



Tier 1 | Sworn Officers



Revised 03/03/2026

General Contact Resources

Call Center:

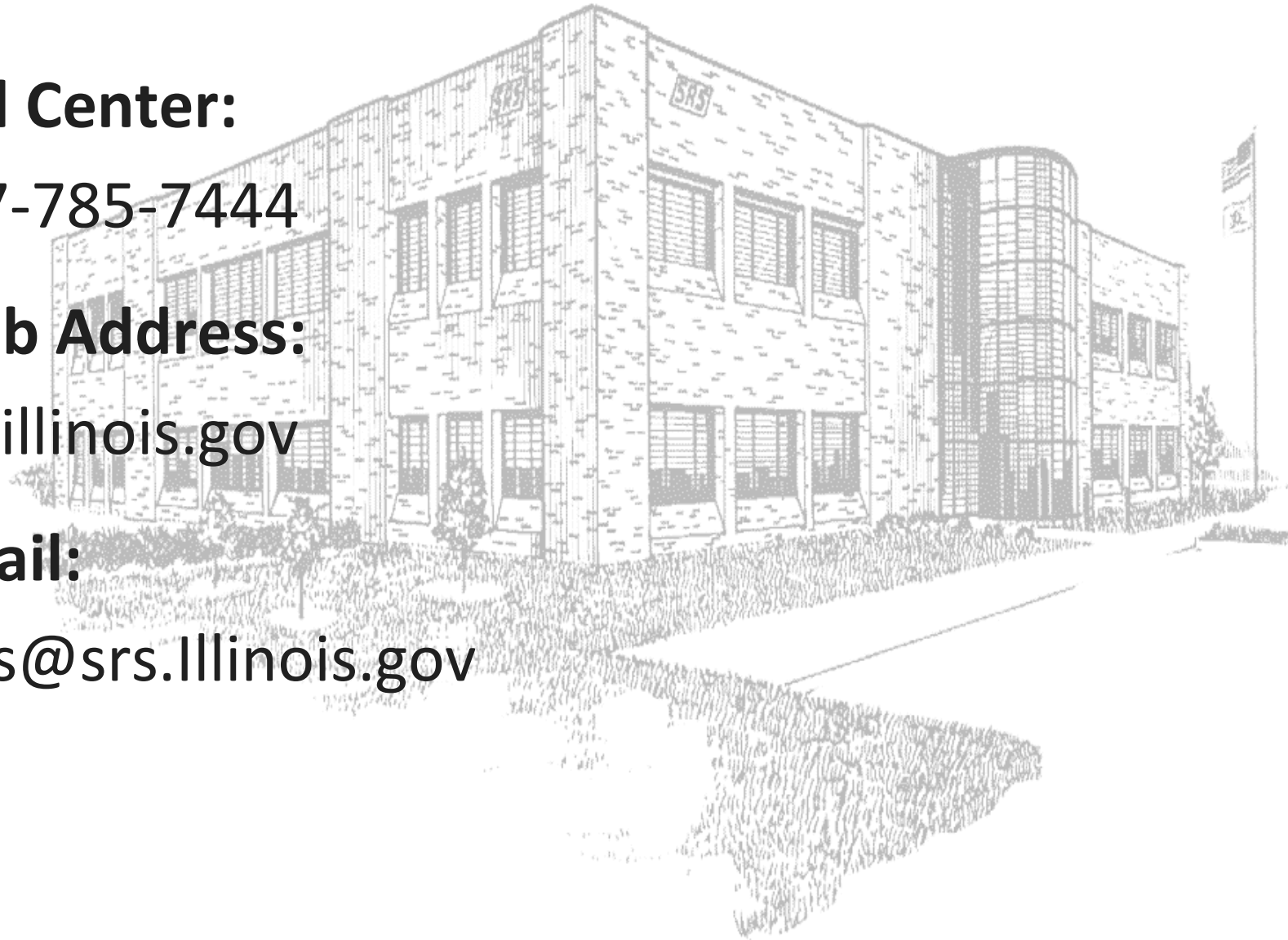
217-785-7444

Web Address:

srs.illinois.gov

Email:

sers@srs.illinois.gov



SERS Terminology

- **Annuity**: Pension payment of twelve equal monthly installments for the member's lifetime.
- **Tier 1**: Individuals who became a member of SERS or a reciprocal system before December 31, 2010.
- **Vested**: Once vesting service credit has been met, members will qualify for a monthly annuity after reaching their eligibility date to retire.
 - Tier 1 – needs 8 years service credit to be vested



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SERS CONTACT INFORMATION

2101 S. Veterans Parkway
Springfield, IL 62704
Phone: 217-785-7444
Fax: 217-785-7019
Email SERS

HELPFUL LINKS

Illinois State Board of Investments
Report SERS Fraud
Report JRS Fraud
Report GARS Fraud

JRS/GARS CONTACT INFO

2101 S. Veterans Parkway
Springfield, IL 62704
Phone: 217-782-8500
Fax: 217-524-9039
Email JRS
Email GARS

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or authorization to access SERS member data, or
to assist SERS members.



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[Pension Estimate Calculator Training Video](#)



SERS CONTACT INFORMATION

2101 S. Veterans Parkway
 Springfield, IL 62704
 Phone: 217-785-7444
 Fax: 217-785-7019
[Email SERS](#)

HELPFUL LINKS

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- [Report SERS Fraud](#)
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- [Report GARS Fraud](#)

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If you already have an account, sign in as usual

First time users should click "Sign up"





Sign up

Email

First name

Last name

Honorific suffix

Optional

Middle name

Optional

Password



Sign Up

[Already have an account?](#)



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789] Account as of 5/1/2022

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Retirement System	State Employees' Retirement System
Status	Active
Birth Date	3/31/1973
Age	49 years 1 month
Membership Date	05/01/1998
Tier	<u>Tier 1</u>

LAST PAYROLL OR DISABILITY POSTING	
Type	Salary
Current Plan	[2] SERS Alternative - Non-Coordinated, Tier 1, 12.5%
Pay Code	<u>21-176</u>
Agency	State Police, Illinois
Position Code	80090
Timeworked Basis	Monthly
Pickup Code	00 (None)
Last Salary Date	04/30/2022
Current Rate	\$11,617.00



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of 8/20/2015

SERS MEMBERSHIP RECORD CALCULATORS NOMINATED BENEFICIARIES DEMOGRAPHICS FORMS & APPLICATIONS SERVICE PURCHASES ANNUAL STATEMENTS TERMS AND CONDITIONS	BASIC	ACCOUNT	BENEFIT	COLA BUYOUT	TOTAL BUYOUT	
	Total Service Credit ⓘ		26 years 9 months			
	Total Contributions		\$85,434.07			
	Final Average Compensation (FAC) ⓘ		\$10,983.14			
	EARNINGS AND SERVICE CREDIT					
	Earnings and Service Credit		Earnings and Service Credit by Calendar Year			

