

# FUNDAMENTALS

IMRF

INACTIVE MEMBER EDITION

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## AgeOptions workshops help older adults manage their health

According to the National Institute on Aging, approximately 85% of older adults have one ongoing health condition, and 60% have at least two. Oak Park-based non-profit AgeOptions provides a way for those who are dealing with this challenge to manage their conditions and thrive.

Because IMRF cares deeply about the health of its members and retirees, it has informally partnered with AgeOptions to spread the word about the organization's no-cost workshops for older adults with ongoing health conditions.

These workshops aim to help participants:

- Learn strategies to better manage their conditions.
- Benefit from the knowledge and companionship of other people in similar positions.

### An evidence-based approach

AgeOptions offers two types of no-cost workshops: "Take Charge of Your Health" (including a Spanish-language version, Tomando Control de su Salud), and "Take Charge of Your Diabetes."

An evidence-based program developed by the Stanford Patient Education Research Center, these workshops offer information and self-management skills for older adults with ongoing health conditions and their caregivers. Research shows that participants in these workshops are hospitalized less and maintain a higher degree of healthy eating, physical activity,

and communication with their families for up to a year after attending the program.

### Adapting to the challenges of an ongoing health condition

Maria Oquendo-Scharneck was inspired to become the program's coordinator due to her experience of growing up with her mother's poorly managed diabetes, which limited her mother's life and contributed to her premature death at age 70.

"I saw how devastating it could be to be overwhelmed with all the things that happen to you when you have a chronic condition," Oquendo-Scharneck said. "So to be able to help other people learn things that could improve their ability to be more independent meant a lot."

Elaine Danner, a workshop facilitator and former participant in the Take Charge of Your Diabetes program, says that many people who enter the program struggle with negative emotions around their diagnosis. "The three biggest issues are fear, anger, and trying to dispel internalized misinformation," Danner said. "They've seen a lot of bad outcomes; those are the ones that get people's attention. But they



**TAKE  
CHARGE**  
of your health

rarely see the people who are living and striving and moving on."

### Offering help and hope

In the process of coordinating the program, Oquendo-Scharneck trained to become a facilitator for both types of workshops. She was quickly encouraged when she saw how the program was helping those connected with it.

One participant with diabetes and high blood pressure had never been able to figure out how to make exercise part of his daily routine. The workshop provided him with a framework to explore different types of exercise. By the fourth session, he had discovered that walking in the morning and stretching in the evening before bed helped him feel better and sleep

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For a calendar of upcoming Take Charge of Your Health workshops, visit:  
[www.ageoptions.org/TakeChargeofYourHealth.html](http://www.ageoptions.org/TakeChargeofYourHealth.html)



## Tips for managing your ongoing health conditions

- Get educated about your condition.
- Pay attention to how you feel, and how your actions influence that.
- Learn about nutrition and healthy eating.
- Figure out an exercise plan that works for you.
- Find a health care team you trust.
- Enlist your support network.
- Establish habits that promote your health.

*continued from page 1*

better, and also kept his blood pressure more stable. Enthused and hopeful, he told Oquendo-Scharneck that now he couldn't imagine not exercising this way.

A 70-year-old participant at another workshop already seemed to be doing everything right—exercising regularly, eating properly, and regularly seeing her doctor. But after the session on medication, she began to wonder if the reason she had been feeling unusually poorly was related to a change in one of her prescriptions' appearance.

She went to the pharmacist, and upon learning that the coating had changed, she arranged to go back to the previous version of her medication. Almost immediately, she started feeling better. Through the workshop, she had learned that by paying attention to her symptoms and bringing up concerns, she was becoming an equal partner in her care.

"She was overwhelmed by the fact that she suddenly was empowered to ask questions," Oquendo-Scharneck said.

### The workshop experience

AgeOptions' six- to eight-week interactive workshop series meets weekly for 2-½ hours. Each workshop is conducted by two trained facilitators—one of them a lay individual and one of them a healthcare

professional or social worker—who have a personal connection to a chronic health condition, whether firsthand or through a loved one.

Topics covered by both types of workshops include healthy eating and nutrition, physical activity and exercise, how to work with your healthcare providers and healthcare organization, medication responsibilities and guidelines, communicating with your support system, and dealing with negative emotions.

