



# FOR YOUR BENEFIT

A publication of the Laborers' and Retirement Board Employees' Annuity and Benefit Fund of Chicago

## Important Notice Regarding Retiree Healthcare for Current and Future Annuitants

**Please be advised that the health care benefits currently available through the City of Chicago ("City") retiree health care plan are set to expire on June 30, 2013 for current and future retirees.**

As you may be aware, the health care benefits provided to retired and widowed members of the Laborers' and Retirement Board Employees' Annuity and Benefit Fund ("Laborers' Fund") are pursuant to a Settlement Agreement. This Settlement Agreement was entered by the City, the City's four (4) pension funds—including the Laborers' Fund—and a class of annuitants, to resolve a lawsuit called *City of Chicago v. Marshall Korshak, et al.*, No. 01 CH 4962 (previously No. 87 CH 10134) that was pending in the Circuit Court of Cook County.



The Settlement Agreement provides that the City will provide annuitants with health care benefits. Pursuant to the Settlement Agreement, the City, the pension funds, and each annuitant share the costs of the annuitant's health care benefits. The Settlement Agreement also controls the amount the City, the pension funds, and each annuitant contribute to the costs of the annuitant's health care benefits. The Settlement Agreement, and with it the health care benefits you receive by reason of the Settlement Agreement, is set to expire on **June 30, 2013**.

A provision in the Settlement Agreement also provides for a Retiree Health Benefits Commission ("RHBC") to be established by the City (i) to review, make recommendations, and approve plan design changes to the existing retiree health care plan prior

to June 30, 2013; and (ii) to make recommendations as to the plan design of retiree health care benefits, costs regarding retiree health care benefits, and all other issues relating to the provision of retiree health care benefits following the June 30, 2013 expiration of benefits. The RHBC currently meets on a bi-weekly basis to address health care issues and it is our understanding that the RHBC anticipates that it will provide recommendations to the City by the end of October 2012.

Mayor Emanuel has appointed Will Irving, a trustee of the Laborers' Fund, as a Retiree representative member of the RHBC. Mr. Irving was appointed to represent all four (4) pension funds and he will provide updates on the progress of the RHBC to the pension funds. The Laborers' Fund will periodically update its annuitants and beneficiaries with important information relating to the RHBC's progress.

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## Retirement Board News New Trustee

LABF welcomes Trustee John Arvetis to the Retirement Board. At the August 2012 regular meeting, Mr. Arvetis was appointed to serve as annuitant trustee of the Fund and will represent the retired participants in the Fund. Mr. Arvetis retired in July 2006 after 30 years of service as an Emergency Crew Dispatcher at the Department of Water Management. LABF looks forward to his participation on the Board.



## Benefits Available for Parties to a Civil Union

**Effective June 1, 2011**, the Illinois Religious Freedom Protection and Civil Union Act confers the rights of marriage available under Illinois law to parties to a civil union. Therefore, all pension benefits previously made available to a married member and his or her spouse, are now also available to a member and his or her civil union partner.

The eligibility requirements for benefits are the same for a civil union partner and married spouse. A copy of the completed certificate from the county clerk, or the return (official record) provided to the Illinois Department of Public Health, is evidence of a civil union. As with marriage certificates, LABF will only accept certified copies of the civil union certificate or the official record. If a member with a civil union dissolves the union, a QILDRO will be necessary in order for the Fund to divide the member's benefits.

As of June 1, 2011, any LABF publication or communication which includes the word spouse or widow, or any word that denotes the spousal relationship, also means and includes parties to a civil union.

## Cashing LABF Checks

Fund checks may be cashed at:

- Your local bank
- A currency exchange
- Northern Trust Bank Main Office:  
50 South LaSalle Street

### The Northern Trust Check Cashing Policy;

#### Lump-sum Refunds:

- Tellers will require the following two (2) forms of identification:
  1. Driver's License or State ID AND
  2. A Major Credit Card

#### Monthly Annuitants:

- Tellers will require the following two (2) forms of identification:
  1. Driver's license or State ID AND
  2. Laborers' Annuity and Benefit Fund ID card

#### Recipients of Disability Checks:

- Tellers will require the following two (2) forms of identification:
  1. Driver's license or State ID AND
  2. City of Chicago ID card



**IMPORTANT: Northern Trust Bank will not give cash for checks greater than \$10,000.00. Also, in accordance with banking regulations, checks cannot be cashed prior to the payable date on the check.**



### Returning to Work after Retirement

If you have retired from LABF and you are receiving an annuity, please contact the Fund **BEFORE** returning to work either as a full or part time employee. The Fund will confirm whether your return to work may impact your annuity.