Contributions Summary

FAC Summary

Earnings Calendar



Contribution Summary

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PAY STUB

Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Doe, Jane

Log Out

Account as of 8/20/2015

15 years 1 month

\$26,795.86

\$2,917.28

Earnings and Service Credit

Earnings and Service Credit by Calendar Year

Type	Pre-Tax	Post-Tax	Employer Pickup	Total
Retirement	\$18,582.20	\$0.00	\$4,564.56	\$23,146.76
Widow & Survivor	\$2,655.38	\$0.00	\$993.72	\$3,649.10
	\$21,237.58	\$0.00	\$5,558.28	\$26,795.86

Close



Final Average Compensation Summary

SERS FAC SUMMARY

Calculated Date	08/20/2015
Calculated FAC	\$2,917.28
Earnings for FAC	\$140,029.44
Months	48.00
Used Start Date	09/2011
Used End Date	08/2015

Close

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Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Doe, Jane

Log Out

Account as of 8/20/2015

15 years 1 month

\$26,795.86

\$2,917.28

Logs and Service Credit by Calendar Year



Legend:

Earnings ⓘ

Service Credit

Service Credit Adjustment ⓘ

Export To Excel

SERS EARNINGS AND SERVICE CREDITS BY CALENDAR YEAR

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2018	\$7,325.35	\$7,036.04	\$7,423.50	\$7,036.04	\$7,391.20	\$7,665.65	\$7,243.27	\$7,049.54	\$7,049.54	\$7,043.64	\$7,554.34	\$0.00	\$79,818.11
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0000	0.9167
2017	\$6,504.88	\$6,504.88	\$6,504.88	\$6,749.58	\$6,644.97	\$6,884.07	\$6,510.48	\$6,674.86	\$6,510.48	\$6,988.68	\$6,510.48	\$6,719.69	\$79,707.93
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	1.0000
	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	1.0000
2016	\$6,433.44	\$6,433.44	\$6,433.44	\$6,433.44	\$6,433.44	\$8,068.30	\$6,504.88	\$6,504.88	\$6,504.88	\$6,504.88	\$6,504.88	\$6,504.88	\$79,264.78
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	1.0000
2015	\$6,504.88	\$6,504.88	\$6,504.88	\$7,102.58	\$7,503.04	\$12,541.66	\$7,452.24	\$7,452.24	\$7,467.32	\$7,431.60	\$7,431.60	\$7,431.60	\$91,328.52
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	1.0000
	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.3333	0.0000	0.0000	0.0000	0.0000	0.0000	0.3333
2014	\$6,466.78	\$6,466.78	\$6,466.78	\$6,219.16	\$6,298.36	\$8,485.42	\$6,504.88	\$6,504.88	\$6,504.88	\$6,504.88	\$6,504.88	\$6,504.88	\$79,432.56
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	1.0000
	1.3333	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.3333
2013	\$5,787.10	\$5,787.10	\$5,787.10	\$5,787.10	\$6,017.66	\$8,423.29	\$6,466.78	\$6,466.78	\$6,466.78	\$6,466.78	\$6,466.78	\$6,466.78	\$76,390.03
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	1.0000
2012	\$5,423.96	\$5,604.75	\$5,785.54	\$5,787.10	\$5,787.10	\$5,787.10	\$5,787.10	\$5,787.10	\$5,787.10	\$5,787.10	\$5,787.10	\$5,787.10	\$68,898.15
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	1.0000



Do. Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of 1/1/2025

SERS MEMBERSHIP RECORD

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Print Statement On-Demand

NOMINATED BENEFICIARIES

Your estimated benefits have been calculated as of 1/29/2025. The estimate is based on the most recent payroll data that we have received and posted to your account (1/15/2025). As additional payrolls are received and posted to your account, the benefit calculations will be updated accordingly.

DEMOGRAPHICS

ESTIMATED RETIREMENT BENEFITS

FORMS & APPLICATIONS

These benefits assume continuous service at current rate of pay through benefit effective date.

SERVICE PURCHASES

Alternative Retirement - Monthly Benefit	2/1/2026	<u>\$8,625.58</u>
---	-----------------	--------------------------

ANNUAL STATEMENTS

Alternative Retirement: You must be age 55 with 20 years of service credit or age 50 with 25 years of service credit.

TERMS AND CONDITIONS

Earned Retirement - Monthly Benefit	2/1/2026	<u>\$8,299.06</u>
--	-----------------	--------------------------

You have currently earned a benefit of \$8,299.06 that is payable on 02/01/2026. This amount is based on what you have earned in retirement benefits up to the present date. If you left state employment on 01/29/2025, this is the amount you can receive in retirement benefits on 02/01/2026.

For each month (21 days) of unpaid sick days and/or paid sick and vacation days, your projected monthly gross is anticipated to increase by \$27.21.

On-Demand Statement



Benefit Calculation

On-Demand Statement Sample



Membership Date:

Service Credit:

Total Contributions:

Final Ave. Comp.:

Monthly Rate of Pay:

Your estimated benefits have been calculated as of 1/7/2026. The estimate is based on the most recent payroll data that we have received and posted to your account (12/15/2025). As additional payrolls are received and posted to your account, the benefit calculations will be updated accordingly.

Estimated Retirement Benefits

These benefits assume continuous service at current rate of pay through benefit effective date.

Regular Retirement - Monthly Benefit

Age 67 with 10 Years of Service: You must be at least age 67 with 10 years of service.

Reduced Retirement - Monthly Benefit

You must be age 62 with 10 years of service. Your benefit is reduced by ½ of one percent for each month under the age of 67.



SERS ESTIMATED ALTERNATIVE RETIREMENT - MONTHLY BENEFIT

Plan	Service Credit (Years)	Formula	% of FAC
SERS Alternative - Tier 1	20.3333	X 3.00 %	= 60.9999 %
Total Percentage of FAC			= 60.9999 %
Projected FAC			X \$13,601.00
Estimated Benefit			\$8,296.48
Projected Retirement Date			6/1/2033

Notes:

- The benefit was calculated as of 07/15/2016 instead of 08/03/2016, because of the Member's latest posted earnings date.
- Eligibility rule met: Tier 1 Alternative: 55 and 20 yrs.
- Additional projected service: 0 years.
- Age at which eligibility met: 55.6667.
- Receiving Alternative formula (40 ILCS 5/14-110).

□ Doe, Jane ▾

□ Log Out

Account as of
8/20/2015

15 years 1 month

\$26,795.86

\$2,917.28

credit by Calendar Year



ESTIMATED DISABILITY BENEFITS

If you become disabled and meet SERS qualifications for disability benefits you may be eligible to receive one of the following estimated benefits below:

Non-Occupational - Monthly Benefit **\$1,458.64**

(These benefits will be reduced by any Social Security Disability benefits received.)

Occupational - Monthly Benefit **\$2,187.96**

(These benefits will be reduced by Workers' Compensation benefits received.)

While you receive SERS disability benefits, your SERS account will continue to be credited with service and contributions as if you were working.

ESTIMATED DEATH/SURVIVOR BENEFITS

Non-Occupational Death - Survivor Monthly Benefit **\$400.00**

When death results from non-work related cause, this benefit is payable to your eligible spouse at age 50 (or sooner if you have eligible children).

