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# Pension E-News



October 30, 2020

**CTPF is committed to doing our part to stop the spread of COVID-19. For the health, safety, and wellbeing of all CTPF Members, the Fund continues to deliver all member services remotely. The physical office remains closed to all but essential employees whose duties cannot be performed offsite. In-person services and counseling are suspended until it is safe to resume these operations.**

## Annuitant Health Insurance Open Enrollment Ends Tomorrow

The 2021 Open Enrollment Period for health insurance ends tomorrow, October 31, 2020. Forms must be emailed or postmarked by October 31, 2020. Changes made during Open Enrollment become effective January 1, 2021. All health plans offered in 2020 will be offered in 2021. Members currently enrolled in CTPF plans **DO NOT** need to take any action to stay enrolled.



[Click here to view a summary of 2021 plans.](#)

### 2021 Health Insurance Premium Subsidy Increased to 60%

The 2021 CTPF health insurance premium subsidy will increase to 60% (certain limitations may apply), effective January 1, 2021. The subsidy has been at 50% since 2015.

### Education Programs

CTPF offered webinars during Open Enrollment Education Week. Plan vendors offered presentations with question and answer sessions. Find recordings and presentation materials on the [Open Enrollment page.](#)

### Additional Information

[Find additional 2021 Health Insurance information here.](#)

## 2020 Teacher Trustee Election Updates

November 2-6, 2020, CTPF will hold an election for two Teacher Trustees who will serve three-year terms from November 2020 - November 2023.



### Candidates Certified

Four members have been certified as candidates for the 2020 Chicago Teachers' Pension Fund Teacher Trustee Election (in random order).

- [Tina Padilla](#)
- [Catherine Cunningham-Yee](#)
- [Mary Esposito-Usterbowski](#)
- [Philip Weiss](#)

### Voting Credential Distribution by Mail

Voting credentials were mailed to teachers' home addresses on October 23, 2020, by YesElections, the Fund's election agent. The voting site will open at 8:00 a.m. on November 2, 2020, and closes at 5:00 p.m. (CT), on November 6, 2020. Voting instructions are included in the credentials mailing.

### More Information

Visit CTPF's [Election Central](#) for additional information. Find the [2020 Election policy](#) here.

## Save the Date: Town Hall Webinar

CTPF will offer a Town Hall Webinar for members on Wednesday, December 16, 2020, at 4:30 p.m. Hosted by Interim Executive Director Mary Cavallaro, the webinar will include a quarterly financial update, 2020 election results, and an overview of pandemic operations. [Registration is now open.](#)



## Retired Members: Return to Work Reminders

The Illinois Pension Code provides that a CTPF retiree may return to work as a temporary and non-annual employee for the Chicago Board of Education and/or Chicago charter schools (Employer) under certain limited circumstances.

Retiree Type	Employment Limit	Compensation Limit
CTPF retirees who <b>only teach</b> Drivers Education courses in the school year	900 hours	\$30,000, <b>or</b> the daily rate paid to retired principals multiplied by 100 for individuals who retired with 5 years of service as a Principal
All other CTPF retirees	120 days*	\$30,000, <b>or</b> the daily rate paid to retired principals multiplied by 100 for individuals who retired with 5 years of service as a Principal

\* A day is defined as 1 hour or more

A retiree who exceeds either the Employment Limit **or** the Compensation Limit exceeds the statutory return to work limitation, which may have serious financial consequences, including:






- suspension of future retirement benefits through the end of the school year, and
- repayment of retirement benefits from the date the limit was exceeded through the end of the school year, including health insurance subsidies received.

**Additional Information**

Forms can also be found [online](#) at or requested from the Member Services Department at 312.641.4464 or email [memberservices@ctpf.org](mailto:memberservices@ctpf.org).

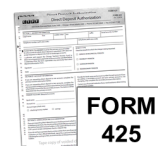
## CTPF COVID-19 Information & Resources

CTPF has created our COVID-19 Response website [ctpf.org/covid-19](http://ctpf.org/covid-19). This website link provides you with CTPF up-to-date information on the Fund's operations during the pandemic.

