

New HMO Cards Are On Their Way

All participants of a Retiree HMO plan, regardless of whether changes were made, will receive a new HMO card. If you have not received your new card by December 31st, please contact Blue Cross Blue Shield to request that a new card be issued.



RUSH Physician Group leaves BCBS HMOs

On October 29, 2010 we were informed by BCBS of Illinois that they were unable to reach an agreement with the Rush Physician Group – Rush Health Associates for the 2011 plan year. As a result, this physician group will be removed from all BCBS HMO networks effective January 1, 2011.

If you are an HMO member that is currently using Rush, you should contact your primary care physician (PCP) and determine if he/she is part of any other physician group within the BCBS HMO network (besides Rush Health Associates). If you need to change your physician for the 2011 plan year, please contact BCBS at 800-892-2803.

And the results are IN!



Pursuant to the Illinois Pension Code, Trustee elections were held on October 27, 2010 for the positions of Cook County Annuitant Trustee, Forest Preserve Annuitant Trustee, and Cook County Employee Trustee. As a result of these elections an Independent Election Administrator declared the winners for each position as follows:

- Cook County Annuitant Trustee - John E. Fitzgerald
- Forest Preserve Annuitant Trustee - Robert Janura
- Cook County Employee Trustee - Clem Balanoff

Their 3 year terms began on December 1, 2010. Thank you to all those who participated by voting or running.

New Service:

CVS Caremark iBenefit

Beginning in 2011, those of our members enrolled in the Fund's health benefits program will receive iBenefit reports in the mail from CVS Caremark.

Your CVS Caremark iBenefit Report is a personalized summary of your prescription history. It highlights opportunities to save you money. Based on your history, the report will show how you can save by using generics, preferred brands, and 90-day service. It also measures the savings that could be realized if you make a change.

Managing Your Health

Over the past 18 months, the Fund has seen an increase in the utilization of prescription medications – this means more of you, our members, are managing your health by adhering to treatment plans.

Prescription costs are down for members overall because many of you are choosing to use a Generic alternative or Generic equivalent of a Brand medication.

Please speak with your physician, your pharmacist or contact Caremark at 888-752-7231 for more information regarding Generic Medication Options.

Lifestyle-driven medications continue to top our lists of drugs in terms of utilization and cost. We will continue to explore opportunities to help you, our members, manage and improve your health and in turn drive down this utilization and cost.

As a member of the Fund's retiree health benefit, you have access to a comprehensive suite of benefits and services to help manage and improve your health. Please continue to utilize both BCBS and Caremark for these resources in addition to working with your physician.

Remember, continued management of your health will lower costs. Lowering costs will drive down premiums.

Questions
or Concerns?
Feel free to call the
Pension office at
312.603.1200



While overall utilization of medications is up by 3%, member cost is down by 14%.

70% of all prescriptions filled are now generic – an increase of 5% in the last 9 months.

4 of the top 5 therapeutic categories are lifestyle related; Ulcers, Blood Pressure, Cholesterol and Type 2 Diabetes - these 4 categories account for 37% of our prescription plan cost.

We kicked off a Diabetes Management Program in January 2010 to assist the 25% of our members identified with Type 2 Diabetes. To date, 85% of those contacted are participating in the program.

Health Care Reform

WHAT DOES THIS MEAN FOR THE FUND'S RETIREE HEALTH BENEFIT?

The Fund offers a retiree-only insurance plan, which makes us exempt from the Health Care Reform requirements at this time. However, the Fund has been proactively adhering to the standards of this law, including allowing dependant coverage to age 26 and eliminating lifetime maximums. We will continue to efficiently monitor and manage the Retiree Health Benefit on behalf of our members as we strive to ensure the highest quality of benefits for all.