Non-Occupational Death - Family Maximum Monthly Benefit **\$600.00**

Occupational Death - Survivor Monthly Benefit* **\$1,458.64**

When death results from work-related duties, this benefit is payable to your eligible survivors. This benefit will be reduced by any Workers' Compensation benefits received.

Lump Sum Death Benefit without Eligible Survivors **\$44,299.54**

Lump Sum Death Benefit with Eligible Survivors **\$23,146.76**

*Occupational benefits may have additional amounts payable if you have children under 18 or under 22 if a full time student.



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of 1/5/2022

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Your retirement effective date must be December 1, 2018 through June 1, 2026 for you to be eligible for an Accelerated Pension Benefit Payment (COLA Buyout). Please note the COLA Buyout option may end before June 1, 2026 if available funds are exhausted prior to that date. For more information see the [COLA Buyout Fact Sheet](#)

ESTIMATED RETIREMENT BENEFITS

These benefits assume continuous service at current rate of pay through benefit effective date.

Alternative Retirement - Monthly Benefit	5/1/2023	\$8,296.48
---	-----------------	-------------------

Alternative Retirement: You must be age 55 with 20 years of service credit or age 50 with 25 years of service credit.

ESTIMATED BUYOUT

Are you married? Yes No

ESTIMATE BUYOUT AMOUNT



COLA Buyout Estimate Screen Sample

Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789] ×

Member Birth Date: 3/31/1973
 Present Value Compounded (3%): \$1,676,133.13
 Present Value Non-Compounded (1.5%): \$1,342,757.40
 Buyout Amount Formula: $70\% * (\$1,676,133.13 - \$1,342,757.40) = \$233,363.01$

ACCELERATED PENSION BENEFIT PAYMENT **ESTIMATED BUYOUT AMOUNT \$233,363.01**

	3% COMPOUNDED COLA		1.5% NON-COMPOUNDED COLA			
	MONTHLY AMOUNT	ANNUAL AMOUNT	MONTHLY COLA	MONTHLY AMOUNT	ANNUAL AMOUNT	MONTHLY COLA
5/1/2023	\$8,296.48	\$66,371.84	\$0.00	\$8,296.48	\$66,371.84	\$0.00
1/1/2024	\$8,296.48	\$99,557.76	\$0.00	\$8,296.48	\$99,557.76	\$0.00
1/1/2025	\$8,296.48	\$99,557.76	\$0.00	\$8,296.48	\$99,557.76	\$0.00
1/1/2026	\$8,296.48	\$99,557.76	\$0.00	\$8,296.48	\$99,557.76	\$0.00
1/1/2027	\$8,296.48	\$99,557.76	\$0.00	\$8,296.48	\$99,557.76	\$0.00
1/1/2028	\$8,296.48	\$99,557.76	\$0.00	\$8,296.48	\$99,557.76	\$0.00
1/1/2029	\$8,545.37	\$102,544.44	\$248.89	\$8,296.48	\$99,557.76	\$0.00
1/1/2030	\$8,801.73	\$105,620.76	\$505.25	\$8,296.48	\$99,557.76	\$0.00
1/1/2031	\$9,065.78	\$108,789.36	\$769.30	\$8,296.48	\$99,557.76	\$0.00
1/1/2032	\$9,337.75	\$112,053.00	\$1,041.27	\$8,296.48	\$99,557.76	\$0.00
1/1/2033	\$9,617.88	\$115,414.56	\$1,321.40	\$8,296.48	\$99,557.76	\$0.00
1/1/2034	\$9,906.42	\$118,877.04	\$1,609.94	\$8,296.48	\$99,557.76	\$0.00
1/1/2035	\$10,203.61	\$122,443.32	\$1,907.13	\$8,296.48	\$99,557.76	\$0.00
1/1/2036	\$10,509.72	\$126,116.64	\$2,213.24	\$8,296.48	\$99,557.76	\$0.00

Print Close



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

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TOTAL BUYOUT

You must have 8 years of Tier 1 service credit or 10 years of Tier 2 service credit to be eligible for an Accelerated Pension Benefit Payment (Total Buyout). Please note the Total Buyout option may end before 6/1/2026 if available funds are exhausted prior to that date. For more information see the [Total Buyout Fact Sheet](#)

ESTIMATED BUYOUT

Are you married? Yes No

ESTIMATE BUYOUT AMOUNT



Member Birth Date:

Present Value of Benefits as of 12/1/2025:

Discount Factor:

Present Value of Benefits as of 9/1/2025:


Buyout Amount Formula

0.983573931

$0.983573931 * \$1,974,812.73 = \$1,942,374.32$

$60\% * \$1,942,374.32 = \$1,165,424.59$

Total Buyout Amount: \$1,165,424.59*

[Yes, I am interested in the Total Buyout](#)  [\(Total Buyout Fact Sheet\)](#)

For Comparison Purposes:

Monthly Retirement Benefit: **\$9,918.23*** per month for life beginning on 12/1/2025

Please remember that this is just an estimate. While every effort is made to provide you with accurate information, it is based on a number of assumptions. If discrepancies exist between this estimate and your actual buyout payment, payments must comply with the Illinois Pension Code (40 ILCS 5/14).

Print

Close



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

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FEDERAL TAX WITHHOLDING CALCULATOR

[Federal Tax Withholding Calculator](#)

SERS BENEFIT ESTIMATE

[SERS Pension Estimate](#) [[View Pension Estimate Tutorial](#)] 🔄



Pension Estimate



PENSION ESTIMATE DISCLAIMER

- **This is just an estimate and does not guarantee a certain benefit.**
- The estimate provided is based on information given at the time of the estimate and is subject to change.
- Any estimate provided is not binding upon SRS as actual benefits must comply with state law.

By checking this box, I acknowledge that I have read the above statements and I am ready to do a pension estimate.



Start Estimate

Cancel



Pension Estimate

SERVICE CREDIT	
Plan	Months of Service
[2] SERS Alternative - Non-Coordinated, Tier 1, 12.5%	305.0000
Total Service Credit: 305.0000	

SICK AND VACATION DAYS

Please enter total unused sick days earned you would like to include:

Prior to January 1, 1984:

After December 31, 1997:

After December 31, 1983 and before January 1, 1998:

Please enter vacation days you would like to include:

Vacation Days:

LEVEL INCOME

Only members who contribute to Social Security are eligible to choose the Level Income option.

Next

Input the amount of unused sick time in each of the three date ranges requested.

Input the amount of unused vacation time separately.

The Level Income section will not apply to sworn members.



