

PENSION NEWS



FALL 2015 FOR RETIREES

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OPEN ENROLLMENT 2016

CTPF offers health insurance benefits to retired members whose final teaching service was CTPF and their eligible survivors/dependents. The Fund holds an annual Open Enrollment Period when retirees can:

- Enroll in a health insurance plan for the first time
- Add a dependent to a CTPF plan
- Change a health insurance plan or carrier

The 2016 Open Enrollment period runs October 1-31, 2015. Changes become effective January 1, 2016.

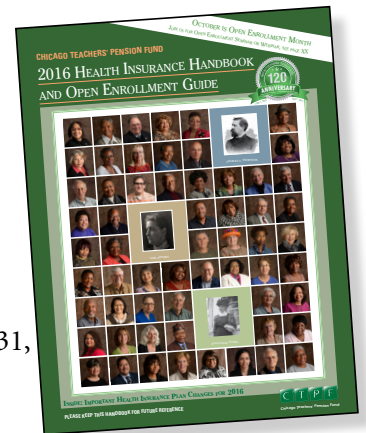
2016 Insurance Cost

CTPF Trustees voted to continue to subsidize the 2016 CTPF health insurance premiums at 50% for eligible retirees, effective January 1, 2016. The subsidy amount is unchanged from 2015. The premium subsidy does not apply to the cost of a dependent's health insurance.

Overall rates for CTPF plans saw an average of 4.9% for 2016. A portion of the increase (2.9%) is attributed to Federal Affordable Care Act fees.

"We have worked very hard and engaged in vigorous negotiations with our insurance carriers to hold down rate increases for our members," said Mary Cavallaro, chief benefits officer. "We understand that a high quality, affordable health insurance plan is a vital part of our members' well-being, and we are pleased to offer six plans to help our members stay well and meet healthcare needs. We encourage our members to thoroughly evaluate and understand their options. Everyone has different need and this is a very personal decision."

Continued on page 5



The 2016 Health Insurance Handbook and Open Enrollment Guide was mailed to all CTPF retirees in September. The Handbook is retirees' primary source for health insurance information and includes information about plan choices and changes. Keep the Handbook for reference throughout the year. Find a version on the Health Insurance Central page at www.ctpf.org.

EXECUTIVE DIRECTOR'S LETTER: LESSONS FROM THE PAST



Charles A. Burbridge, executive director

The September 17, 2015, edition of the Chicago Tribune featured this Opinion piece, How to Protect Teachers and Taxpayers in the Pension Crisis, by CTPF Executive Director Charles A. Burbridge.

In 1905, the Chicago Teachers' Pension Fund faced a crisis. There wasn't enough money coming in to pay for retirement benefits.

The president of the pension fund, Jane Addams – yes, the

famous community organizer - turned to the Illinois General Assembly for help. A landmark law passed in 1907 required employees and employers to contribute to the Fund and set up an elected pension board to oversee investments.

As *Chicago Tribune* reporter Heather Gillers recently detailed in her story, "Illinois lawmakers gave Chicago's mayor the freedom

to ruin school finance," the retirement security that Addams protected for teachers is at risk again.

Pension holidays taken by Chicago Public Schools and approved by lawmakers have capsize the system and will cost taxpayers billions of dollars to correct. It's just the kind of action Addams sought to guard against more than 100 years ago.

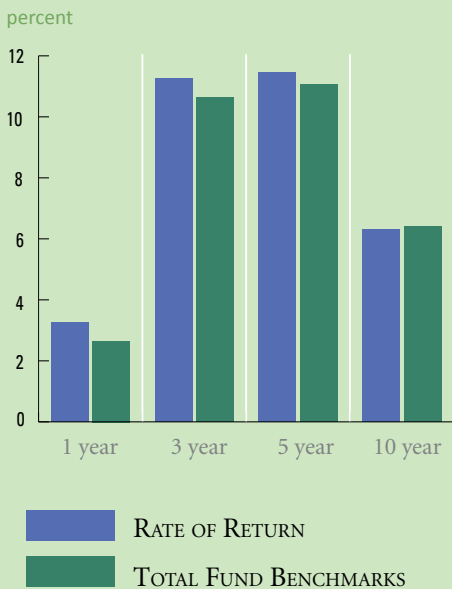
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CTPF FINANCIAL SNAPSHOT

