



# Tier 2 | Sworn Officers



Revised 02/05/2026

# General Contact Resources

**Call Center:**

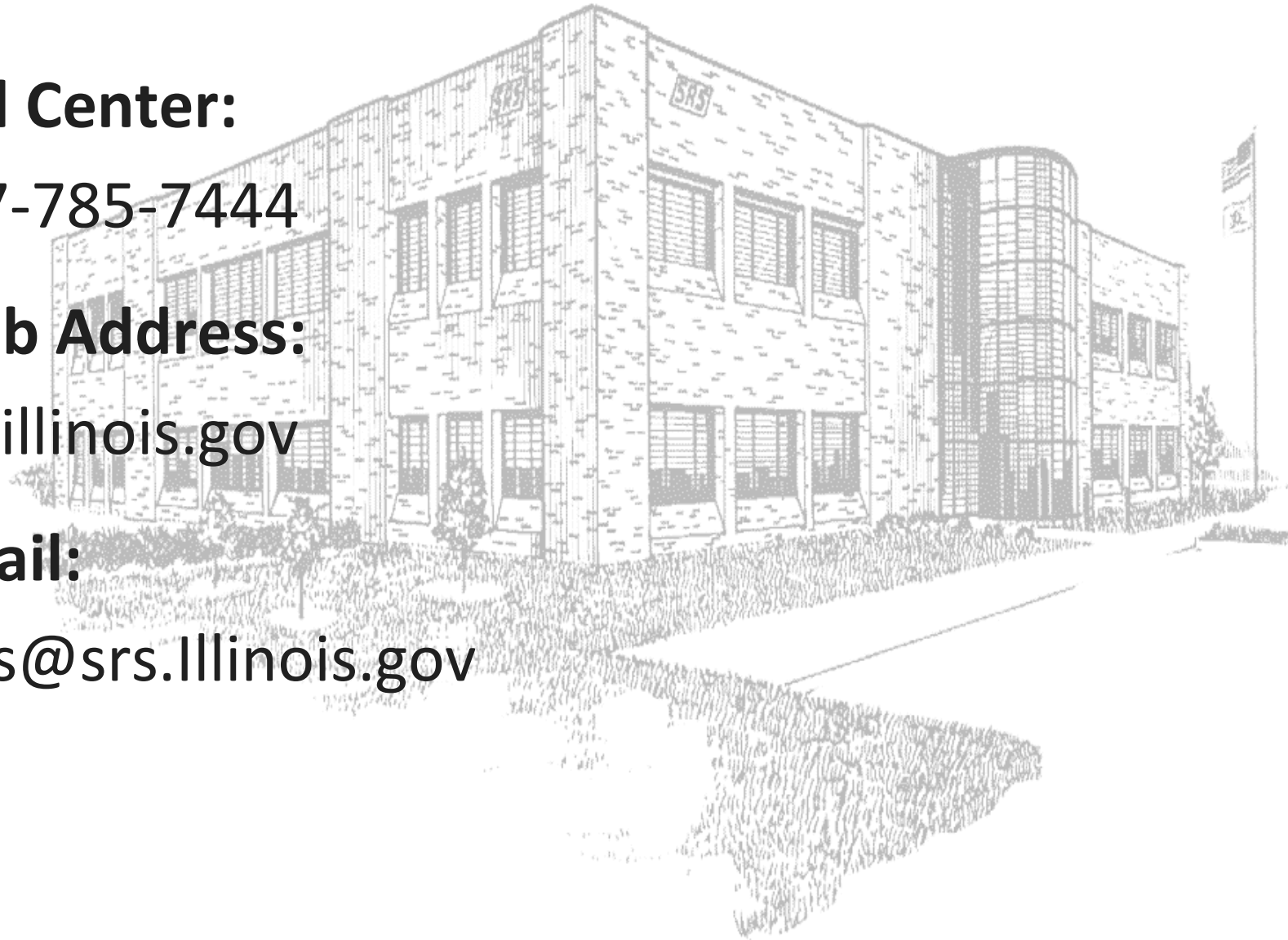
217-785-7444

**Web Address:**

[srs.illinois.gov](http://srs.illinois.gov)

**Email:**

[sers@srs.illinois.gov](mailto:sers@srs.illinois.gov)