Pension Estimate



ELIGIBILITY DETAILS

Date Eligibility Met	Retirement Date	Rule
1/31/2026	2/1/2026	Tier 1 Alternative: 50 and 25 yrs

SEPARATION DATE

Please enter separation date you would like to estimate:

Separation Date

01/31/2026

RETIREMENT DATE

Please enter retirement date you would like to estimate:

Retirement Date

02/01/2026

Back Next Cancel



Pension Estimate



ELIGIBILITY DETAILS

Calculated Benefit	Benefit Available Date	Final Average Compensation (FAC)	Estimate Type
<u>\$8,625.58</u>	2/1/2026	\$10,884.00	Benefit Without Purchase

Download Retirement Estimate Letter 

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Cancel



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

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SERS NOMINATED BENEFICIARIES

Order Number	Beneficiary Name	Date Added
1	John Doe	8/1/2010
2	Sarah Doe	6/14/2012
2	William Doe	6/14/2012
3	Thomas Doe	11/8/2014

The beneficiaries listed above are your nominated beneficiaries to whom a lump sum death benefit will be payable at your death. Lump sum death benefits will be paid equally to surviving primary beneficiaries (those listed as #1). Secondary beneficiaries are only paid if no primary beneficiaries survive you. The same process applies to remaining beneficiaries with number 3 or greater.

You may have other nominated beneficiary forms to update for benefits through state-sponsored programs such as MetLife or the State's Deferred Compensation Plan.

UPDATE NOMINATED BENEFICIARIES

If you would like to change or update your beneficiaries, you may find the Beneficiary Nomination on the [Forms & Applications](#) tab.





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

217-785-7444
855-564-4275
Email: sers@srs.illinois.gov

Death Benefit Beneficiary Designation

Refer to instructions on opposite page. Type or print in ink.

Member information

Name (Last, first, middle)

SSN (last 4) or Member ID

Address (Street, City, State, Zip)

Phone number

Any death benefits payable by State Employees' Retirement System shall be paid in EQUAL SHARES to the following beneficiaries who survive me.

PRIMARY	Beneficiary name (last, first, middle initial)	Street Address	SSN (last 4 digits) (optional)
	Relationship / Phone number	City, State, Zip code	Date of Birth (MM/DD/YYYY)

In the event all primary beneficiaries die before me, the death benefit shall be paid in EQUAL SHARES to the following secondary beneficiary(ies) who survive me.

SECONDARY	Beneficiary name (last, first, middle initial)	Street Address	SSN (last 4 digits) (optional)
	Relationship / Phone number	City, State, Zip code	Date of Birth (MM/DD/YYYY)

By signing below I certify this information is correct and that I am aware that knowingly making a false statement or falsifying a record in an attempt to defraud SERS is a class 3 felony. I understand that if the SERS Board of Trustees has a reasonable suspicion that an attempt has been made to defraud SERS, it is required to report the matter to the appropriate State's Attorney for investigation.

Member signature _____ Date _____



Form 101 Death Benefit Beneficiary Designation

Name Beneficiary

- Keep current
- Name and address change
- How you identify
- Minors
- Your estate is your beneficiary
- Changing SERS beneficiary form
 - Does not change
 - Life Insurance
 - Deferred Compensation



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of
8/20/2015

SERS MEMBERSHIP RECORD

PROFILE

CALCULATORS

Full Name Jane Doe

NOMINATED BENEFICIARIES

SSN XXX-XX-9999

DEMOGRAPHICS

Gender Female

FORMS & APPLICATIONS

Birth Date 3/12/1974

SERVICE PURCHASES

ADDRESSES

ANNUAL STATEMENTS

Home 1123 West Washington Street, Springfield, IL 62704

TERMS AND CONDITIONS

Work 7854 Taylor Avenue, Springfield, IL 62712

The only way to change your home address is to submit two (2) **W4 forms** (C-25 Employee's Withholding Exemption Certificate) to your Agency's Payroll Office that indicate your correct address.

PHONE NUMBERS ➔

Cell (217) 444-2222

Fax (217) 888-9999

Home ☐ (217) 777-4444

Work (217) 888-3333

EMAIL ADDRESSES ➔

Home ☐ Jane@gmail.com



Address Changes

Before retirement, contact your agency. Fill out the Employee Address Certification (C-26) Form at your agency.

After retirement, contact SERS.



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of
5/19/2022

SERS MEMBERSHIP RECORD

CALCULATORS

NOMINATED BENEFICIARIES

DEMOGRAPHICS

FORMS & APPLICATIONS

SERVICE PURCHASES

ANNUAL STATEMENTS

TERMS AND CONDITIONS

SERS MEMBER FORMS

[BENEFICIARY NOMINATION](#) ⬇️

Form 101

[MEMBER DEMOGRAPHIC CONFIRMATION](#) ⬇️

Form 1006

[TRANSFER/ROLLOVER CERTIFICATION](#) ⬇️

Form 2064

SERS MEMBER PACKETS

[Non Occ Disability Benefit Application Packet](#) ⬇️

[Occ Disability Benefit Application Packet](#) ⬇️

[Pension Benefit Application Packet](#) ⬇️

[Temp Disability Benefit Application Packet](#) ⬇️

[Termination Refund Application Packet](#) ⬇️



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of 5/9/2022

SERS MEMBERSHIP RECORD

CALCULATORS

NOMINATED BENEFICIARIES

DEMOGRAPHICS

FORMS & APPLICATIONS

SERVICE PURCHASES

ANNUAL STATEMENTS

TERMS AND CONDITIONS

SERS SERVICE PURCHASES

[Request the Cost of Optional Service Purchases for which I May Qualify](#) 📄

[My Service Purchase Offers with Payment Options](#) 📄

[View My Service Purchase Payments and Balances](#) 📄

SERS PAYABLE BENEFIT TIME (ONLY AVAILABLE UPON RETIREMENT)

[My Sick And Vacation Contribution Election](#) 📄

Step 1: Click “Request the Cost of Service Purchases for which I May Qualify”



Service Purchase Estimate Requests

Step 2: Click "Add New Estimate Request"



Add New Estimate Request

SERVICE PURCHASE ESTIMATE REQUESTS

[RETURN TO SERVICE PURCHASES](#)

Employee Name	Planned Retirement Date	Submitted By	Submitted Date	Status
[REDACTED]	9/1/2033	[REDACTED]	8/20/2025	Completed
[REDACTED]	9/1/2033	[REDACTED]	4/16/2024	Completed
[REDACTED]	9/1/2033	[REDACTED]	9/19/2023	Completed
[REDACTED]	9/1/2033	[REDACTED]	3/16/2023	Completed
[REDACTED]	9/1/2033	[REDACTED]	12/15/2021	Completed



Request to Establish Optional Service Credits



You and/or your employer can create, edit and submit to request to establish optional service credits. Enter your planned retirement date to start. Once the request is created, you can add multiple optional service credits for cost estimation. Only one active request will be accepted. Request can be editable or revised until SRS has accepted and started the review process.

Enter Planned Retirement Date

The Planned Retirement Date defaults to the earliest calculated date that you would be eligible for a pension benefit. A date is required in this field, but it does not commit you to that retirement date in any way. The date is necessary to help us organize our workflow. You can override it if the Planned Retirement Date is different.



Create Request

Close



Step 3: Enter planned retirement date and click “Create Request”

Service Purchase Estimate Requests

[RETURN TO ESTIMATE REQUEST LISTING](#)

Planned Retirement Date: 7/1/2056

Request Status: New Request

**Step 4: Click
"Add Optional Service"**

REQUEST TO ESTABLISH OPTIONAL SERVICE CREDITS

Please enter and complete the requested information based on the type of service credit for which you may be interested in purchasing.