CTPF RETURN ON INVESTMENTS

June 30, 2015

	RATE OF RETURN	TOTAL FUND BENCHMARKS
1 year	3.27%	2.66%
3 year	11.25%	10.64%
5 year	11.45%	11.08%
10 year	6.31%	6.40%



As of June 30, 2015, the approximate current value of CTPF's investments was \$10.0 billion.



We must protect our teachers and the taxpayers from these short-sighted decisions.

The first step: stop talking about Chicago Public Schools declaring bankruptcy. That's a diversion from the real issues – education policy and funding.

CPS bankruptcy – essentially allowing the state to insulate itself from the problem that it helped create – would be morally reprehensible. There are many parties responsible for this crisis. No one should be allowed to simply walk away.

The second step: take three legislative actions to fix the system and prevent future funding failures.

1. Make payments to CTPF mandatory by law.

Pension funds across the country have something in common: payments are mandated and the funds have strong tools to use if a payment is missed. Pension payments are not optional, they are promised to Chicago's schoolteachers as part of their contract. We have to stop pitting today's teachers against yesterday's teachers. Lawmakers, city and school leaders must recognize that teacher compensation and retirement funding are one and the same.

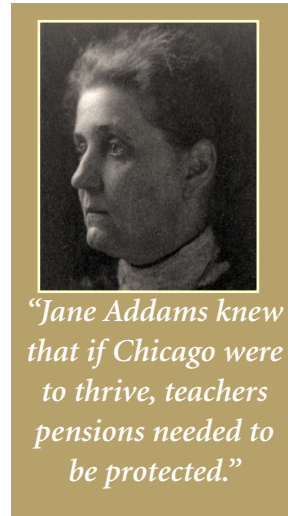
2. Commit to an actuarial-based funding plan that covers annual contributions and unfunded liability.

Fully-funded pension plans let experts – actuaries – determine the annual contribution needed to keep the plans stable. The Chicago Teachers' Pension Fund is in a hole. We must stop digging. The problem was created by pension holidays. It can't be solved by more pension holidays.

3. Make monthly payments to the pension fund, not a once-a-year payment.

Pension plans work when today's benefits are paid with yesterday's contributions and investment earnings, and today's contributions are invested to pay for tomorrow's benefits. Prudent investment practices demand that payments to the Fund provide a constant stream of revenue that can be invested throughout the year. Monthly payments would save Chicago taxpayers tens of millions annually.

A century ago, Jane Addams knew that if Chicago was to thrive, teachers' pensions needed to be protected. If we are to thrive for the next century that fundamental principle must never again be forgotten.



TRUSTEES APPOINTED

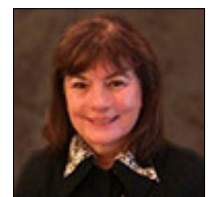
The Chicago Board of Education appointed two new members to the CTPF Board of Trustees. Mark F. Furlong will serve a four-month term ending November 2015, and Gail D. Ward will serve through November 2016. Furlong and Ward fill vacancies created by the resignations of Trustees Andrea L. Zopp and Carlos M. Azcoitia.

Furlong retired as President and Chief Executive Officer of BMO Harris Bank, N.A., on June 1, 2015, following a lengthy career in business and public service.

Ward retired from the Chicago Public Schools in 2008, after a distinguished 38-year career as a teacher and principal at the elementary and high school levels.