Your annuity will be suspended if you return to work for any of the following:

- City of Chicago
- Chicago Board of Education
- Chicago Park District
- Chicago Police Department
- Chicago Fire Department
- Retirement Boards of Chicago Pension Funds
- Reciprocal System from which you are receiving a proportional annuity

Employment with a governmental employer of Illinois may affect your annuity.

If you return to work in a position where you are eligible for Laborers' participation, but do not notify the Fund, you will be required to repay any resulting overpayments. The repayment may consist of benefit payments and unpaid contributions since your return to work.

When you subsequently retire, your annuity will begin again. If you have rendered at least three years of additional Laborers' service, your annuity will be recalculated to reflect the additional service.

### Are You a Seasonal Employee?

When calling the Fund to request information regarding your benefits, please notify the counselor that you are in a seasonal position. This will allow us to accurately determine your benefits.

### Legislative Update: FRAUD

**Effective January 5, 2012**, the Illinois Pension Code was amended by Public Act 97-0651. Any person who knowingly makes any false statement or falsifies or permits to be falsified any record in an attempt to defraud LABF is guilty of a Class 3 felony.

A "statement" or "record" includes, **but is not limited to**, any oral or written application for benefits, report of family relationship, medical records, employment records, Power of Attorney documents, or the Annual Signature Verification Form.

If the LABF Board of Trustees has reasonable suspicion that a false record has been filed with LABF, the Board is required to report the matter to the state's attorney for investigation.

### Retiree Healthcare

(continued from front page)

As we previously mentioned, your current benefits are based on the Settlement Agreement, which **expires June 30, 2013**. You should, therefore, take whatever steps you deem prudent to prepare for the possible expiration of your current health care benefits or, alternatively, to prepare for the possibility that the terms and costs of any future health care plan the City may provide for retirees will differ significantly from the health care plan currently in effect.

The Laborers' Fund encourages you to remain informed.

## Board of Trustees

### President

Stephanie D. Neely  
City Treasurer  
Ex-Officio Member

### Vice President

William L. Irving  
Appointed Union Member

### Secretary

Nicole Hayes

### Trustee

Amer Ahmad  
City Comptroller  
Ex-Officio Member

### Trustee

Lois Scott  
City Chief Financial Officer  
Appointed Member

### Trustee

Michael LoVerde

### Trustee

John Arvetis

## Important Phone Numbers and Websites

Benefits Management Office (Health Insurance)	(312) 747-8660	<a href="http://www.cityofchicago.org/benefits">www.cityofchicago.org/benefits</a>
Blue Cross Blue Shield (Medical Claims)	(800) 772-6895	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
Committee on Finance (Workers' Compensation)	(312) 744-9879	
Deferred Compensation (Nationwide Retirement Solutions)	(312) 443-1975	<a href="http://www.nrsforu.com">www.nrsforu.com</a>
Laborers' Annuity and Benefit Fund	(312) 236-2065	<a href="http://www.labfchicago.org">www.labfchicago.org</a>
Mayor's Office of Inquiry and Information (24 hours)	311	<a href="http://www.cityofchicago.org">www.cityofchicago.org</a>
Social Security Administration	(800) 772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
Medicare Part D	(800) 633-4227	<a href="http://www.medicare.gov">www.medicare.gov</a>
Caremark (Prescription Drug Program)	(866) 748-0028	<a href="http://www.caremark.com">www.caremark.com</a>
Prudential (Active Employee Life Insurance)	(800) 778-3827	<a href="http://www.prudential.com">www.prudential.com</a>
Cook County General Phone number	(312) 603-5500	<a href="http://www.co.cook.il.us">www.co.cook.il.us</a>
To request documents on file in Cook County:		
Birth Certificates-Cook County Clerk's Office*	(312) 603-7790	<a href="http://www.cookctyclerk.com">www.cookctyclerk.com</a>
Death Certificates-Cook County Clerk's Office*	(312) 603-7790	<a href="http://www.cokctyclerk.com">www.cokctyclerk.com</a>
Marriage Certificates-Cook County Clerk's Office*	(312) 603-7790	<a href="http://www.cookctyclerk.com">www.cookctyclerk.com</a>
Divorce Decrees-Cook County	(312) 603-6300	<a href="http://www.cookcountyclerkofcourt.org">www.cookcountyclerkofcourt.org</a>

\* Birth and death certificates may also be obtained, for an additional fee, at most local currency exchanges. Death certificates for deaths within the past six months in the City of Chicago may be obtained from the Chicago Board of Health at (312) 744-3800. Birth certificates for children under three months old and born in Chicago may be obtained from the Chicago Board of Health at (312) 744-3799. For recent deaths and births in the suburban area, contact your local government office.

## Officers

### Executive Director

James Capasso, Jr.

### Comptroller

Aileen M. Pecora

## THIS ISSUE FEATURES: Important Information on RETIREE HEALTHCARE



Presorted  
First Class  
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