# SERS Terminology

- **Annuity**: Pension payment of twelve equal monthly installments for the member's lifetime.
- **CPI**: Consumer Price Index.
- **Tier 2**: Individuals who became a member of SERS or a reciprocal system after January 1, 2011.
- **Vested**: Once vesting service credit has been met, members will qualify for a monthly annuity after reaching their eligibility date to retire.
  - Tier 2 – needs 10 years service credit to be vested



# Website / Member Services





# State Retirement Systems of Illinois



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Reciprocal Login

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Retirement Coordinators



Open IFBs/RFPs



Closed and Awarded IFBs/RFPs



Sign in using ILogin



Employer Services Login



Member Services Registration Instructional Video



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Instructional Video



Member Services Registration  
Instructional Video



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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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FOR JRS/GARS MEMBERS ONLY
JRS/GARS representatives do not have the ability
or authorization to access SERS member data, or
to assist SERS members.

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# Calculators

[Social Security Benefit Estimate Calculator](#)

[Service Credit Calculator](#)

[Sick Leave and Vacation Chart](#)

[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

- [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](#)

FOR JRS/GARS MEMBERS ONLY  
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Sign In

Email or Username

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[Unlock account?](#)

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Don't have an account? [Sign up](#)

**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 8/28/2015

**SERS MEMBERSHIP RECORD**

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Retirement System	State Employees' Retirement System
Status	Active
Birth Date	6/1/1970
Age	51 years 10 months
Membership Date	06/01/2013
Tier	Tier 2

**LAST PAYROLL OR DISABILITY POSTING**

Type	Salary
Current Plan	[C] SERS Alternative - Non-Coordinated, Tier 2, 12.5%
Pay Code	21-036
Agency	State Police, Illinois
Position Code	98031
Timeworked Basis	Monthly
Pickup Code	00 (None)
Last Salary Date	04/15/2022
Current Rate	\$7,621.00



**SRS** STATE RETIREMENT SYSTEMS **Member Services** Doe, Jane

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**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]** Account as of 8/20/2015

**SERS MEMBERSHIP RECORD** BASIC **ACCOUNT** BENEFIT TOTAL BUYOUT

CALCULATORS Total Service Credit 5 years 4 months

NOMINATED BENEFICIARIES Total Contributions \$11,088.19

DEMOGRAPHICS Final Average Compensation (FAC) \$4,264.64

FORMS & APPLICATIONS **EARNINGS AND SERVICE CREDIT**

SERVICE PURCHASES Earnings and Service Credit [Earnings and Service Credit by Calendar Year](#)

ANNUAL STATEMENTS

TERMS AND CONDITIONS

© 2015 - State Retirement Systems www.srs.illinois.gov

All aspects of the administration of the State Retirement Systems of Illinois (SRS), including but not limited to benefit calculation and payment, must comply with state and federal law (40 ILCS 5/2, 5/14, and 5/18). No employee of SRS has the authority to bind the System to take action contrary to the law, even in the event of a misstatement of law. Furthermore, while this statement describes SRS' current understanding of the law, this could change as a result of court opinions, statutory changes or other matters (e.g. Attorney General's opinions). Accordingly, SRS is required under law to correct any mistake in benefit amount, even after payments have begun. Use of any information from this website, form or any other document provided by SRS is for general information only.

Contributions Summary  
 FAC Summary  
 Earnings Calendar



# Contribution Summary

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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

Earnings and Service Credit

Earnings and Service Credit by Calendar Year

### SERS CONTRIBUTION SUMMARY

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
	<b>\$21,237.58</b>	<b>\$0.00</b>	<b>\$5,558.28</b>	<b>\$26,795.86</b>

Close



# Final Average Compensation Summary

The screenshot displays the SERS member portal interface. A pop-up window titled "Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]" is open, showing the following summary data:

SERS FAC SUMMARY	
Calculated Date	04/22/2022
Calculated FAC	\$7,044.87
Earnings for FAC	\$676,307.98
Months	96.00
Used Start Date	04/2014
Used End Date	03/2022

The background shows the member's profile page with a dropdown menu for "Doe, Jane" and a "Log Out" button. The page also displays "Account as of 8/20/2015", "15 years 1 month" of service, and a highlighted value of "\$26,795.86". A "Close" button is located at the bottom right of the pop-up window.