Mark F. Furlong



Gail D. Ward

IN MEMORY OF ESTHER GOLAR, ILLINOIS STATE REPRESENTATIVE

A message from Charles A. Burbridge, CTPF executive director

On behalf of CTPF and our members, I want to pay tribute to and recognize Illinois State Representative Esther Golar, who passed September 21, 2015.

The voice of the 6th District for the past nine years, Rep. Golar represented nearly 1,000 CTPF members. An activist and advocate, she fought for her constituents, her community, and her city. She focused her work on improving housing and education and fought for services for the most vulnerable members of our community. She raised her voice for those who struggled to be heard.

While many of our members called her district home – they were not simply constituents to her – they were her friends. Her leadership and support consistently reflected the idea that teachers form the foundation of strong communities, and she worked tirelessly to support the interests of our members.

Representative Golar well understood the impact that decisions

in Springfield have on people and neighborhoods and she sponsored several legislative initiatives important to the Fund. House Resolution 816, introduced during the 98th General Assembly, called attention to the State’s responsibility to fund CTPF. Another critical measure, House Bill 1484 which she co-sponsored with Majority Leader Barbara Flynn Currie (and 11 other co-sponsors), was one of the first bills that gave serious consideration to having the State of Illinois pay CTPF’s normal costs.

While Representative Golar supported us legislatively in Springfield, she went a step further – working to educate her peers and colleagues about pensions and CTPF.

We were honored to host her and the Black Caucus in 2012, when she held an unprecedented meeting dedicated to pension issues. Following the success of that meeting, Representative Golar hosted a meeting of the Latino Caucus in our offices. She made sure that her



Representative Esther Golar (pictured right) with CTPF lobbyist Bukola Bello, following a 2012 meeting of the Black Caucus held in the CTPF office.

peers understood and appreciated the importance of teachers in the City of Chicago. She believed in promises, and in Chicago’s teachers.

Many were touched by Representative Golar’s kindness, wisdom and generosity of time and talent. We will miss her greatly and offer our sincere condolences to her family, friends, and community.

CPS MAKES \$619 MILLION PAYMENT

The Chicago Public Schools made a final pension payment on June 30, 2015, bringing their total payment to \$619 million for the 2015 fiscal year. This is the second year the Fund received a substantial payment following two decades of underfunding.

“I hope that the policy makers recognize the need to address education funding so that teachers do not need to choose between teaching security today and retirement security tomorrow,” said Burbridge, executive director. “The need for long-term solutions is not erased with this payment.”

CTPF HOSTS SECOND LEADERSHIP ROUNDTABLE

CTPF hosted a second meeting of the Illinois Reciprocal Funds Leadership Roundtable on July 30, 2015. The group of leaders from the 13 Illinois Reciprocal Funds reconvened to discuss the economic impact pension funds have on Illinois, consider ways to work cooperatively, and discuss current legislative issues.

“We had another productive dialogue examining ways we can work together, and set a goal of producing an aggregated economic impact statement that can truly reflect the positive impact that pension funds have on the State of Illinois,” said Jay C. Rehak, president of the CTPF Board of Trustees. “I’m looking forward to continuing this work at our October meeting.”



CTPF President Jay C. Rehak leads a discussion during the second meeting of the Illinois Reciprocal Funds Leadership Roundtable, July 30, 2015.

STAFF CHANGES AND PROMOTIONS

CTPF has announced new directorship and three staff promotions.

Elise J. Daughhete joined CTPF on July 15, 2015, as Director of Human Resources. She is responsible for the overall administration, coordination, and evaluation of human resources functions.

Daughhete has more than 20 years' experience as a HR professional, managing every aspect of the HR life cycle. She holds a master's degree in human resource management, a bachelor's degree in criminology, and is certified as a general practice paralegal. She holds several additional professional certifications including Senior Professional in Human Resources (SPHR), and Senior Human Resources Manager-Senior Certified Professional (SHRM-SCP).