The Take Charge of Your Diabetes workshop also covers menu planning, good carbs, good proteins, blood sugar monitoring, foot care, and what to do when your blood sugar goes up (or down).

Participants learn behavioral techniques that include:

- *Weekly action planning.* Participants set a health goal for the week, then talk with others about how it worked for them and how to modify it.
- *Feedback and problem solving.* Participants note what in their life has changed that might be negatively affecting how they feel and figure out what to do about it.
- *Brainstorming.* Participants discuss challenges and share actions they have taken that helped them feel better, whether physically or emotionally, such as writing or dancing.
- *Decision-making.* Participants develop a practical framework for making decisions to improve their health.

### The power of community

Not only do AgeOptions' workshops offer tools for making healthier choices, they provide a community of people in the same situation to help them succeed.

"Sometimes people just haven't had the opportunity to talk to other people who are living daily with ongoing health conditions. You get overwhelmed because you're in your own world," Oquendo-Scharneck said. "But when you're with people, looking for solutions and learning about how to be better, it gives you more inspiration and motivation to stay healthier." ■

## Becoming a workshop facilitator

Oquendo-Scharneck says facilitators should have "at least a 10<sup>th</sup>-grade literacy level, feel comfortable around groups, and have a personal connection with a condition."

The training takes place over four full days and is delivered by two master trainers who have gone through the same training but at a higher level. "It's treated like a mock workshop," Danner said. "It's very easy and straightforward."

Facilitators in training receive a detailed manual outlining each activity. "It's a relatively scripted process," Oquendo-Scharneck said. "There are places where people can use their own words, but because it's an evidence-based program, the content is very specific."

After facilitators successfully complete two practice teaching sessions, they work with AgeOptions to set up the program at locations where they think people would benefit from it, like local churches, libraries, or community centers. Facilitators decide how often they will present workshops and how far they're willing to travel.

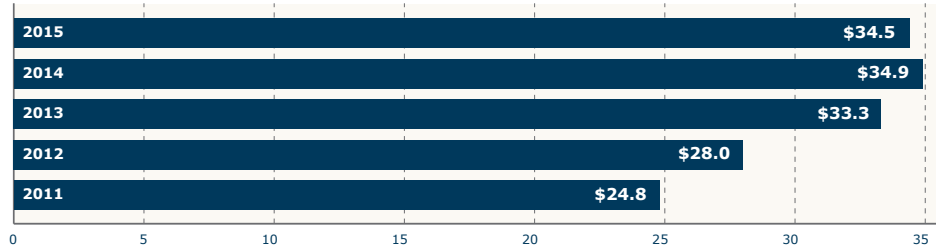
**To learn more, visit [www.ageoptions.org](http://www.ageoptions.org) and click "Volunteer," or contact the organization at [takecharge@ageoptions.org](mailto:takecharge@ageoptions.org) or 800-699-9043.**

# IMRF finances maintain their strength

Fiduciary net position up \$9.7 billion over the past five years, despite 2015's underperforming global market.

## FIDUCIARY NET POSITION

IMRF's fiduciary net position was \$34.5 billion as of December 31, 2015, about a 1% decrease from 2014. Most of the decrease is attributable to flat 2015 investment returns. Over the last five years, IMRF's fiduciary net position has increased by \$9.7 billion.



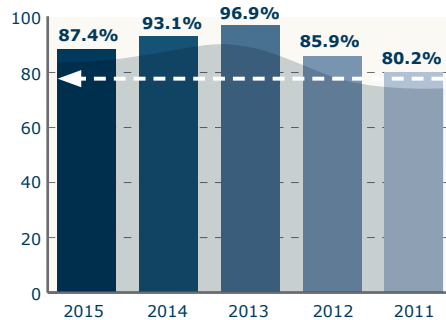
## FUNDING STATUS

IMRF's funding status is a key indicator of its financial health. It reflects the percentage of benefit promises that IMRF has assets to pay. IMRF strives toward full funding because it guarantees that the system can meet its obligations. Full funding is also most cost effective for taxpayers.

One method to determine funding status is market funding status. This describes the percentage of assets IMRF has to pay all current and projected benefits, as of a specific date in time. As of December 31, 2015, IMRF was 87.4% funded on a market basis. This decreased from 2014 to 2015 due to flat investment returns.

