
Self-Managed Plan (SMP)



Member Guide



SURS MISSION STATEMENT

*To provide for SURS annuitants,
participants, and their employers,
in accordance with State law, the
best and most cost effective benefit
administration services in the
United States;
to manage and invest the fund's
assets prudently; and
to endeavor to achieve and maintain
a financially sound retirement system.*

This booklet is intended to serve only as a brief summary of the provisions of the law governing the State Universities Retirement System. It should not be considered a substitute for the provisions of the law, which are set forth in Articles 1, 15, and 20 of the "Illinois Pension Code." The provisions of the law prevail over any statements, errors, or omissions. of this booklet.

The benefits in this booklet pertain to the Self-Managed Plan (SMP). A Traditional Benefit Package Guide and a Portable Benefit Package Guide are also available as separate publications to explain the benefits pertaining to those options.

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CHANGES IN THE LAW

Generally, changes in the retirement law are applicable only to persons who are contributing members on or after the effective date of legislation. If you terminated your employment status before the effective date of the legislation, the changes will not be applicable to you unless the legislation specifically provides for retroactive application.

INTRODUCTION

The State Universities Retirement System of Illinois (SURS) provides retirement, disability, death, and survivors' benefits to eligible SURS participants and annuitants. SURS members must choose one of three retirement options:

1. Traditional Benefit Package
2. Portable Benefit Package, or
3. Self-Managed Plan

New members must choose a retirement plan within the first **6 months from the date SURS receives their certification of employment** from the employer.

SURS Self-Managed Plan (SMP)

This is a Defined Contribution plan that establishes an account in your name into which your contributions and the employer (State of Illinois) contributions are placed. You decide how your account balance will be invested, selecting from a variety of mutual funds, stable value funds, and variable annuities.

SURS Traditional Benefit Package

This is the historical SURS Defined Benefit retirement plan. Until 1998 it was the only SURS plan available.

SURS Portable Benefit Package

This is also a Defined Benefit retirement plan that has much in common with the Traditional Benefit Package. However, it provides a more generous separation refund if you leave the System.

Comprehensive information about the three retirement options can be found on the Internet at www.surs.org.

SMP HIGHLIGHTS

Here are the features of the SMP Plan:

- You can make changes that could significantly increase (or decrease) your future retirement annuity.
- Contributions are made automatically through convenient payroll deductions.
- Total contributions to the SMP equal 15.6% of your earnings. You contribute 8.0% of earnings and the state contributes 7.6%—of which up to 1% is used to provide you with eligibility for disability benefits.
- Account balances can be transferred into a combination of mutual funds and variable annuities offered by the Service Providers.
- Investment allocations need not be permanent; they can be changed with the Service Provider on any business day.
- All or part of the account balance can be moved from one Provider to another once each calendar quarter. Transfers between Providers are subject to the transfer restrictions established by each investment fund and to the procedures established by SURS. Check the information from your Service Provider(s) for details.
- **You become fully vested in the SMP after earning 5 years of service credit.** This means you will be eligible for the employer contributions and investment return on them, as well as your member contributions and investment return, when you terminate employment. If not vested when you terminate, you receive your member contributions and investment return.
- You may be able to roll over eligible distributions from another qualified retirement plan.
- You are responsible for your investment elections. You bear the full risk of any gain or loss resulting from your elections.

INVESTMENT OPTIONS

As an SMP participant, you choose how to invest your account balance. This means you control the investment of your contributions, as well as the employer (state) contributions plus any rollovers from previous employers.

SURS has selected two Service Providers for the SMP:

- Fidelity Investments
- TIAA-CREF

Each Service Provider sponsors a family of funds with different levels of investment risk and potential return. SURS reserves the right to add, delete, or change Service Providers and/or funds as necessary to meet SMP objectives.

Note that SURS serves as the Service Agent. In this capacity it performs the following functions:

- Maintains member allocations across Service Providers via phone (1-800-ASK-SURS) and the Internet (www.surs.org);
- Processes the details of contributions according to member allocations;
- Forwards demographic changes to the Service Providers;
- Provides wire transfer instructions for each Service Provider; and
- Prepares Unified Statements.