Elise J. Daughhete



Sheron Banks-Fallis



Tom Gajewicz



Vandana Vohra

CTPF promoted Sheron Banks-Fallis to Director of Member Services, Tom Gajewicz to Director of IT Infrastructure, and Vandana Vohra, to Director of IT Applications.

Banks-Fallis joined CTPF as a Field Service Representative in 2006, and was promoted to Member Services Manager in 2007. She previously worked for AOL Time Warner and holds a B.S. in general studies.

Gajewicz joined the Fund as a Network Administrator in 2005. He previously worked for Zone Computer Solutions and holds a B.S. in communication studies.

Vohra joined the Fund in 2013, and became a development team supervisor in 2015. She previously worked for Argonne National Laboratory and holds a B.S. in statistics.

REHAK APPOINTED TO AFT TRUSTEE COUNCIL

CTPF Board of Trustees President Jay C. Rehak has been tapped to head the American Federation of Teachers Trustee Council.

Rehak joins fellow teacher trustees from around the country who monitor and examine investment managers to make sure that they support defined benefit retirement plans.



Jay C. Rehak

CTPF IN THE NEWS

Several media outlets have featured CTPF in interviews, conversations, and perspective pieces in recent months.

Executive Director Charles A. Burbridge appeared on the news magazine *Chicago Tonight* in a live interview on June 30, 2015, on WTTW. The segment featured a discussion of current pension issues and the state of CTPF at the end of the fiscal year.

Burbridge was also interviewed on The Cliff Kelley Show, WVON radio (1690 am), Thursday, August 6, 2015. During the program, Burbridge discussed the current issues facing the Fund, and the role CTPF members play in the City of Chicago and in Illinois.

The *Chicago Tribune* ran an opinion piece by Burbridge, "How to Protect Teachers and Taxpayers in the Pension Crisis," September 17, 2015 (see executive director's letter, page 1).

Find links to these stories and more information on the Current News page at www.ctpf.org.



Executive Director Charles A. Burbridge appeared on the news magazine *Chicago Tonight*, June 30, 2015.

120TH ANNIVERSARY CELEBRATION



CTPF celebrated the 120th Anniversary of its founding on July 1, 2015. Activities and events throughout the year will honor and celebrate the Fund's history of caring for teachers and helping them prepare for the future.

STUDENT ART CONTEST PARTNERSHIP



The Fund has partnered with the After School Matters (ASM) program to conduct a Fine Arts Contest for CPS students. The contest encourages children to explore, "My Vision for Education in the Year 2135," using the medium of their choice. Winners will receive prizes and special recognition from the CTPF Board of Trustees.

WHAT'S NEW IN 2016?

CTPF will offer six health insurance plans, three for Medicare-eligible members and three for members who do not qualify for Medicare. Charts in the *Health Insurance Handbook* offer a side-by-side comparison of plan offerings and benefits.

2016 MEDICARE PLANS

All health plans for Medicare eligible members offered in 2015 will be offered in 2016. Members currently enrolled in these plans do not need to take any action to stay enrolled:

- AARP Medicare Supplement Plan F (UnitedHealthcare) with Express Scripts Medicare PDP
- Blue Cross and Blue Shield Medicare Advantage PPO with Express Scripts Medicare PDP
- Humana Group Medicare HMO with Part D Pharmacy

Changes to Medicare Part A Subsidy

Members who retire with a pension benefit effective date of July 1, 2016, or later, who must pay for Medicare Part

A coverage, will not receive a CTPF premium subsidy Part A cost. This does not impact CTPF subsidies for Medicare Part B, Part D, supplemental health plans, or retirees with pension benefit effective dates prior to July 1, 2016.

