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Improved Website

In 2016, CC PF Paid  
Retirement Benefits  
to Over

**17,500**

Cook County  
Retirees and

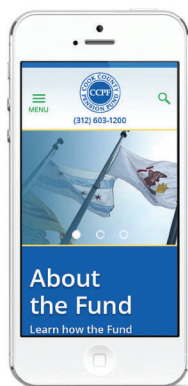
**500**

Forest Preserve  
Retirees

[CookCountyPension.com](http://CookCountyPension.com)

Enhanced Website Now Available

Access on mobile, tablet or desktop



**Welcome** to the latest edition of PensionNotes, the member newsletter of the Cook County Pension Fund (CCPF). As always, we hope you will read this newsletter carefully, as it contains important information about your benefits.

As we welcome the New Year, we are excited to share our recent accomplishments and initiatives. As our membership continues to grow, (we added approximately 500 new retirees boosting our membership to over 18,000) we continue to explore initiatives to better serve you and manage costs. To support our growing membership we recently enhanced our website [CookCountyPension.com](http://CookCountyPension.com). The website features a Retirement Estimator, an online tool to help employees estimate their future annuity. Additional content includes information about the retirement planning process as well as instructions on how to notify CC PF about important life events.

Another initiative that we are implementing is a prescription drug savings program that will provide greater value to participants by offering more access to lower cost prescriptions. This enables better collaboration against the ever-lasting costs of prescription drugs while preserving affordable access.

This year also welcomes additional funding relief. The County Fund is expected to receive an additional \$353.8 million above the statutory contribution levels as approved through the Home Rule Sales Tax. The additional funding is important in stabilizing the fund on an annual basis. As our retiree population continues to grow, longer-term measures are needed to ensure the viability of the fund beyond the next decade.

We continue to explore prudent ways to meet the needs of our members as active contributors and retirees. Please take an opportunity to visit our improved website, [CookCountyPension.com](http://CookCountyPension.com) for the latest news and updates.

**Stay tuned for more information throughout the year.**



# Focusing on Your Health Now *and* When You Retire

## Make healthy decisions now to ensure a better quality of life in the future.

When you retire, you will pay more for health insurance than you do now as an employee. The cost is even greater if you are not Medicare-eligible because monthly premiums and co-payments for doctor visits will add to your out-of-pocket expenses.

In order to keep the cost of healthcare manageable when you retire, be proactive with your health now while you are young by focusing on your personal health management. You can assess your personal health by looking at your lifestyle and identifying key factors that might indicate your future risk of a chronic condition. Here are some key indicators to be aware of:

- Being overweight
- Having high blood pressure or cholesterol
- Exercising fewer than three times per week
- Being older than age 45

## Retirees and Chronic Conditions

About 27 percent of CCPF retirees have **Type II Diabetes**, which can be prevented through lifestyle changes. In other words, one out of four of your coworkers will be diabetic by the time they retire. The graphic below highlights other common health issues for CCPF retirees including **coronary artery disease**, which results from excess cholesterol in the blood, and **lower back issues**, which can be helped by losing weight.

CCPF partners with UnitedHealthcare to administer the retiree medical program and to provide a comprehensive suite of tools and resources to help retirees manage their health. Personal health management resources provided include access to health coaches, disease management programs and low cost preventative care. Even retirees with chronic conditions can make lifestyle changes to ensure their condition does not get worse.

It is important to make the connection that your health choices directly affect your quality of life in the future. Making some healthy choices now can improve your health and lower your medical costs later.

**Over 55%**  
of CCPF retirees  
have one or  
more of these  
conditions.



**Diabetes**  
27% of Retirees



**Coronary Artery Disease**  
11% of Retirees



**Lower Back Issues**  
19% of Retirees



# Pension Fund Trustee Election Results

The Retirement Board welcomes newcomer Robert DeGraff and returning members John E. Fitzgerald and Joseph N. Nevius.

Our annual election was held on October 26, 2016. There were three positions up for election, a Cook County employee position, a Cook County annuitant position, and a Forest Preserve annuitant position.