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	<b>\$79,818.11</b>
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0000	<b>0.9167</b>
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	<b>\$79,707.93</b>
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	<b>1.0000</b>
	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	<b>1.0000</b>
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	<b>\$79,264.78</b>
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	<b>1.0000</b>
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	<b>\$91,328.52</b>
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	<b>1.0000</b>
	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.3333	0.0000	0.0000	0.0000	0.0000	0.0000	<b>0.3333</b>
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	<b>\$79,432.56</b>
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	<b>1.0000</b>
	1.3333	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	<b>1.3333</b>
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	<b>\$76,390.03</b>
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	<b>1.0000</b>
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	<b>\$68,898.15</b>
	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833	<b>1.0000</b>



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

Account as of 4/21/2022

SERS MEMBERSHIP RECORD

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Print Statement On-Demand

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.

**Alternative Retirement - Monthly Benefit** **6/1/2042** **\$6,082.52**

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

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 \$21.18.

### 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** **\$3,628.50**

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

**Occupational - Monthly Benefit** **\$5,442.75**

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

On-Demand Statement



Benefit Calculation

# On-Demand Statement Sample



Membership Date:	[REDACTED]	Service Credit:	[REDACTED]
Total Contributions:	[REDACTED]	Final Ave. Comp.:	[REDACTED]
Monthly Rate of Pay:	[REDACTED]		

*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 1/2 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 2	20.3333	X 3.00 %	= 60.9999 %
Total Percentage of FAC =			60.9999 %
Projected FAC X			\$6,043.93
<b>Estimated Benefit</b>			<b>\$3,686.79</b>
<b>Projected Retirement Date</b>			<b>6/1/2033</b>

**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 2 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).



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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 8/20/2015

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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

0.153060858

$0.153060858 * \$119,595.37 = \$18,305.37$

$60\% * \$18,305.37 = \$10,983.22$

# 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
[C] SERS Alternative - Non-Coordinated, Tier 2, 12.5%	79.25

Total Service Credit: 79.25

**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
5/14/2042	6/1/2042	Tier 2 Alternative: 55 and 20 yrs
5/14/2047	6/1/2047	Tier 2 Alternative: 60 and 20 yrs

### SEPARATION DATE

Please enter separation date you would like to estimate:

Separation Date

05/31/2042

### RETIREMENT DATE

Please enter retirement date you would like to estimate:

Retirement Date

06/01/2042

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Next

Cancel




## Pension Estimate



### ELIGIBILITY DETAILS

Calculated Benefit	Benefit Available Date	Final Average Compensation (FAC)	Estimate Type
<u>\$6,082.52</u>	6/1/2042	\$8,470.00	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

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### SERS MEMBER FORMS

<a href="#">BENEFICIARY NOMINATION</a> ⬇️	Form 101
<a href="#">MEMBER DEMOGRAPHIC CONFIRMATION</a> ⬇️	Form 1006
<a href="#">TRANSFER/ROLLOVER CERTIFICATION</a> ⬇️	Form 2064

### SERS MEMBER PACKETS

<a href="#">Non Occ Disability Benefit Application Packet</a> ⬇️
<a href="#">Occ Disability Benefit Application Packet</a> ⬇️
<a href="#">Pension Benefit Application Packet</a> ⬇️
<a href="#">Temp Disability Benefit Application Packet</a> ⬇️
<a href="#">Termination Refund Application Packet</a> ⬇️



**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	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	4/16/2024	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	9/19/2023	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	3/16/2023	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	12/15/2021	<a href="#">Completed</a>



## 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:**

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

**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	<a href="#">Add Optional Service</a>
-----------------------	------------	----------	--------	--------------------------------------

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.



## Add Optional Service



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

**Service Purchase Type:**

- Select One-
- Government Public Service Internship Program
- Leave of Absence
- Legislative Staff Internship Program
- Military Service
- Qualifying Period
- Repayment of Refund
- Short Period



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:**

**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	<a href="#">Add Optional Service</a>
-----------------------	------------	----------	--------	--------------------------------------

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

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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"**



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

SERS MEMBERSHIP RECORD

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**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: <b>Yes</b>	
SERS ANNUAL STATEMENTS	
SERS Active Member Statement	<a href="#">6/30/2022 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2021 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2020 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2019 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2018 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2017 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2016 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2015 SERS Active Member Statement</a>
SERS Active Member Statement	<a href="#">6/30/2014 SERS Active Member Statement</a>



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 2 Benefits

**Tier 2 members are individuals who became a member of SERS or a reciprocal system after January 1, 2011.**



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

Alternative Non-Coordinated	
Retirement	11.5%
Q Survivor	1.0%
<b>Total</b>	<b>12.5%</b>



# How Soon? Tier 2

## Alternative Formula

- Age 60 with 20 years of alternative service credit
- Age 55 with 20 years of alternative service credit\*

**FAC:** Final Average Compensation is the average of the highest consecutive 96 months over the last 120 months of service.