2016 Non-Medicare Plans

CTPF will offer three health plans for members under age 65 in 2016. Members currently enrolled in the plans listed below do not need to take any action to stay enrolled:

- Blue Cross and Blue Shield PPO
- Blue Cross and Blue Shield HMO Illinois
- UnitedHealthcare Choice Plus PPO

Plans Discontinued

The United Healthcare Choice HMO and High Deductible Choice Plus health plans will not be offered in 2016. Members enrolled in these plans who do not select a new plan during Open Enrollment will be automatically transferred to the United Healthcare Choice Plus PPO, effective January 1, 2016. Members moving to the UHC PPO can continue to see their current

physician, and utilize any remaining Health Savings Account (HSA) funds.

Prescription Drug Plans

Each health insurance plan utilizes a formulary (a list of preferred prescription drugs). Formularies may change annually, so it's important to review the 2016 formulary to determine if prescription expenses will change. Find links to formularies on Open Enrollment Central at www.ctpf.org.

How to Enroll

CTPF Form 350 for non-Medicare plans is included in the Handbook. Members who are Medicare eligible will need to complete Form 350 and additional forms required by individual plans. Detailed enrollment instructions for Medicare plan enrollment instructions can be found in the handbook and online at www.ctpf.org.

Return all completed enrollment forms and required documentation to CTPF. Forms returned to an insurance company **will not be processed**. All enrollment forms must be postmarked by October 31, 2015.

OPEN ENROLLMENT RESOURCES

READ

The *2016 Health Insurance Handbook and Open Enrollment Guide* is the primary resource for CTPF health insurance information. The *Handbook* was mailed to all members in September. Find an online version at www.ctpf.org.



DOWNLOAD

Presentations with helpful Open Enrollment information can be downloaded from the Enrollment Central page at www.ctpf.org.



CALL



Find contact information for all plans on page 44 of the Handbook. If you need additional assistance contact CTPF Member Services at **312.641.4464**.



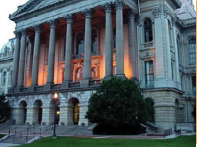
REGISTER

Register your e-mail address with CTPF. The Fund sends reminders and updates throughout the Open Enrollment Period. Don't miss out, register at www.ctpf.org.

CLICK



Open Enrollment Central at www.ctpf.org has links to forms, plan providers, and more.



CTPF OFFERS TESTIMONY TO LEGISLATORS

CTPF offered testimony to the Illinois legislators on three recent occasions.

July 28, 2015, Vice President of the CTPF Board of Trustees Lois W. Ashford and Deputy Executive Director and Chief Legal Officer Tiffany R. Reeves traveled to Springfield to testify during the Illinois House Personnel and Pensions Committee subject matter hearing on Governor Rauner’s Pension Proposal. Trustee Ashford and Ms. Reeves provided lengthy testimony, answered questions from committee members, and voiced CTPF’s opposition to several items in the proposal.

CTPF Executive Director Charles A. Burbridge offered testimony opposing SB 318 during two August hearings.

August 12 Burbridge spoke during a meeting of the Illinois House Executive Committee in Springfield, and August 18 Burbridge testified during a subject matter hearing of the Illinois House Revenue and Finance Committee in Chicago.

Burbridge expressed the Fund’s opposition to the legislation which underfunds pensions by \$540 million and extends the payment period to 2063.

“We appreciate the attention that these hearings have brought to the fund and the challenges we face,” said Burbridge. “We used these opportunities to reflect on the mistakes of the past, and to educate legislators about the current state of CTPF. Our testimony clearly



Vice President of the CTPF Board of Trustees Lois W. Ashford, Deputy Executive Director and Chief Legal Officer Tiffany R. Reeves, and David T. Peterson president of the Retired Teachers Association of Chicago appear in Springfield during an Illinois House Personnel and Pensions subject matter hearing in July.

stated the damage done by underfunding and demonstrated the need for full payment to CTPF”

HB 3695 PASSES HOUSE, STALLS IN SENATE

House Bill 3695, legislation which would have restored the CTPF Tax Levy, passed out of the Illinois House but expired on May 31, 2015, without being called for a vote in the Illinois Senate.