	<p><b>Leave a Voicemail or Email Member Services</b>                  Member Services staff is answering questions and providing phone and video counseling. Call 312.641.4464, or email <a href="mailto:Memberservices@ctpf.org">Memberservices@ctpf.org</a> for assistance. Leave a message clearly stating your name, phone number, and the nature of your inquiry. Your call will be returned as soon as possible.</p>
	<p><b>Submit Documents Electronically</b>                  During the pandemic, CTPF staff does not have immediate access to incoming mail, and U.S. mail processing may be delayed. The best way to send benefit applications and documents to CTPF is by fax 312.641.7185 or email an attachment (.pdf or .jpg) to <a href="mailto:imaging@ctpf.org">imaging@ctpf.org</a>.</p>
	<p><b>Help with Scanning</b>                  Need to scan a document to email to CTPF but you don't have a scanner? A printer or smartphone scanning app or smartphone camera can help you get the job done. <a href="#">Click here</a> for more information on scanning.</p>
	<p><b>Remote Notary Available</b>                  CTPF now offers remote notarization for CTPF documents. Members who would like to use remote notary services should call 312.641.4464 (leave a message and your call will be returned), or email <a href="mailto:Memberservices@ctpf.org">Memberservices@ctpf.org</a>, and request a video conference for notarization. <a href="#">Find more information here.</a></p>
	<p><b>CTPF Health Plan Information</b>                  All CTPF health insurance plans for annuitants offer coverage for COVID-19 diagnosis and treatment, and some have added additional telehealth and mental health benefits. <a href="#">Find more information here</a>, call the number on your health insurance card, or visit your carrier's website for specific benefit information.</p>

## Pension Payment Schedule

Given the uncertainties with the COVID-19 outbreak, CTPF encourages all members to switch to direct deposit immediately. Download [CTPF Form 425](#) and submit your documentation electronically to ensure the timely delivery of your benefits. The schedule for mailing checks and direct deposit dates through January 2021 is listed below. [Click here](#) for the full schedule.



Month	Last Day to Submit an Address or Tax Withholding Change	Check Mailing Date	Direct Deposit Date
November 2020	October 15, 2020	October 29, 2020	November 2, 2020
December 2020	November 12, 2020	November 25, 2020	December 1, 2020
January 2021	December 15, 2020	December 30, 2020	January 2, 2021

February 2021

January 14, 2021

January 28, 2021

February 1, 2021

## Employer Contribution Reporting

Each pay period, Employers remit employee pension contributions to CTPF. Illinois law requires that these contributions be made within a certain time period. If the Employer does not send the funds within the required time, penalties may be assessed. Find the most recent list of delinquent employers [here](#).



## Whistleblower Reporting Notice

The Chicago Teachers' Pension Fund (CTPF) has a whistleblower reporting hotline where complaints may be submitted through an interview, anonymously, or self-identified. The hotline is available for CTPF members, employees, and other parties who engage with CTPF. Complaints may also be submitted online, emailed, or faxed. Find more information at [ctpf.org/whistleblower-reporting](https://ctpf.org/whistleblower-reporting).



# CALENDAR OF EVENTS

All current meeting dates, office information, and upcoming event information can be found on the CTPF Calendar at [ctpf.org/calendar](https://ctpf.org/calendar).

### STAY CONNECTED & SPREAD THE WORD

While we must be physically apart, we will continue to email regularly to keep you updated on the ever-evolving situation. CTPF will continue to share information at [ctpf.org](https://ctpf.org) on social media, in E-Lerts, and in E-News. We also encourage you to connect with CTPF on social media; many of CTPF's more than 88,000 members are active on either Facebook, Twitter, and LinkedIn.

Please consider forwarding this email to a friend who may be a fellow member or pensioner. Register for email updates [here](#).



### CTPF BOARD OF TRUSTEES

Jeffery Blackwell, *President*

Mary Sharon Reilly, *Vice President*

Gregory Redfeairn, *Financial Secretary*

Jacquelyn Price Ward, *Recording Secretary*

James Cavallero

Tina Padilla

Gervaise Clay

Maria J. Rodriguez

Miguel del Valle

Jerry Travlos

Lois Nelson

Dwayne Truss

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Mary Cavallaro, *Interim Executive Director*