\*Applies to certain job positions only



# Tier 2 Alternative Formula Employees Non-Coordinated

- State Police\*
- Conservation Police Officers\*
- Secretary of State Investigators\*
- Attorney General Investigators\*
- Commerce Commission Police Officers\*
- Gaming Board Investigators\*
- Department of Revenue Investigators\*
- Arson Investigators\*
- Firefighters

\*These positions are eligible to retire at Age 55 with 20 years of alternative service credit.



# Final Average Comp Calculation Tier 2

Hired after 1/1/2011

- Average 96 highest consecutive months within the last 120 months
- Maximum salary (changes annually)
- This amount increase annually by 3% or  $\frac{1}{2}$  of CPI, whichever is less

**FAC**: Final Average Compensation is the average of the highest consecutive 96 months over the last 120 months of service.



# Sworn Formula Tier 2

Years of  
Service X 3.0% X FAC = Pension  
Credit



# 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 2

## Alternative Formula not met

Years of  
Service X 2.2% X FAC = Pension  
Credit



# Tier 2 COLA Increase

- 3% or  $\frac{1}{2}$  of the **Consumer Price Index** for the preceding calendar year, whichever is less. Tier 2 increases are non-compounded.
- **Alternative Formula:** The January after you have been retired for a full year or age 60, whichever is later. Future increases are not limited by the 80% maximum.

**COLA**: Cost of Living Adjustment.



# Salary Limitations | Tier 2

Calendar Year	Prior Year CPI-U	1/2 CPI-U	Tier 2 COLA or Annuity increase	Tier 2 Annual Earnings, Salary or Wages Maximum
2015	1.70%	0.85%	0.85%	\$111,571.63
2016	0.00%	0.00%	0.00%	\$111,571.63
2017	1.50%	0.75%	0.75%	\$112,408.42
2018	2.20%	1.10%	1.10%	\$113,664.91
2019	2.30%	1.15%	1.15%	\$114,951.83
2020	1.70%	0.85%	0.85%	\$115,928.92
2021	1.40%	0.70%	0.70%	\$116,740.42
2022	5.40%	2.70%	2.70%	\$119,892.41
2023	8.20%	4.10%	3.00%	\$123,489.18
2024	3.70%	1.85%	1.85%	\$125,773.73
2025	2.40%	1.20%	1.20%	\$127,283.01
2026	3.00%	1.50%	1.50%	\$129,192.26



# 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

- Meet your eligibility date to retire
- Can increase your pension once your eligibility date has been reached
- Counts towards getting your free insurance premium
- Sick time is only worth FREE service credit
- 60 Additional Annual Sick Days\*

\*applies to ISP Sworn Officers Only



# 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 & 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 \$2,378 (66 2/3%) survivor benefit (\$5,495 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 \$2,513 (66 2/3%) as a survivor benefit (\$4,398 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 for Tier 2 in total benefits.
- 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 2 members is the average of the 96 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

Tier 2 members may take a full retirement if:

- They have 10 years of credited service and become age 67, or if their disability ends at age 65

Tier 2 members may take a reduced retirement if:

- They are between 62-67 and have at least 10 years of credited service



# Nonoccupational Disability

How much am I allowed to receive?

## Tier 2 members

- 50% of Final Average Compensation (FAC) on date removed from payroll



# 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 (66 2/3% 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 2 – Vested with a minimum of 10 years SERS service



# MyBenefits Service Center will assist State members with Insurance

- [mybenefits.illinois.gov](https://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](https://srs.illinois.gov) or  
[mybenefits.illinois.gov](https://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](https://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 2 member: 10 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](mailto: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](http://srs.illinois.gov)  
[sers@srs.illinois.gov](mailto:sers@srs.illinois.gov)
- CMS Deferred Compensation  
800-442-1300 ext. 3  
217-782-7006
- Social Security Administration  
800-772-1213  
[ssa.gov](http://ssa.gov)
- MyBenefits Service Center  
844-251-1777  
[mybenefits.illinois.gov](http://mybenefits.illinois.gov)
- Empower  
833-969-4532  
<https://myillinoisdcplan.com>



**Any Questions?**