CTPF joined the Retired Teachers Association of Chicago, the Chicago Principals and Administrators Association, and the Chicago Teachers Union in support of the measure which would have returned a stable source of revenue to the Fund.

“We thank our sponsors for their support of this bill and our members for taking action on this important legislation,” said Charles A. Burbridge, CTPF executive director.

The bill passed out of the Illinois House with bipartisan support on a vote of 102 to 9. The legislation was written and sponsored by State Rep. Marcus C. Evans, Jr., (D-Chicago) and House Speaker Michael J. Madigan (D-Chicago) with Chief Co-Sponsor Rep. Barbara Flynn Currie (D-Chicago), and received support from several

additional Co-Sponsors including Rep. David Harris (R-Mount Prospect), Rep. Anthony DeLuca (D-Chicago Heights), Rep. Joe Sosnowski (R-Rockford), Rep. Arthur Turner (D-Chicago), Rep. Christian L. Mitchell (D-Chicago), Rep. Elgie R. Sims, Jr. (D-Chicago), Rep. Camille Y. Lilly (D-Chicago), and Rep. John D’Amico (D-Chicago).

House Bill 3695 then moved to the Senate where it was sponsored by Sen. Mattie Hunter (D-Chicago) with Co-Sponsors Sen. Don Harmon (D-Oak Park), Sen. Ira I. Silverstein (D-Chicago), Sen. William Delgado (D-Chicago), Sen. Napoleon Harris, III (D-Harvey), Sen. Kwame Raoul (D-Chicago), Sen. Martin A. Sandoval (D-Cicero), Sen. Heather A. Steans (D-Chicago), and Sen. Michael E. Hastings (D-Matteson). The bill unanimously passed out of the Illinois Senate Executive Committee on May 6, 2015, but was not called for a floor vote.

“We also want to recognize the important role our members played in building momentum for this legislation,”

said Burbridge. “Legislators received thousands of e-mails and letters from CTPF members who continue to remind lawmakers that a stable source of revenue is critical for CTPF and the financial security of our 63,000 members.”

CTPF OPPOSES SB 318

CTPF opposes Senate Bill 318 which passed out of the Illinois Senate on August 4, 2015, and moved to the Illinois House for consideration. The bill is being sponsored in the Illinois House by Rep. Barbara Flynn Currie (D-Chicago), and at press time was awaiting action by the House Executive Committee. The bill reduces CPS required contributions for 2016 and 2017 by \$540 million.

This past summer, CTPF members sent more than 6,000 e-mails to legislators to oppose this legislation. Check the *Current News* page at www.ctpf.org and social media for updates on this legislation.

STAY IN TOUCH



CALL

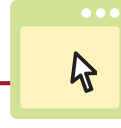
312-641-4464

Speak to a Member Services Rep.,
Mon.-Fri., 8 a.m.- 5 p.m.

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www.ctpf.org

Find a pension estimator, forms,
documents, and current news.



E-MAIL



Get answers from memberservices@ctpf.org

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Scan the code or register
your e-mail at www.ctpf.org



CTPF THANKS RETIRED PENSION REPS

Pension Reps provide an important link between the Fund and school faculty, and conduct the annual Board of Trustees Election. CTPF recognizes and thanks the 22 Pension Reps who retired in June 2015.

