned. For example, if a member dies on February 1, we will not request that the February benefit payment be returned. However, if the member dies on January 31, he or she may have received a February benefit payment. In this case, IMRF would request that the February benefit payment be returned. ▲

Check your credit report

In response to the article in the last *Fundamentals* about identity theft, many of you contacted IMRF asking for information on how to obtain a credit report. Below you will find telephone numbers and websites for the three major credit reporting agencies. In most cases, it will cost about \$8 for each report.

- **TransUnion:** 800-888-4213 (www.tuc.com)
- **Experian:** 888-EXPERIAN (www.experian.com/consumer)
- **Equifax:** 800-685-1111 (www.equifax.com)

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IMRF Main Office & Mail Address: 2211 York Road, Oak Brook, IL 60523-2337
Regional Counseling Center: 3000 Professional Drive, Springfield, IL
1-800-ASK-IMRF (1-800-275-4673)

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"Experience is a hard teacher because she gives the test first, the lesson afterward."
— *Vernon Law*