Open Enrollment for IMRF’s 2022 Endorsed Health Insurance Plans

October 15 - December 7 for Some Plans and November 1 - December 15 for Others

Your IMRF benefits do not include health insurance. For health insurance after retirement, you have a number of options depending on your circumstances. One option is to purchase an individual health insurance policy.

IMRF-Endorsed Health Plans
The IMRF Board of Trustees has endorsed several health insurance plans offered by Doyle Rowe LTD, IMRF’s Endorsed Health Plan consultant.

IMRF-Endorsed Health Plans available through Doyle Rowe LTD include:

FOR RETIREES 64 & UNDER
- Medical Insurance
- IMRF Dental Plans
- IMRF Vision Plans
- Long Term Care

FOR RETIREES 65 & OVER
- Medical Insurance
- Prescription Drug Plans
- IMRF Dental Plans
- IMRF Vision Plans
- Long Term Care

Plan details can be found on the Doyle Rowe website: https://www.doylerowe.com/members/imrf
The Internet allows us to stay connected, informed, and involved with family and friends. As with any public environment, it also requires awareness and caution. Just as you use locks to keep criminals out of your home, you also need safeguards to secure your computer, cell phone, or tablet. Follow these tips to help you make safe and smart decisions online:

**Passwords and Locking Your Devices**

- Choose a password that means something to you and you only; use strong passwords with eight characters or more that use a combination of numbers, letters, and symbols.

- Change any default passwords on your mobile device to ones that would be difficult for someone to guess. Use different passwords for different programs and devices.

**Social Media Safety**

- Keep your mobile devices in your possession at all times and always be aware of your surroundings. In order to prevent theft and unauthorized access, never leave your mobile device unattended in a public place and lock your device when it is not in use.

- If you use social networking sites such as Facebook, be sure to limit the amount of personal information you post online and use privacy settings to avoid sharing information widely.

- Be careful what you post and when. Wait to post pictures from trips and events so that people do not know where to find you. Posting where you are also reminds others that your house is empty.

- It is important to add only people you know on social media sites and programs like Skype; adding strangers could expose you and your personal information to scammers.

**Personal Information, Attachments, and Public Wifi**

- Most businesses or organizations don’t ask for your personal information over email. Beware of any requests to update or confirm your personal information.
Avoid opening attachments, clicking on links, or responding to email messages from unknown senders or companies that ask for your personal information.

Beware of “free” gifts or prizes. If you think something is too good to be true, then it probably is.

Don’t access your personal or banking accounts online from a public computer, such as a library computer.

Think Before You Connect. Before you connect to any public Wi-Fi hotspot—like on an airplane or in an airport, hotel, train/bus station or café—be sure to confirm the name of the network and exact login procedures with appropriate staff to ensure that the network is legitimate. Using your mobile network connection is generally more secure than using a public Wi-Fi network.

Antivirus Programs and Keeping Apps Up to Date

Install and regularly update the security programs on your computer, such as antivirus, and anti-spyware. These programs can help to protect the information on your computer, and can easily be purchased from software companies on the web or at your local office supply store.

Know your apps. Be sure to review and understand the details of an app before downloading and installing it. Be aware that apps may request access to your location and personal information. Delete any apps that you do not use regularly to increase your security.

Keep software up to date. Install updates for apps and your device’s operating system as soon as they are available. Keeping the software on your mobile device up to date will prevent attackers from being able to take advantage of known vulnerabilities.

October is Cybersecurity Awareness Month

Cybersecurity Awareness Month is focused on raising awareness about the importance of cybersecurity across our nation and ensuring that all Americans have the resources they need to be safer and more secure online.

For information about Cybersecurity Awareness Month or the STOP. THINK. CONNECT | CISA public awareness campaign visit www.cisa.gov/cybersecurity-awareness-month or www.cisa.gov/stophinkconnect.
Every November IMRF will provide an online Benefit Statement for the next year, for members who retired the previous calendar year or before. You can view or download your Benefit Statement from Member Access quickly and easily!

To view your Benefit Statement, log into your Member Access account and click on Benefit Statements under Quick Links, on the right side of the screen.

If you do not already have a Member Access account, you can create one at www.imrf.org/register. Please follow the instructions on page 5.