2015 PENSION REPS RETIRED IN 2015

Michael Bochner, Cesar E. Chavez
Multicultural Academic Center

Charles Brown, Ira F. Aldridge
Elementary School

Carmen Carde, John Fiske
Elementary School

Maureen Cleary, Rickover
Naval Academy School

Laurie Coe, Marcus Garvey
Elementary School

Leslie Dummitt, Joseph E. Gary
Elementary School

Jacquelyn Dyer, William E. B. DuBois
Elementary School

Carolyn Estelle, Crispus Attucks
Elementary School

Adrienne Grey, James Russell Lowell
Elementary School

Myrtle Harris, Oscar DePriest
Elementary School

Elaine Jackson-Mathis, Walter Reed
Elementary School

Carol Joslyn, Rudyard Kipling
Elementary School

Keith Kennard, Harlan Community
Academy High School

John Kierig, Ronald E. McNair
Elementary School

Clara Paul, Anna R. Langford
Community Academy

Rosemary Reddice, George M. Pullman
Elementary School

Sylvia Simpson, Lawndale Elementary
Community Academy

Gerard Slania, Jacqueline B. Vaughn
Occupational High School

Phyllis Trotman, Clara Barton
Elementary School

Bridgette Washington, Parkside
Community Academy

Susan Young, Courtenay Language
Arts Center

Linda Zolt, Walter Payton College
Prep High School

CTPF CALENDAR

Trustee meetings, held in the CTPF office, are open to the public. Please confirm all meeting times/dates at www.ctpf.org.

OCTOBER

- 1 Open Enrollment period for CTPF health insurance programs begins
- 12 Columbus Day, office closed
- 15 Online polling opens for CTPF Pensioner Trustee Election
- 22 9:30 a.m., Trustee meeting
- 31 Open Enrollment period ends

NOVEMBER

- 6 Deadline to postmark a Pensioner Trustee ballot. Online voting ends 5:30 p.m.
- 11 Veterans Day, office closed
- 19 9:30 a.m., Trustee meeting
- 26-27 Thanksgiving holiday, office closed

DECEMBER

- 10 9:30 a.m., Trustee meeting (tentative)
- 25 Christmas holiday, office closed

JANUARY

- 1 New Years Day holiday, office closed
- 18 Birthday of Martin Luther King, Jr., holiday, office closed

OFFICE/MAILING ADDRESS

Chicago Teachers' Pension Fund
203 North LaSalle Street, suite 2600
Chicago, Illinois 60601-1231
312.641.4464 fax: 312.641.7185
www.ctpf.org
memberservices@ctpf.org
Office hours:
8:00 a.m. – 5:00 p.m. M-F



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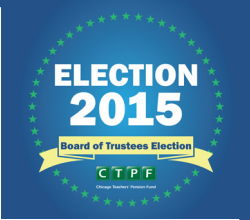
WWW.CTPF.ORG

To provide, protect, and enhance the present and future economic well being of members, pensioners and beneficiaries through efficient and effective management of benefit programs, investment practices and customer service, and to commit to earning and keeping the respect and trust of the participants through quality service and by protecting retirement benefits, in compliance with applicable laws and standards.

BOARD OF TRUSTEES

- Jay C. Rehak, *president*
- Lois W. Ashford, *vice president*
- Bernie Eshoo, *financial secretary*
- Raymond Wohl, *recording secretary*
- Jeffery Blackwell
- Robert F. Bures
- Mark F. Furlong
- Tina Padilla
- Walter E. Pilditch
- Mary Sharon Reilly
- Jerry Travlos
- Gail D. Ward
- Charles A. Burbridge, *executive director*

2015 CTPF BOARD OF TRUSTEES ELECTION



Pensioners will elect three representatives to the CTPF Board of Trustees who will serve from November 2015-2017. The 2015 Pensioner Trustee Election will be conducted by mail and secure electronic ballots with initial results tabulated on November 6, 2015. A candidate for Pensioner Trustee must be a service or disability pensioner receiving a monthly pension payment from CTPF.

ONLINE VOTING OPTION

CTPF will send all eligible pensioners a ballot and voting information via U.S. Mail the second week in October. Pensioners will have the option of returning the postage-paid ballot or voting online. All paper ballots must be postmarked by November 6, 2015, to be counted. Online voting opens on October 15, 2015, and ends at 5:30 p.m. on Friday, November 6.

COMMUNICATIONS SURVEY

All retirees are encouraged to complete a brief survey about CTPF communications, which will be included in the election mailing.

ADDITIONAL INFORMATION

Additional election information is available on the CTPF Election Central page at www.ctpf.org.