The Service Providers perform the following functions:

- Maintain member fund allocations through paper, voice response unit (VRU), and the Internet;
- Invest funds according to member allocations;
- Send detailed quarterly statements showing each transaction; and
- Forward summary statement information to SURS for compiling the Unified Statement.

You can find information on the historic performance of each fund by requesting a Fund Prospectus from each Service Provider. Be sure

to read all investment information carefully before making your investment choices. You can also obtain more information on at www.surs.org

Making Your Investment Choices

You may choose to have your contributions invested with one or both Service Providers. You decide how your contributions will be invested among each Provider's approved investment funds. To do so, you must follow the Investment Election procedures established by each Provider.

To be connected with the Service Providers or SURS, call 1-800-ASK-SURS.

If you do not make any investment choices, your contributions will be invested in a **default election** fund until you make your selections.

Step-by-Step Instructions for Making Changes

Transferring Funds With a Provider

On any business day, you may transfer money from your existing funds to other investment funds offered by the same Service Provider. This can be done by calling that Provider or using the Provider's website.

For example, Joe has \$10,000 invested with ABC Provider in Fund 10. He wants to move half the money from Fund 10 to ABC's Fund 9. To do this, he calls ABC Provider to make a fund-to-fund transfer. The transaction will occur by the end of the next business day. Joe could also do this electronically on ABC Provider's website.

Transferring Funds Between Providers

Once a calendar quarter, you may transfer your contributions to investment funds offered by another Service Provider.

To move dollars from one Provider to another, call the SURS toll-free 800 number to speak to a Benefits Counselor and request a Provider-to-Provider Transfer Form. It will be mailed to you with instructions. This form is also available at www.surs.org.

Complete the form and mail it to the Provider from whom you wish to move your money. This “From” Provider will send the form to the receiving Provider, redeem your investment, and wire the funds. You will then receive confirmations from both the “From” and “To” Providers.

For example, Joe has \$20,000 invested with ABC Provider in Fund 7 and \$9,000 with CDE Provider in Fund 2. He can transfer any amount of funds between Service Providers once per calendar quarter. To do this, he calls the Service Agent to initiate the transfer and request a Provider-to-Provider transfer form. He indicates his new election(s) on the form and sends it to the “From” Provider. The fund transfer will occur as soon as administratively feasible.

Allocation Change

You may also wish to change your Provider allocations for the future, that is, the percent of your overall total going to each Service Provider you have selected.

Let’s extend the previous example: After transferring a lump sum from ABC Provider’s Fund 7 to CDE Provider’s Fund 2, Joe is so happy with Fund 2’s performance that he wants to reallocate a higher percent to CDE Provider for the foreseeable future. To do this, he calls SURS and indicates what percent of his overall total should now go to each Provider, making sure his bottom-line total is 100%. Then he calls each Service Provider and indicates what percent of that “Provider total” should go to each fund in that Provider’s fund family.

Remember, to change your Provider allocation you must contact SURS or access the form at www.surs.org. However, to change your investment allocation within a given Provider, you must contact that Provider.

All transfers are subject to the transfer restrictions that apply to each investment fund and to the procedures established by SURS. There is no fee, penalty, surrender penalty, or back-end load associated with transfers from any fund.

Address Change

All changes in personal information including address changes must be funneled through the SURS office. Also, only SURS keeps beneficiary information on file.

Who to Contact:

SURS

- Changes of address and other personal information
- Changes in designated beneficiary(ies)
- Choosing your Provider(s)
- Coordinating withdrawals
- Combined statement of all Providers
- Reallocation of contributions

Service Provider

- Allocation of investments
- Guidance in allocating investments
- Quarterly statements in its Plan

Termination Options

Should you terminate your employment, SURS must forward that information to the Providers. Your **unvested** employer contributions and earnings/losses will be forfeited immediately. You will receive a letter from SURS advising you of your options as a terminated member, together with forms to be filled out indicating your withdrawal choice.