Prior to the Covid-19 pandemic, IMRF’s assets were around $44.8 billion. A year and a half later, despite market volatility at the beginning of the pandemic, IMRF has seen record high asset growth. At the end of June, IMRF’s investment assets are around $54.7 billion.

You can count on IMRF to fulfill its pension promises.

Locally Funded, Financially Sound.
How to Register for a Member Access Account

Step 1
Click "Register" in the green box at the top right of www.imrf.org.

Step 2
Either call 1-800-ASK-IMRF to request your registration key from your current statement, or click "No" to request that a registration key be mailed to you.

Step 3
Once you have received your registration key, return to this screen and click "Yes" to enter your new registration key.

Step 4
Follow the prompts and answer the questions to create your Member Access account.

To see a video that takes you through the steps of creating a Member Access Account, go to www.imrf.org/retirees-member-access.
Two Important Tax Documents Coming Up
Your 1099-R and the W-4P Will be Available in Member Access

Do not need to submit a new form unless you want to change your tax withholding. If you do not file a new W-4P, IMRF will compute your withholding based on the information from the existing W-4P we have on file.

Your 1099-R Statement
Starting in mid January, you will be able to view or download your 1099-R statement in your IMRF Member Access account. Your 1099-R Statement will also be mailed to you by the end of January.

You will need Form 1099-R when filling out your federal and state income tax returns for the 2021 tax year. Your 1099-R will show the gross amount of benefits you received from IMRF in 2021. It will also show the federal income tax withheld from your benefit payments and, for most people, the taxable portion of your benefit.

To view your 1099-R statement, available in January, log into your Member Access account. After you log in, go to the Quick Links section, in the right column of the home page, and click on EFT and Tax Statements. Your

Changing Your Tax Withholding in Member Access
The IRS is projected to release the 2022 W-4P form in November or December 2021. As an IMRF retiree, you need the W-4P to establish or change your tax withholding from your benefits payments.

If you already have a W-4P on file with IMRF, you do not need to submit a new form unless you want to change your tax withholding. If you do not file a new W-4P, IMRF will compute your withholding based on the information from the existing W-4P we have on file.

To update your tax withholding online, log into Member Access. After you log in, go to the Quick Links section, in the right column of the home page, and click on Change Tax Withholding.

If you do not already have a Member Access account, you can create one at www.imrf.org/register.

A paper copy of the 2022 W-4P form will also be available for download at www.imrf.org/retiree-forms. For more information on these important tax documents, go to www.imrf.org/taxes.
Separation of Service Requirement and Return to Work Policy

Separation of Service Requirement
(applies to Retirees who terminate from IMRF participation January 1, 2021 or after)
In order to qualify to begin receiving pension payments, you must:
• Stop working for any IMRF employer in any capacity, and
• Not return to work for an IMRF employer for at least 60 days after your pension start date, and
• Not enter into an agreement or pre-arrangement to return to employment in any capacity with any IMRF employer prior to retirement or for at least 60 days after your pension start date. This includes returning or making plans to return as a part-time employee, independent contractor, or leased employee.

Change in Return to Work Policy
(became effective January 1, 2021)
A retiree who returns to work in an IMRF-qualifying position will no longer immediately be re-enrolled in IMRF and have his or her pension stopped. Instead the retiree will become re-enrolled in IMRF once he or she has reached the employer’s hourly standard. The hourly standard is either 1,000 or 600 hours worked per year—check with IMRF before returning.

Once the retiree has worked enough hours to reach the employer’s hourly standard, he or she must either:
• Be re-enrolled in IMRF (and his or her pension will be suspended), or
• Stop working for his or her IMRF employer for the remainder of the 12-month period

For more information on IMRFs Separation of Service and Return to Work policies, go to www.imrf.org/return-to-work.
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IMRF Email Newsletters - Don't Miss Out!

If you have not been receiving the IMRF email Fundamentals newsletters, you are missing out on timely news, important how-to articles, and links to useful IMRF online tools.

If you are not receiving the email newsletters, please register for a Member Access account on the IMRF website, and provide your email address. You will need a registration key to create your account.

To request a registration key, call 1-800-ASK-IMRF (275-4673), or go to www.imrf.org/register to request that a new registration key be mailed to you.