Service Purchase Type	Start Date	End Date	Agency	Add Optional Service
-----------------------	------------	----------	--------	--------------------------------------

No records found. Please click on Add Optional Service to start.

Please use this space to document any additional information about your service purchase request that you feel we need to know.

REVIEW AND SUBMIT

By submitting this form electronically, I certify this information is correct and that I am aware that knowingly making a false statement or falsifying a record in an attempt to defraud SERS is a class 3 felony. I understand that if the SERS Board of Trustees has a reasonable suspicion that an attempt has been made to defraud SERS, it is required to report the matter to the appropriate State's Attorney for investigation.

Save Submit Request



Add Optional Service



Step 5: Select Service Purchase Type and click "Add"

Service Purchase Type:

-Select One-



-Select One-

Government Public Service Internship Program

Leave of Absence

Legislative Staff Internship Program

Military Service

Qualifying Period

Repayment of Refund

Short Period



1/209

AL SI

ested information based on the type of service credit for which you may be interested

Service Purchase Estimate Requests

[RETURN TO ESTIMATE REQUEST LISTING](#)

Planned Retirement Date:

7/1/2056

Request Status: New Request

REQUEST TO ESTABLISH OPTIONAL SERVICE CREDITS

Please enter and complete the requested information based on the type of service credit for which you may be interested in purchasing.

Service Purchase Type

Start Date

End Date

Agency

[Add Optional Service](#)

No records found. Please click on Add Optional Service to start.

Please use this space to document any additional information about your service purchase request that you feel we need to know.

REVIEW AND SUBMIT

By submitting this form electronically, I certify this information is correct and that I am aware that knowingly making a false statement or falsifying a record in an attempt to defraud SERS is a class 3 felony. I understand that if the SERS Board of Trustees has a reasonable suspicion that an attempt has been made to defraud SERS, it is required to report the matter to the appropriate State's Attorney for investigation.

Step 6: Click "Submit Request"

Save

Submit Request



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]Account as of
5/9/2022

SERS MEMBERSHIP RECORD

CALCULATORS

NOMINATED BENEFICIARIES

DEMOGRAPHICS

FORMS & APPLICATIONS

SERVICE PURCHASES

ANNUAL STATEMENTS

TERMS AND CONDITIONS

SERS SERVICE PURCHASES[Request the Cost of Optional Service Purchases for which I May Qualify](#)[My Service Purchase Offers with Payment Options](#)[View My Service Purchase Payments and Balances](#)**SERS PAYABLE BENEFIT TIME (ONLY AVAILABLE UPON RETIREMENT)**[My Sick And Vacation Contribution Election](#)

Step 1: Click “My Sick and Vacation Contribution Election” after you have received the Sick and Vacation Contribution Election email from your Retirement Coordinator/Payroll Coordinator.



Select Payment Method

Your employer has indicated that you would like to establish extra months of service using your lump sum payment for Paid Sick, Vacation and Personal Days. If this is correct, please select either the Pre-Tax or Post-Tax option, the contributions will be withheld from your lump sum payment. If this is incorrect, please select No, I did not want to establish extra months of service.

Pre-Tax (Contributions are not taxed until after employee retires.)
I elect and authorize the deduction of employee retirement contributions for my lump sum pay for sick days, vacation and or personal days on a pre-tax (i.e. tax deferred) basis.

IRREVOCABLE PAYROLL AUTHORIZATION

I hereby authorize and understand that this authorization is binding and irrevocable.

- A deduction is to be made from my lump sum sick and vacation payment in the amount of **\$1,540.54**.
- For the effective period of this agreement, payments are to be made by my employer. While this agreement is in effect, I understand that SERS will only accept payment from my employer and not directly from me.
- My employer is obligated to make payment pursuant to this agreement only if there are sufficient funds from my earnings to do so after any other mandatory deductions.

Post-Tax (Uncommon) (Contributions are taxed at the time of Lump Sum payment.)
I elect and authorize the deduction of employee retirement contributions on my lump sum pay for sick days, vacation and/or personal days on a post-tax (i.e. NOT tax deferred) basis.

No, I DID NOT want to establish extra months of service.

[Review and Confirm Sick and Vacation Election](#)



Step 2/3: Make your election. Choose either Pre-Tax or Post-Tax. If you DID NOT want to establish extra months of service, mark that box instead. Click “Review and Confirm Sick and Vacation Election”.

SICK AND VACATION MEMBER ELECTION

Lump Sum Payment from Paid Sick, Vacation and Personal Days \$6,052.47

Paid Months of Service Established 1.50

Contributions Due \$514.46

Tax Option Pre-Tax

I understand that by checking this box I elect and authorize the deduction of employee retirement contributions for my lump sum pay for sick days, vacation and or personal days on a pre-tax (i.e. tax deferred) basis.

I understand that checking this box constitutes a legal signature under Illinois Law that confirms I acknowledge and warrant the truthfulness of the information provided in this official record of the retirement system. I understand that pursuant to State law, any person who knowingly makes a false statement or falsifies a record in an attempt to defraud the retirement system is guilty of a Class 3 felony.

Please send me an e-mail receipt of this election confirmation. Your notification e-mail address is: d-witt1969@hotmail.com. Click [Profile](#) to update your e-mail address.

Submit

Close

Step 4/5: Review the cost information. Check the two boxes that begin with “I understand”. Review your email address on file. It is listed in the yellow text box.

When you are satisfied with your selection, click “Submit”. This will send your election to SERS.



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of 5/9/2022

- SERS MEMBERSHIP RECORD
- CALCULATORS
- NOMINATED BENEFICIARIES
- DEMOGRAPHICS
- FORMS & APPLICATIONS
- SERVICE PURCHASES
- ANNUAL STATEMENTS**
- TERMS AND CONDITIONS

OPT OUT PREFERENCES	
Opt Out of Paper Annual Statements: Yes	
SERS ANNUAL STATEMENTS	
SERS Active Member Statement	6/30/2022 SERS Active Member Statement
SERS Active Member Statement	6/30/2021 SERS Active Member Statement
SERS Active Member Statement	6/30/2020 SERS Active Member Statement
SERS Active Member Statement	6/30/2019 SERS Active Member Statement
SERS Active Member Statement	6/30/2018 SERS Active Member Statement
SERS Active Member Statement	6/30/2017 SERS Active Member Statement
SERS Active Member Statement	6/30/2016 SERS Active Member Statement
SERS Active Member Statement	6/30/2015 SERS Active Member Statement
SERS Active Member Statement	6/30/2014 SERS Active Member Statement



Annual Statements are no longer published for Active Members.

Retirement Benefits



To Retire

The best time to retire

End of the Year

- Tax Purposes
- COLA
- Deferred Comp

End of the Month

- Insurance Reasons

The Effective Date

- First of the Month following your resignation



Steps to Retire

- You must resign in writing to your agency
- It is highly recommended that you submit a pension application packet 30-90 days prior to your retirement date*
- Contact your Retirement Coordinator, contact SERS directly, download and complete online forms to forward on to SERS
- Member's and spouse if married – Birth Certificate(s) and marriage license must be on file at SERS, COPIES ONLY

*Copies of the pension application packet may be downloaded from a member's SERS Member Services account.