These forms are to be returned to SURS, where they will be used to coordinate your withdrawal instructions among the Providers. In the event of your death, the beneficiaries on file at SURS will be contacted by SURS. A Beneficiary Designation form specific to the SMP must have been completed by you and be on file at SURS.

Another option is to leave your money in the account so it can continue to earn investment returns until you are ready to retire or take a distribution.

If you have terminated your employment and are later rehired, SURS will continue to use your current allocations. If you wish to change your Providers, contact SURS. For any fund changes, contact your Providers.

Daily Account Adjustments

Your SMP account will be credited with contributions that SURS receives on your behalf. Your account will also be charged for any distributions or expenses and adjusted to reflect the investment of your designated investment funds.

Statements

You will receive a quarterly statement from each Service Provider with whom you have invested funds. SURS will also send you statements showing your contributions, the employer contributions, and any investment gain or loss. These statements will be sent annually if you are invested with one Provider or quarterly if you are invested with more than one Provider. They are also available on the SURS Member Website.

ELIGIBILITY

SURS covers all faculty and support staff of Illinois public higher education including universities, colleges, Class I community colleges, scientific surveys, and other related agencies.

Your employer will determine your eligibility to participate in SURS. Generally, you are eligible if your position requires you to work continuously for at least one academic term or 4 months, whichever is less, and your employment is not temporary, intermittent, or irregular. Your SURS participation ends on the date you retire or terminate your employment with a SURS-covered employer.

You are not eligible to be covered by SURS if:

- You are a student regularly attending classes at a college or university that participates in SURS and are employed on a part-time, temporary basis;
- You were employed under the Comprehensive Employment Training Act on or after July 1, 1979;
- You hold a J-1 or F-1 visa and have not yet established residency status; or
- You are currently receiving a retirement annuity from SURS or from funds contributed to the SMP.

Part-Time Employment

Part-time employment with a SURS-covered employer does not affect your eligibility to qualify for benefits.

CONTRIBUTIONS

Employee Contributions

Since SURS is a contributory system, you must contribute a percentage of your earnings to receive benefits. Your contributions are equal to 8% of your gross earnings, including earnings for overtime and summer sessions. Also, 8% will be deducted from any vacation payments you may receive from your employer—if you are paid for unused vacation days when you terminate employment. Police and Firefighters also contribute at the rate of 8%.

Full-time community college employees (except City Colleges of Chicago) pay an additional 0.5% of earnings to fund a health insurance plan devised for community college retirees. This contribution is forwarded to the Department of Central Management Services and is not part of your SURS account.

Your employer is required to forward your contributions to SURS as soon as feasible. SURS then transfers these contributions to the Service Provider(s) you select.

Timing of Contributions

You will receive quarterly reports from the Service Provider(s) which show the amount of contributions put in your SMP account and when these amounts were deposited. You will also be able to see whether they are employee or employer contributions, and to which payroll they apply.

There will be a delay between the end of the payroll period and the date of the contribution deposit. This is due to the time it takes the employer to process the payroll information and remit the contribution data and funds to SURS. This delay varies between employers according to their payroll processing schedules, and ranges from 5 to 30 days. Once the information and funds reach SURS and their accuracy is verified, they are forwarded to your account within 3 to 5 business days.

Generally, employee and employer contributions are forwarded to your SMP account at the same time. However, SURS cannot forward employer contributions until it receives the monthly appro-

priation payment from the State of Illinois. Any delay in this payment reaching SURS may result in the employer contribution being forwarded later than the employee contribution.

Exclusive Benefit of Plan Participants

All contributions to the Self-Managed Plan are for the exclusive benefit of SMP participants.

Social Security

Because SURS participants are not eligible for Social Security coverage, no Social Security taxes will be withheld from your earnings. However, if you began working for a SURS-covered employer on or after April 1, 1986, contributions for Medicare will be withheld from your gross earnings. Currently this contribution equals 1.45% of gross earnings.

Employer Contributions

The state of Illinois shares the cost of providing benefits to SURS participants. These contributions equal 7.6% of your earnings. Up to 1% of your earnings, as determined by the Board of Trustees, will finance your SURS disability benefits.

