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2017 In Review

Active Members

20,000+

Retirees

18,000+

Counselor Meetings

5,000+

SilverScript Prescription
Drug Plan Enrollment

8,500+

Open Enrollment attendees

546

Most Popular Webpage Retirement Estimator



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Plan for Retirement

View Frequently Asked Questions

Welcome to the latest edition of PensionNotes, the member newsletter of the Cook County Pension Fund (CCPF). We encourage you to read this newsletter for helpful and important information regarding your benefits.

It's a new year, which means new opportunities to engage members in fresh and impactful ways, and build upon what we've done thus far as we continue in our work administering pension, disability, and other benefits to employees of Cook County and the Forest Preserve District.

Through key initiatives and improvements including the implementation of a prescription drug cost savings program, and the late-fall relocation of CCPF's office, we continued to enhance our services to members in 2017. We're already continuing in that spirit for 2018.

Last year, in an effort to provide greater value to Medicare-eligible retirees while confronting rising medication costs, we implemented a prescription drug savings program administered by SilverScript, a member of the CVS Health family. Since last January, more than 8,500 retirees have been enrolled in the program.

In December, we moved to a new office a short distance from our previous location in downtown Chicago. Members have embraced the change as we are now able to offer greater privacy and security in one-on-one meetings with staff for retirement plan and benefits needs.

In 2017, the \$353.8 million in supplemental Employer contributions made to the Cook County Fund were instrumental in helping the fund meet pension obligations on an annual basis. The added contributions made it possible for assets to remain fully intact in the fund's investment strategy that experienced another favorable year.

For 2018, we are continuing to explore ways to further strengthen and expand our services to you while containing costs. Initiatives include enhancements to our retiree health benefits education offerings, more in-person opportunities for active members to learn about their pension benefits, and the extension of *PensionNotes* to an e-newsletter format to reach members who prefer email.

Also in the new year, CCPF welcomes, the newly-elected Employee Trustee, Kevin Ochalla, to the Retirement Board.

We are pleased to share what's in store for 2018 and look forward to serving you. To learn about further developments happening here, we encourage you to visit our website, CookCountyPension.com.

Pension Fund Trustee Election Results

The Retirement Board welcomes newcomer Kevin Ochalla.

Our annual Retirement Board election was held October 25, 2017. There was one position, a Cook County Employee Trustee seat, up for election.

As decided by a majority of Cook County employees, CCPF congratulates Mr. Kevin Ochalla, who was declared the winner of the election. Thank you to everyone who participated in the 2017 Trustee Election.

To learn about the Retirement Board, visit CookCountyPension.com.



Considering Retirement *Some Fundamentals on Service Credit*

Service credit is based on your work history with Cook County or the Forest Preserve District and can only be granted to you if you've made pension contributions to CCPF.

Here are 4 more things to know about service credit:

1. **Your service credit includes** actual periods of time you contribute to CCPF for service rendered, provided those contributions have not been refunded.
2. Your service credit accrues on a monthly basis.
3. If you are paid less than half-time during a month, you will not receive service credit for that month.
4. **Your service credit may include** your lump-sum vacation payouts, sick time that you may purchase upon retiring, disability – if you've applied for the benefit with CCPF and been approved, and prior paid or refunded periods of service that you've repaid if you left Cook County or Forest Preserve District employment but have returned.



Have you worked for a reciprocal agency and have questions about your service credit? Call us at **312.603.1200**.

Learn more about service credit at CookCountyPension.com.

Schedule an Appointment to Meet with One of our Counselors

Our new location allows members to meet with CCPF counselors for their benefits needs in a more private and secure environment. As all office visitors are required to first check-in with the building's security, please schedule your counselor appointment in advance. **By notifying us of your plans to visit, we can help facilitate your check-in.**

To schedule an appointment, call **312.603.1200**.

Just needing to drop off forms?

Avoid delays by mailing or faxing forms to us at **312.603.9760** OR consider visiting our office during our less busy hours, typically the afternoon, for faster service.



Don't Wait To Designate!

Have you recently gotten married or divorced, had or adopted a child, or lost a loved one? You may want to update your beneficiary designation.

Visit CookCountyPension.com/general-forms to download a **Designation of Beneficiary** form or call us at **312.603.1200** to have one mailed to you.



Make Healthy Habits Stick

Whether you faithfully set New Year's resolutions year to year, dismiss participating in the popular activity – less than 10% of people stick to them (Forbes) – or fall somewhere in between, there's a fair chance that something health-related is on your to-do list for 2018. Still, vague plans like "Have more energy" or "Eat healthier" won't cut it, health experts say. Setting goals tied to behaviors is more useful (NYTimes).

Be it January 1, May 3, or December 15, every day provides a fresh opportunity to start new habits for improved health. The Mayo Clinic offers three tips to help make those habits stick:

1. **Take it one step at a time.** As an example, doing a complete overhaul of your diet to eat healthier is one way to make good on your healthy diet goal, but taking that dramatic approach will almost certainly not be long-lasting. Instead, Mayo suggests consistently choosing healthier options for one meal each day and then building on from there.
2. **Seize the opportunities around you.** Signing up for and using a new gym membership is one way to help improve your health, but not to be overlooked are the opportunities to boost your fitness in your day-to-day activities outside of the gym. From squeezing in a quick walk on your break, to upping your hydration by filling up at the office water cooler more, the chances abound. It just takes some looking and creativity.
3. **Don't forget the importance of patience.** Seeing and experiencing the results of your hard work will take time, so keep a journal of the steps you're taken for you to reflect on, celebrate and also encourage yourself.

Prior to starting any new exercise or dietary program, make sure to consult your doctor, especially if you have ongoing health concerns.

PENSION*Notes*

Winter 2018 Employee Newsletter

Cook County Pension Fund
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Upcoming Office Closings

Presidents' Day, February 19
Casimir Pulaski Day, March 5
Memorial Day, May 28

Upcoming Retirement Board Meeting Dates

March 8, 2018
April 5, 2018
May 3, 2018
June 7, 2018

Contact Us

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