Retirement Packet Includes

- Retirement Checklist
- Retirement Application, Retiree Insurance Form, Direct Deposit Form, Beneficiary Form, & W-4P Form
- Fact Sheets



First Payment Check

- Approximately 8-10 weeks AFTER your last day of employment. The first payment is either mailed to your home or direct deposited into your bank account.*
- Regular payment will be mailed or direct deposited** on the 19th of the month unless the 19th falls on a weekend or holiday
- Retroactive to the effective date of your retirement
- Lump sum payment is issued with first payment

*Unless the member has elected to receive an “estimated payment” within 30 days after SERS has received the required forms and documents.

** If a direct deposit form has been submitted



Deductions

- Federal Taxes (pension is not subject to IL state taxes)
- If less than 20 years, insurance premiums pro-rated at 5% increments
- Dependent health insurance rates
- Dental insurance/ with or without dependents
- Optional life insurance/ Basic is free
- Other credit union deductions or assoc. fees will need a deduction card from them because other deductions do not carry over from your agency



Tier 1 Benefits

Tier 1 members are individuals who became a member of SERS or a reciprocal system before December 31, 2010.



Alternative Formula Non-Coordinated Employees who do not pay into Social Security

Alternative Non-Coordinated	
Retirement	11.5%
Q Survivor	1.0%
Total	12.5%



How Soon? | Tier 1

Alternative

- Age 50 with 25 years of service credit
- Age 55 with 20 years of service credit
- **NO RULE OF 75** (Hired prior to 1/1/1998)

FAC: Final Average Compensation is the average of the highest consecutive 48 months over the last 120 months of service.

FAC (Tier 1) Alternative formula also considers the last 48 months or final rate of pay.



Final Average Comp Calculation Tier 1

Hired after 1/1/1998

- Last 48 months average

OR

- Last rate of pay

Member must be paid at rate for at least one full month for rate to be eligible for their “Final Average Compensation” calculation.



Sworn Formula Tier 1

Years of
Service Credit X 3.0% X FAC or
Final Rate of Pay = Pension



Maximum Pension

80%

26 years, 8 months



If you do not meet eligibility

- Pension will be calculated at lower rate
- Refund at 4.5%
- Must meet regular formula eligibility



Sworn Formula Tier 1

Alternative Formula not met

Years of
Service X 2.2% X FAC = Pension
Credit



COLA Increase | Tier 1

You are eligible for a COLA pension increase every January 1 after age 55 with one full year of retirement

COLA: Cost of Living Adjustment.



COLA Buyout – What to Remember

1. You must be eligible to retire by 6/1/2026.
2. Required to be rolled over to a qualified IRA or Deferred Compensation account.
3. Cannot choose level income, SS offset removal or the reversionary options.
4. If you have a QILDRO you may need to have permission from the alternate payee.



Optional Service



Optional Service Purchases

- Previously Refunded Service
- Military Time
 - Maximum of 48 months of active duty
- Service for Leaves of Absence
 - After 1982 and less than one year
- Sick & Vacation Days



Permanent Police Transfer Provisions (40 ILCS 5/14-110)

Eligible Alternative Formula Positions:

1. State Policeman
2. Conservation Police Officer
3. Investigator for the Secretary of State

May elect to transfer up to 5 years (60 months) from:

1. Article 3 (Downstate Police) – Any Service
2. Article 5 (Chicago Police) – Any Service
3. Article 7 (IMRF) – Sheriff's Law Enforcement Employee (SLEP time only)
4. Article 9 (Cook County) – County Police time only
5. Article 15 (SURS) – Police time only



Permanent Police Transfer Provisions (40 ILCS 5/14-110)

The member will need to contact their former employer / former retirement system and request the transfer and the payback information (if they had taken a refund). The member should also request the former employer / retirement system to provide to SERS the following information:

1. The amount of employee contributions, employer contributions, and interest (if applicable) that will ultimately be transferred to SERS
2. The period of time that is being transferred (start date – end date of service)
3. A monthly breakdown of your salary during that time frame being transferred
4. The number of months / years being transferred
5. Validation that you were a full-time officer rather than a part-time officer

This information should be reported to SERS.



Service Purchase Options

- Pre-Tax
 - Payroll deduction (irrevocable)
 - Tax-deferred lump sum
 - Sick & vacation payment
- Rollovers
 - Deferred Compensation
 - IRA
 - Eligible pension plan



Optional Service Purchase

Post-Tax

- Lump sum
- Post-tax payroll deduction



Sick & Vacation



Sick & Vacation Days

- Can Increase Your Pension
- Make You Eligible to Retire
- Counts for Insurance



Sick Leave & Vacation Service Credit Conversion Chart

Days	=	Months	Days	=	Months
1-5	=	0.25	131-135	=	6.25
6-10	=	0.50	136-140	=	6.50
11-21	=	1.00	141-151	=	7.00
22-26	=	1.25	152-156	=	7.25
27-32	=	1.50	157-161	=	7.50
33-43	=	2.00	162-173	=	8.00
44-48	=	2.25	174-178	=	8.25
49-53	=	2.50	179-183	=	8.50
54-65	=	3.00	184-195	=	9.00
66-70	=	3.25	196-200	=	9.25
71-75	=	3.50	201-205	=	9.50
76-86	=	4.00	206-216	=	10.00
87-91	=	4.25	217-221	=	10.25
92-96	=	4.50	222-226	=	10.50
97-108	=	5.00	227-238	=	11.00
109-113	=	5.25	239-243	=	11.25
114-118	=	5.50	244-248	=	11.50
119-130	=	6.00	249-260	=	12.00



Sick Time

Tier 1 Before 1984	Tier 1 1984 – 1997 (168 max)	Tier 1 After 1997
# of unused sick days = FREE service credit	½ sick days – paid days plus service credit ½ sick days – FREE service credit	# of unused sick days = FREE service credit



Sick & Vacation Time

Type of Sick Time	298 total sick days
'84 – '97 payable sick	168 (only ½ paid)
After '97 sick time	130 (unpaid)
Paid	Unpaid
V = 67	S = 130
S = 84 (1/2 payable sick)	S = 84 (1/2 payable sick)
67+84 = 151 (7 Months)	130+84 = 214 (10 Months)

Pay for 7 months from lump sum at contributions rate
10 months is free

TOTAL SERVICE CREDIT = 17 Months
(within 90 days of retiring)



Sick & Vacation Time

Vacation days = 67

Sick days (unpaid) = 130

Paid	Unpaid
V = 67	S = 130
3.25 Months	6 Months

Pay contributions for payable time
to receive 3.25 months of credit
Unpaid time for 6 months is Free

TOTAL SERVICE CREDIT = 9.25 Months
(within 90 days of retiring)



Non-Coordinated Vacation Lump Sum Check from Agency

12.5% Alternative Formula
(Sworn Officers, Firefighters)



