



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

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

Group Insurance Benefits Fact Sheet

MyBenefits will assist you with insurance questions, choices, and changes through their website Mybenefits.illinois.gov and/or a call center at 844-251-1777.

To properly maintain your insurance record, it is important to keep your residential address, email address and phone number current with SERS.

For up-to-date information, rates, publications, contact information and the latest news about the Group Insurance Program, visit these locations:

MyBenefits
Mybenefits.illinois.gov

MyBenefits Call Center
844-251-1777
844-251-1778 (TTD/TTY)

SERS Insurance Webpage
srs.illinois.gov

INSURANCE INFORMATION AT RETIREMENT

To qualify for State of Illinois Group Insurance at retirement, a member must be vested in the State Employees' Retirement System (SERS). A Tier 1 member must have a minimum of 8 years of SERS service. A Tier 2 member must have a minimum of 10 years of SERS service.

Insurance coverage becomes effective on the date of commencement of the monthly annuity, or the first of the month the retirement application was received, whichever is later.

A member's health insurance premium is paid by the State if 20 or more full years of service were completed. For members with less than 20 years of service, the State will pay 5% of the State's cost for health insurance for each full year of service and the member is responsible for the remaining premium.

A complete, signed Form 3991 – Retiree Insurance Form is required with a retirement application packet and Form 3018 – Retiree State Insurance Checklist provides details on how to access insurance information and make elections.

Premiums for dental coverage and dependent health coverage are available in the most current Benefit Choice Booklet, which is on the SRS, CMS, and MyBenefits websites.

GROUP LIFE INSURANCE AT THE TIME OF RETIREMENT

If you are age 60 or older, the basic life insurance amount reduces to \$5,000 at retirement. When this occurs, the optional life insurance coverage will also reduce to increments of \$5,000 up to a maximum of four times the basic life insurance amount.

GROUP LIFE INSURANCE BENEFICIARY

MetLife is the current life insurance administrator for the State of Illinois. MetLife maintains their own life insurance beneficiary designations. If you need to designate a beneficiary or wish to change a beneficiary designation, contact them at (800) 880-6394 or visit their website at metlife.com. **Please note, your Group Life Insurance beneficiary nominations are separate from your SERS Death Benefit beneficiary nominations.**