



2101 South Veterans Parkway  
P.O. Box 19255  
Springfield, IL 62794-9255

217-782-8500  
Email: [jrs@srs.illinois.gov](mailto:jrs@srs.illinois.gov)

## Retirement Application FAQs

**Q: *How do I begin the retirement application process?***

**A:** Please contact JRS 90 days prior to your retirement date to request your retirement packet. If you have an online SRS Member Services account, you can download the retirement packet under the Forms menu. We recommend that you return your retirement application and required documents 30 to 60 days prior to your retirement date. If you are retiring under the Reciprocal Act, you must apply with all applicable systems 60 to 90 days prior to your retirement date.

**Q: *What documents will I need to provide in order to retire?***

**A:** We cannot process your retirement without a birth certificate on file. If we already have a copy, you do not need to submit another one. You must submit a Retirement Application, Withholding Certificate for Pension or Annuity Payments (W4-P), and Initial Direct Deposit Agreement for Benefit Payments if you wish to have your benefit payment directly deposited into your bank account each month. If you are eligible for the State insurance program, the Retiree Insurance form must be returned to elect to continue your insurance in retirement or to opt out of coverage.

**Q: *What is the effective date of my retirement?***

**A:** Your retirement date is the day following your last paid day as a judge, unless you separate service before you are eligible to begin receiving benefits. Please contact JRS to confirm your eligibility date. If you retire early in the month, we encourage you to contact the Payroll Department of the Administrative Office of the Illinois Courts to ensure you work long enough to cover required deductions from your final payroll check. If your final check isn't large enough to cover authorized deductions, including insurance premiums, you will receive a direct bill.

**Q: *Do I need to complete new payroll deduction cards for my optional outside insurance and credit union deductions, and if so, can I get them from JRS?***

**A:** JRS is a separate agency from your employer and optional deductions such as these do not carry over from one agency to the next, therefore new cards (or copies of your existing cards) must be submitted to JRS and must also include the monthly

total amount of the deduction. JRS does not have cards for payroll deductions. If you are currently enrolled in the NCPERS Voluntary Life Program (\$16 per month) and want premiums deducted from your retirement check, you must re-enroll. Visit their website at [ncpers.memberbenefits.com/SRS](http://ncpers.memberbenefits.com/SRS), call 800-525-8056, or email [ncpers@memberbenefits.com](mailto:ncpers@memberbenefits.com).

**Q: *What types of taxes are deducted from my JRS benefit?***

**A:** Benefits paid by JRS are considered ordinary income and are subject to federal withholding income tax. Benefits paid by JRS are exempt from Illinois income tax, as well as from all types of FICA withholdings.

**Q: *When is my first pension check paid?***

**A:** Benefits are generally paid within six to eight weeks following your last day of employment or the date in which all the required information and forms have been submitted by you and the Administrative Office of the Illinois Courts, whichever is later. If you are retiring reciprocally, your benefit may take longer to process but will always be paid retroactive to the date you were first eligible. Your first check is a paper check mailed by the Comptroller to the address you provided on your retirement application.

**Q: *When are future pension checks paid?***

**A:** Monthly benefits are paid on the 19th of each month, unless the 19th is on a weekend or holiday. In this case, payments occur on the last business day before the 19th.

**Q: *Will I receive a paystub each month when I sign up for direct deposit?***

**A:** No. Once your benefit is processed through direct deposit, you can securely view your monthly earnings statement via ePass using your Public Portal ID. The ePass website is <https://paystub.illinois.gov>. New users can create an account on this site; existing users can recover their user ID and password. The ePass Fact Sheet included in your retirement packet contains additional information.

**Q: *Does the State of Illinois Group Insurance Program require retirees and their insured dependents to enroll in Medicare?***

**A:** Yes. If you and/or any of your insured dependents are Medicare-eligible, you must enroll in Medicare Parts A and B with an effective date the first of the month in which you retire. We recommend you begin the enrollment process in Medicare 90 days prior to your retirement date by contacting your local Social Security Administration (SSA) office or calling the SSA at 800-772-1213. Once enrolled in Medicare, you and any Medicare eligible dependents must provide a copy of the Medicare identification cards to the State of Illinois Medicare COB Unit (CMS.Ben.MedicareCOB@illinois.gov) and/or JRS (jrs@srs.illinois.gov). The Medicare Insurance Fact Sheet contains additional information regarding Medicare and the TRAIL Medicare Advantage Prescription Drug Plan.

**Q: *What is the Retirement Systems' Reciprocal Act?***

**A:** The Retirement Systems' Reciprocal Act provides that if a member has at least one year of service credit established in more than one retirement system covered under the Reciprocal Act, then the service credit from all systems will be considered for vesting in all the systems. The purpose of the Act is to ensure full and continuous pension credit for service in public employment in the State of Illinois.

**Q: *If I retire using the Reciprocal Act, will I receive one pension check each month?***

**A:** No. If you retire under the Reciprocal Act, you will receive a separate check each month from each system. JRS will coordinate with each reciprocal system to calculate your benefits and each system will pay you a proportional share of your total monthly benefit in separate checks each month.

**Q: *What is the survivor contribution refund?***

**A:** If you have contributed to the survivor contribution provision as an active judge and are not married, you have the option to request a refund of your survivor contributions at any time. You may also elect to keep the funds at JRS in case of a future marriage. If you request this refund and later marry, you may pay the refund back, with interest, to provide a survivor benefit to an eligible spouse. No survivor benefits will be paid to a spouse if survivor contributions are not repaid prior to your death. If there is an eligible child survivor, JRS will pay a child's annuity even if you have not participated in the survivor's annuity provision.

**Q: *Can my pension benefits be divided because of a divorce?***

**A:** Yes, if a Qualified Domestic Relations Order (QILDRO) has been issued by an Illinois Court. A QILDRO does not establish a new benefit, nor does it create a new member or beneficiary. Generally, the QILDRO orders the payment of a benefit to the spouse as the alternate payee. It may also be payable to a child or other dependent as the alternate payee.