Reciprocal Systems



Reciprocal Time

- 13 Reciprocal Systems
- Make the choice at retirement to use reciprocity
- Repay the contributions to the reciprocal system that you took a refund from
- Must be employed with SERS for 24 months
- Required minimum of 12 months of employment at a reciprocal system to use reciprocity



Reciprocal Time

- May **NOT** be used to meet the alternative eligibility
- Not all Reciprocal Systems' time counts towards insurance



Reciprocal Systems

- Chicago Teachers' Pension Fund
- County Employees' Annuity & Benefit Fund of Cook County Forest Preserve District Employees' Annuity & Benefit Fund of Cook County
- Illinois Municipal Retirement Fund
- General Assembly Retirement System
- Judges' Retirement System
- Laborers' Annuity & Benefit Fund of Chicago
- Metropolitan Water Reclamation District Retirement Fund
- Municipal Employees' Annuity & Benefit Fund of Chicago
- Park Employees' Annuity & Benefit Fund of Chicago
- State Employees' Retirement System
- State Teachers' Retirement System
- State Universities Retirement System



Reversionary



Reversionary Option

You make this one-time election to reduce your pension to provide lifetime income to your designated dependent(s):

- Spouse
- Any dependent(s) at time of retirement
- 10% increments from 10% to 100% of pension
- No COLA increases on the reversionary amount.



Example: 100% of Pension

Pension of \$4,000

\$433 per month reduction of pension.

Member's pension is now \$3,567 per month.

\$3,567 per month for survivor to receive the reversionary benefit in addition to regular survivor benefit.

Surviving spouse now receives \$3,567 per month as a reversionary benefit, plus the \$1,783.50 survivor benefit (\$5,350.50 total).

- Survivor Benefit – Gets increases
- Reversionary – Does NOT get increases



Example: 50% of Pension

Pension of \$4,000

\$230 per month reduction of pension.

Member's pension is now \$3,770 per month.

\$3,770 per month for survivor to receive the reversionary benefit in addition to regular survivor benefit.

Surviving spouse now receives \$1,885 per month as a reversionary benefit, plus the \$1,885 as a survivor benefit (\$3,770 total).

- Survivor Benefit – Gets increases
- Reversionary – Does NOT get increases



Pension Elections (if applicable)

- Social Security Offset
- Level Income (if you contribute to Social Security)
- Reversionary
- Any combination from above (if applicable)
- COLA increase when you're eligible (with or without offset)



Disability

- Nonoccupational
- Occupational
- Temporary



Occupational Disability Work-Related Injury or Illness

Requirements:

- Be a member of SERS.
- File a claim with Workers' Compensation and receive benefits or a settlement.
- File the required forms with SERS.
- Members DO NOT have to use any benefit time to receive an occupational disability benefit.



Occupational Disability

- 75% of member's Final Average Compensation or monthly rate of pay on the date removed from payroll, whichever is greater
- The benefit amount is reduced by any payments made under the Workers' Compensation Act or the Workers' Occupational Diseases Act
- The member is not required to use sick time
- FAC for Tier 1 members is the average of the 48 highest consecutive months of service within the last 10 years



Occupational Disability Ends

- Your disability ends, when your doctor releases you.
- You resume employment
- Workers' Compensation TTD payments end
- You reach age 65
- If your disability begins after age 60, benefits are payable up to 5 years.



Temporary Disability

- An approved medical leave of absence is NOT required
- Members do not have to exhaust their sick time

If claim for TTD is denied

- SERS determines you are disabled
- You have at least 18 months of credited service with SERS (includes reciprocal service with TRS or SURS)
- Your claim for TTD was denied
- You filed an appeal with the Illinois Workers' Compensation Commission (Application for Adjustment of Claim)
- You submit the required forms to SERS
- You have not received, or had a right to receive, any compensation for at least 30 days



Temporary Disability

If TTD is terminated

- SERS determines you are disabled
- You have at least 18 months of credited service with SERS (includes reciprocal service with TRS or SURS)
- You submit the required forms to SERS
- You have filed an appeal with the Illinois WCC (19b)
- You have served a 30-day waiting period from the date last paid



When a WC claim is denied

- If WC denies a claim and the member is NOT going to appeal the decision, they can apply for a nonoccupational benefit.
- They MUST submit a letter to SERS stating they are not appealing their denial.
- The letter MUST say that they are not now, and will not in the future, seek any compensation from the Illinois Workers' Compensation Commission for their injury or illness.



Requirements for Nonoccupational Disability Benefits

- 18 months of credited service with SERS (reciprocal service with TRS or SURS can apply)
- Must use all accumulated sick leave
- Must be granted a medical leave of absence by agency
- Must apply by submitting all required forms to SERS
- SERS determines you are disabled
- Disability must continue beyond 30 days after stopping work



Nonoccupational Disability

How Long Can I Stay on Nonoccupational Disability?

- Eligible for 1/2 of your active service credit.
- When member reaches age 65 (if disability began after age 60, benefits are payable up to five years)

Example: worked 10 years, is eligible for disability benefits for 5 years



Nonoccupational Terminated After ½ Time Ceasing

If a nonoccupational benefit is terminated because of ½ time ceasing, but the member is still disabled, they are eligible for an unreduced pension if:

- Member is 60 and has 8 years of credited service
- Member is 55 and has 15 years of credited service
- Member is 50 and has 20 years of credited service
- Member is not eligible to receive a COLA until age 60.



Nonoccupational Disability

How much am I allowed to receive?

Tier 1 members

- 50% of salary OR Final Average Compensation (FAC) on date removed from payroll, whichever is greater



Pregnancy and Nonoccupational Disability

- Since members now receive 12 weeks of maternity leave, most will no longer qualify for SERS' nonoccupational disability benefit. If the member has a medical condition that would keep her off work after her maternity leave, she will have to supply medical evidence to support her inability to return to work.*

*Does not apply to Tollway employees



Early Pregnancy Leave

Members who are taken off work for a medical condition prior to delivery can apply for SERS' Nonoccupational disability. Medical evidence of the member's need to be off work must be submitted and the member must be off work more than 30 days prior to the expected date of delivery to qualify.



Benefit Reduction

- Nonoccupational disability benefits will be reduced by:
 - the amount payable from Social Security, if approved for Social Security disability benefits
 - the amount of pension a member is eligible to receive from Social Security if member has reached full retirement age – SERS' benefits are reduced even if the member is not drawing their full SSA retirement benefit.
- Any SERS benefits received during the same time as a retroactive Social Security payment will result in an overpayment



Occupational, Temporary, & Nonoccupational Disability

- While receiving a disability benefit with SERS, your service credit continues to be applied to your account as if you were working.
- That way you will not be missing service credit when you are ready to retire. Please keep in mind, if you did not have enough benefit time to cover the 30-day waiting period, you may want to purchase that time after returning to work.



My Agency wants me to resign?

- Members may resign from their agency and remain on SERS disability benefits as long as they are still disabled and continue to meet the SERS eligibility requirements.
- Members must be established on SERS disability benefit **BEFORE** they resign from their agency.
- The resignation allows the agency to post and fill your position.