## Elected Trustee Update

As decided by a majority of Cook County annuitants, CCPF congratulates Mr. John E. Fitzgerald, who was declared the winner of this year's election. As decided by a majority of Forest Preserve annuitants, CCPF congratulates Mr. Joseph N. Nevius who was declared the winner of this year's election. As decided by the Cook County employees, CCPF congratulates Mr. Robert DeGraff, who was declared the winner of this year's election. Thanks to everyone who participated in the 2016 Trustee election.

Please join us in welcoming these new and returning Trustees to the Board!



## Trustee Announcement

Alexis Herrera has served as a member of the Retirement Board for more than five years, including three years as its presiding officer, and announced her retirement with 30 years of service as a Cook County employee. Throughout her tenure, Alexis Herrera has unfailingly shared her professional expertise as a financial officer to assist the Retirement Board as it met continuing challenges relating to viable funding; the administration of the annuity, disability and health benefits and the management of the assets of both the Cook County and Forest Preserve District Funds. CCPF has benefited from her diligent efforts. On behalf of all the members, we wish Alexis Herrera well in her retirement!

## Enhanced Website Now Available

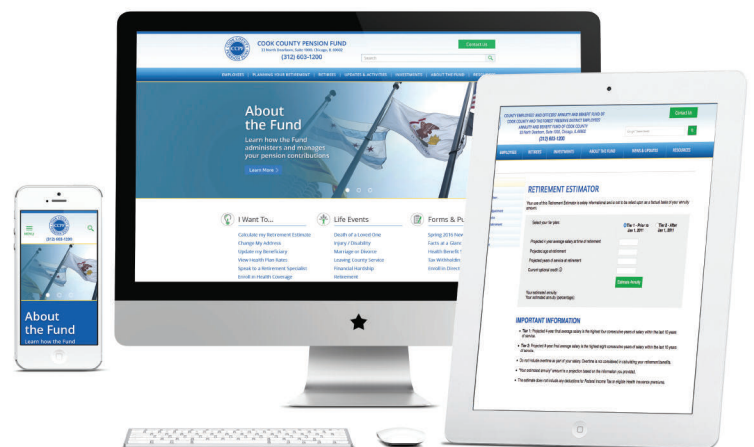
CCPF continues to find ways to improve our service delivery to you by strengthening our communications and online presence. In 2016, we released a new and improved version of our website [CookCountyPension.com](http://CookCountyPension.com) that can now be viewed on a desktop, mobile phone or tablet.

The enhanced website allows you to search and find information with ease and utilize features like 'Frequently Asked Questions' to get quick answers about your benefits. The homepage features direct links to forms to maintain your information with us. You'll also find topics about life events that you or your family should notify us about.

A new feature available is the Retirement Estimator, an online tool to estimate your future annuity. While you need to speak with a Retirement Benefits Counselor to obtain an official retirement calculation, the Retirement Estimator is a helpful tool to estimate your annuity. Use the Retirement Estimator to figure out what age to retire and how many years of service you need. You can change your age and or years of service to

generate a different estimate and figure out a plan that works for you.

For more information about retirement planning, visit [CookCountyPension.com](http://CookCountyPension.com), and look for topics under the Employees tab in the Planning for Retirement section. We are excited about this new improvement and encourage you to visit [CookCountyPension.com](http://CookCountyPension.com) often for more information.



# PENSION*Notes*

Winter 2017 Employee Newsletter

Cook County Pension Fund  
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## ***Retirement Board***

John E. Fitzgerald – President  
Patrick J. McFadden – Vice-President  
Diahann Goode – Secretary  
Robert DeGraff  
Andrew Jatico  
Bill Kouruklis  
Joseph N. Nevius  
Dennis White  
Lawrence L. Wilson, CPA

## ***Upcoming Office Closings***

Martin Luther King's Birthday, January 16  
Washington's Birthday, February 20  
Casimir Pulaski Day, March 6  
Memorial Day, May 29  
Independence Day, July 4

## ***Upcoming Retirement Board Meeting Dates***

February 2, 2017  
March 2, 2017  
April 6, 2017  
May 4, 2017  
June 1, 2017  
July 6, 2017

## **Contact Us**

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