TIMELINE – JOURNEY TO 2014

2010	2011	2012	2013	2014
•Increase dependent age to 26	•Employers will be required to report value of healthcare on employee W2	•Hospitals with high rates of readmissions will face reduced Medicare payments	•Employer Tax Deduction for Retiree Drug Subsidy will end	•Health insurance exchange for State, Individual, and small group plans •Removal of lifetime maximums and preexisting condition provisions

Vaccination Station

The only thing worse than being sick is being sick and knowing it might have been prevented. Over the years, vaccines have greatly reduced the spread of infectious diseases. When immunization rates are higher, it is less likely for the virus to reach vulnerable people, and fewer outbreaks occur. The Centers for Disease Control and Prevention recommends three vaccines for older Americans: **seasonal influenza, pneumonia** and **shingles**.

This year's flu vaccination includes immunization for the H1N1 strain of the virus. As a member of the Cook County Retiree Health Benefits, Influenza, Pneumonia, and Shingles vaccinations are all included with your co pay as part of a doctor's office visit. Contact your physician to set up an appointment today.

Suggestions to help avoid contracting a virus:

- Wash your hands
- Get a full 8 hours of sleep
- If you smoke, you should quit
- Stay home if you have a cough or fever
- Sneeze or cough into a tissue or the crook of your arm, not your hands



NEED TO CONTACT US?

If you have any questions or concerns, please do not hesitate to contact the Fund. For your convenience there are several ways to contact us.

By Phone: 312-603-1200

You will be calling our automatic phone system. This system has 2 options for choosing the right person to assist you.

For Retirees:

If you are a Cook County or Forest Preserve Retiree —Press 1

Frequently Asked Questions

—Press 0

Forms or Applications?

—Press 1

Retirement Counselor?

—Press 2

Health Benefits Counselor?

—Press 3

Send us a letter or visit us:

Send us your questions or requests through mail to:

Cook County Pension Fund
33 N. Dearborn St., Suite 1000
Chicago, IL 60602

You can also visit this office Monday-Friday
8:30AM-4:30PM

For All Others (Including Active Employees):

If you are NOT a Cook County or Forest Preserve Retiree —Press 2

Frequently Asked Questions

—Press 0

Forms or Applications?

—Press 1

Retirement Counselor?

—Press 2

Disability Counselor?

—Press 3

Refunds Counselor?

—Press 4

Question regarding an Annuity Application?

— Press 5

Send us a fax to: 312-603-9760

Visit our website at
www.cookcountypension.com

Reasons to contact the Fund:

- Update your beneficiary form
- Change your address
- Change or sign up for Direct Deposit
- Report a Qualified change for Health Benefits
- Report the death of member or dependent

Cook County Pension Fund
33 N. Dearborn St., Suite 1000
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PENSIONNOTES

WINTER 2010

Newsletter for Member's of the County Employees' Annuity & Benefit Fund of Cook County and Forest Preserve District Employees' Annuity & Benefit Fund of Cook County

On Behalf of...

the Cook County Pension Fund, our Board of Trustees, and staff we welcome you to the Winter 2010 edition of *Pension Notes*.

We hope you take the time to read through this entire newsletter. It is filled with enlightening and useful information regarding you, your benefits and the Fund.

Inside this issue you'll find...

- 2010 Trustee Election Results
- Tips on Managing Your Health
- Federal Health Care Reform Timeline
- Our Contact Information

The Fund continues to recover from the effects of the 2008 financial crisis and continues to build on the market recovery. As of October 31, 2010, the unaudited asset values have reached in excess of \$7.0 billion for the County Fund and \$167 million for the Forest Preserve Fund. This marks noteworthy improvement from the November 30, 2008 asset values of \$5.6 Billion for the County Fund and \$141 Million for the Forest Preserve Fund.



It is our goal to provide you with exceptional service in the support and administration of your annuity and health benefits. We appreciate the years of service and dedication you've contributed as employees of Cook County and the Forest Preserve District, and hope that you are pleased with the benefits that you receive as a product of your contributions.

Have a Happy and Safe 2011!

P.S. You can expect to receive an advice in the mail at the beginning of the year, detailing your 2011 monthly benefits and deductions. Please retain this advice for your records.

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Did you know... that the Pension Fund has a website?

You can learn more about the Fund and the benefits we offer by visiting
www.cookcountypension.com

You can also use the website to send to us an email. Just locate the "Contact Us" section, fill in the requested information and we will respond to you as soon as possible.



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