Death Benefits



Survivor Benefits

Eligible Survivors

- Spouse/Civil Union Partner
- Minor Children (under age 18)
- Full-Time Students
(unmarried/fulltime under age 22)
- Disabled Children
- Dependent Parent (rare)



Death Benefits – Active members With Qualified Survivors

- Survivor Benefits
 - \$1,000 Lump Sum
 - Monthly Annuity (50% of pension)
 - Insurance

AND

- Retirement contributions portion to nominated beneficiary plus interest



Death Benefits – Active members

No Qualified Survivors

- All contributions plus interest to nominated beneficiaries or estate.

AND

- One month's salary for each full year service credit up to six years.
 - 6 Months Maximum
 - 1 Month Minimum



Retiree Death Benefits

- Survivor Benefit:
 - \$1,000 Lump Sum
 - Monthly Annuity if married for 1 year at time of death and survivor contributions are applicable.
 - Insurance (possibly)

OR

- No Survivor:
 - Refund of contribution or \$500, whichever is greater to beneficiary.



Survivor Offset

Effective July 1, 2009

Only affects members who contribute to Social Security.

Therefore, your survivor benefits will not be impacted.



SERS Insurance



**Today's information is
based on current policy
and is subject to change**



Insurance: Subject to Change

- Legislation
- Contract Negotiations
- Policy/Rule Changes



Read all Information in Your Pension Packet

- Important insurance information sheet
- Completion of Retiree Insurance Form (3991) required.



In Order to Qualify for State Insurance

- You must be vested with SERS and collecting a monthly annuity from SERS
- Tier 1 – Vested with a minimum of 8 years SERS service



MyBenefits Service Center will assist State members with Insurance

- mybenefits.illinois.gov
- Or call 844-251-1777



Changes to Insurance Can be Made During:

- Retirement
- A qualifying event
- Benefit Choice period



Retirement Dates Coincide with Insurance Eligibility

- Retirement date is always the 1st day of the month following resignations from agency
- Insurance becomes effective the 1st day of your retirement. Some exceptions may apply
- Best if on agency payroll at least 1 - 2 days in the 2nd pay period for insurance to be effective to the end of the month. If not on agency payroll through the end of the month prior to your retirement date, you should talk to your Agency's HR Department about possible insurance issues.



State Group Insurance

- Premiums for State insurance will be automatically deducted
- If your check is not sufficient to deduct premiums, CMS will bill you



Opt-Out Financial Incentive

SERS Retirees Only

- Must be enrolled in state insurance at the time of retirement to qualify for the incentive option
- Must provide proof of another health insurance plan
- Must be Non-Medicare
- Tax withholding will apply, CMS pays for incentive
- \$150 per month less than 20 years
- \$500 per month 20 years or more
- Still eligible for life insurance
- Not eligible for health, dental, vision, or prescription coverage



Opt-In

- During Benefit Choice
- Loss of other health coverage



Reciprocal Time

- Vested with SERS before reciprocal time will count toward insurance
- Reciprocal Systems that can count for insurance purposes:
 - TRS/SURS – If member carried state insurance while contributing to TRS/SURS. SERS will contact TRS/SURS to verify if their time can be used with SERS time.
 - GARS – All time
 - JRS – All time
 - IMRF time does not count towards insurance



Health Insurance for Retirees

Member health insurance premiums will be based upon the following:

20 or more years of service:

- Premium Free

Less than 20 years of service:

- The state will contribute 5% of the cost for health insurance for each full year of service



Please refer to these websites to view current rates and schedule of benefits for each plan.

srs.illinois.gov or
mybenefits.illinois.gov



Dependents

- Can continue, add, or terminate dependents at retirement
- Rates are the same for dependents of retirees and employees (located in current Benefit Choice booklet or online at mybenefits.illinois.gov)
- If a dependent is Medicare Prime, health insurance rate will reduce if member is retired



Annuitant Waiver

Public Act 97-0668

In order to be eligible to make such an election, the person must have been enrolled as a dependent under the program of health benefits for no less than one year prior to becoming an annuitant.



Survivor Insurance

Basic Information

Survivor Eligibility:

Deceased member must have been vested in SRS

- Tier 1 member: 8 years

Survivor must be eligible to receive a monthly annuity:

- Married at least 1 year prior to death
- Age 50 and over, unless there is a dependent child or children



What is Medicare?

Medicare* is a federal health insurance program for individuals 65 and older, individuals under age 65 with certain disabilities and individuals at any age with End Stage Renal Disease.

*See the Medicare Fact Sheet for more information.



Please Note

NOTE: CMS will mail a letter to the member 90 days prior to turning age 65 that provides important information on both the requirement to enroll in Medicare and the transition to TRAIL Medicare Advantage Prescription Drug Program (MAPD).

If you and/or your dependents receive or have Medicare cards from SSA, please send a copy of the card(s) to the CMS Medicare Coordination of Benefits Unit to ensure your insurance is coded correctly to avoid claim and/or premium errors.



For More Medicare Information

Central Management Services

Medicare Coordination of Benefits Unit

801 S. 7th St

PO Box 19208

Springfield, IL 62794-9208

Local - (217) 782-7007

Toll-free - (800) 442-1300

Fax - (217) 557-3973

Email: CMS.Ben.MedicareCOB@illinois.gov



Life Insurance

- Administered by MetLife
- 800-880-6394
- [metlife.com/stateofillinois/](https://www.metlife.com/stateofillinois/)



State Life Insurance Examples

Working/Retired Age 59

- \$50,000 – Basic Life, annual salary – Free
- \$200,000 – 4X Optional – up to 8x allowed
- \$250,000 – Combined AD&D – \$/month
- \$10,000 – Child Life – \$/month
- \$10,000 – Spouse Life – \$/month
(if spouse is age 59 or younger)



State Life Insurance Examples

Retired age 60 and above

- \$5,000 – Basic Life – Free
- \$20,000 – 4X Optional – \$/month
- \$25,000 – Combined AD&D – \$/month
- \$10,000 – Child Life – \$/month
- \$5,000 – Spouse Life – \$/month
(if spouse is age 60 or above)



Voluntary Group Life Insurance Plan (NCPERS) National Conference on Public Employee Retirement Systems

- For active employees only.
Retirees are not eligible to apply.
- Decreasing Term Life Policy
(life, AD&D, spouse, eligible child)



- NCPERS is in addition to your other state life insurance coverage
- Level Premium (\$16.00 per month)
- Payroll Deducted



NCPERS Online Enrollment for Active Members

- Enrollment for Active Employees
(to be announced)
- Underwriter: Prudential Life
- Administrator: Member Benefits



Other Important Resources

- State Employees' Retirement System
217-785-7444
srs.illinois.gov
sers@srs.illinois.gov
- CMS Deferred Compensation
800-442-1300 ext. 3
217-782-7006
- Social Security Administration
800-772-1213
ssa.gov
- MyBenefits Service Center
844-251-1777
mybenefits.illinois.gov
- Empower
833-969-4532
<https://myillinoisdcplan.com>



Any Questions?