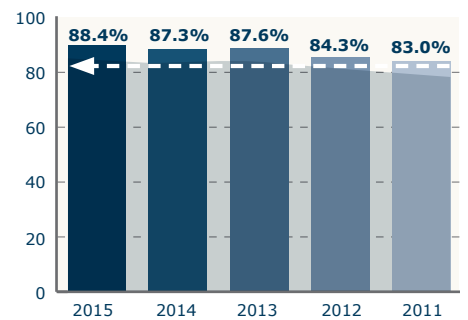
Another method to determine funding status is the actuarial funding status. Under this method, independent actuaries determine the actuarial value of IMRF assets using a "smoothing" technique that recognizes investment gains and losses over a five-year period. As of December 31, 2015, IMRF was 88.4% percent funded on an actuarial basis. It increased from 2014 to 2015 due to the recognition of prior years' investment gains.

MARKET FUNDING STATUS: PAST 5 YEARS



7.2 PERCENTAGE POINT GAIN FROM 2011-2015

ACTUARIAL FUNDING STATUS: PAST 5 YEARS



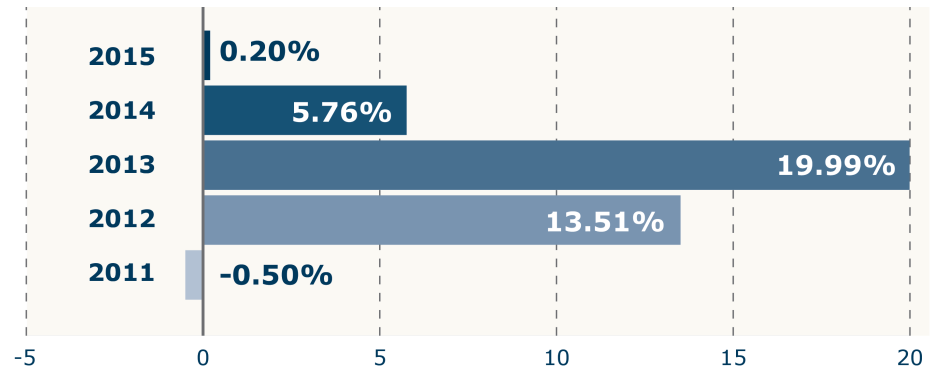
5.4% PERCENTAGE POINT GAIN FROM 2011-2015

## INVESTMENTS

The 2015 total fund return of 0.20%, after investment management fees, reflected the underperformance of markets globally. International and U.S. equities, in addition to fixed income, produced flat to negative returns, essentially neutralizing strong gains from IMRF's real estate holdings and alternative investments.

While IMRF fell short of achieving its 7.5% long-term investment goal during 2015, performance over the last five years has met expectations. IMRF's five-year, annualized, total fund return is 7.54%, after paying investment management fees.

TOTAL FUND RETURNS FOR THE PAST 5 YEARS





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is published twice a year for inactive members of IMRF.

Erin Cochran, editor, [ecochran@imrf.org](mailto:ecochran@imrf.org)  
1-800-ASK-IMRF (275-4673) • [www.imrf.org](http://www.imrf.org)

## Change in refund rules

A new law has changed the rules for taking refunds of IMRF contributions after January 1, 2017.

**Old law**

If you had enough IMRF service credit to qualify for a pension and you met your IMRF plan's minimum retirement age, you could only take a refund if your monthly pension amount would have been less than \$30. If your pension amount would have been \$30 or higher, you could not take a refund.

**New law**

If you have enough IMRF service credit to qualify for a pension and you meet your IMRF plan's minimum retirement age, you can take a refund if your monthly pension amount would be less than \$100. If your pension amount would be \$100 or higher, you cannot take a refund.\*

**The unique benefit of an IMRF pension**

**Remember, there are almost no circumstances when a refund will be an advantage to you over a pension.** When you take a refund, you lose all of your service credit and give up your right to any future retirement and death benefits. You also receive no interest on your refunded contributions. ■

\* In some cases, you may be able to take a refund if you are rolling it over to another defined benefit plan to purchase qualifying service credit (like a pension plan you belong to in another state).