The state of Illinois will forward the employer contributions to SURS monthly. The money will be sent to your Service Provider(s) along with your own contributions.

The state of Illinois employer funds begin with your first payroll period starting after SURS receives your election choosing the SMP. State funds do not accumulate on your behalf prior to that time.

Employee Rollover Contributions

If you receive a lump-sum distribution from another employer's qualified retirement plan, you may deposit any or all of it to the SMP within 60 days of receipt, subject to the procedures established by SURS Board of Trustees. In general, you can roll over amounts into the SMP from:

- A tax qualified retirement plan
- A Traditional or Roth IRA

- A 403(b) plan
- A 457 plan

Rollover contributions will be allocated to and become part of your SMP account and will be fully vested at all times. However, you will not receive a state match. To make a rollover contribution, you should request the necessary forms from your Service Provider.

SERVICE CREDIT

Although service credit is important when calculating Traditional and Portable benefit amounts, its effect on SMP participants is mainly in determining eligibility for benefits. For example, your employer contributions will be forfeited and sent back to SURS if you have not reached 5 years of service credit upon termination.

The period used to calculate service credit begins September 1st and ends August 31st. During this period, you may receive no more than 1 year of service credit. You can earn service credit for a fractional year of service, as shown in the following chart.

Length of Employment	Service Credit Earned
15 or more calendar days in a month	1 month
1 or 2 months	1/4 year
3 thru 5 months	1/2 year
6 thru 7 months	3/4 year
8 thru 12 months	1 year

QUALIFYING FOR MORE SERVICE CREDIT

The following sections explain how you may qualify for service credit in addition to your regular SURS employment. These possibilities include: Deferred leaves of absence, disability leave, unused sick leave, prior service, military service, other public employment (OPE), and Illinois reciprocal systems.

You must be currently employed by a SURS-

covered employer to purchase service credit, unless you are repaying a refund.

If you think you may qualify for additional service, contact SURS as early in your career as possible. SURS can help you determine how to verify any additional service for which you may be eligible, and help you understand how this service may increase your retirement benefit.

Deferred Leaves of Absence

Leaves With Pay

If you are granted a leave of absence with pay, you are protected under SURS. To receive full earnings credit, however, you must make the 8% employee contributions on any portion of your salary that you are forfeiting during the leave.

When the leave expires, you must return to work at a percentage of time equal to or greater than that immediately preceding the leave for at least 8 consecutive months or a period of time equal to the leave, whichever is less. If you do not fulfill the return—from—leave requirement you will not be allowed to make contributions.

You will receive service credit even if you do not make these contributions. However, if your leave continues for more than 3 years and you do not make the leave contributions, your service credit may be adjusted.

Leaves Without Pay

To receive service and earnings credit for an unpaid leave, you must pay the employee contributions on the salary you are forfeiting during the leave. This payment may be made as a lump sum later. Payment will require the payment of interest, which is compounded annually based on the effective rates.

Service credit provided by the leave contributions may not exceed 3 years in any 10-year period. When the leave expires, you must return to work at a percentage of time equal to or greater than that immediately preceding the leave for at least 8 consecutive months or a period of time equal to the leave, whichever is less. SURS can calculate the cost for payment of the deferred leave after you have fulfilled this requirement.

Disability Leave

You continue to receive full protection during the first 60 days of disability leave and while receiving disability or worker's compensation benefits, even though you do not make contributions. When your retirement annuity is calculated, for the purpose of determining final average earnings, SURS will assume your earnings are equal to the basic compensation on the date the disability occurs **or** the average earnings during the 24 months immediately preceding the month in which the disability occurs, whichever is greater. *This applies only when retiring under the Illinois Retirement Systems Reciprocal Act.*

Unused Sick Leave

You will receive additional service credit for any unused and unpaid sick leave earned in accordance with an employer's generally applicable sick leave policy if your retirement annuity begins within 60 days after you terminate your employment covered by SURS or one of the other systems subject to the Illinois Retirement Systems Reciprocal Act.

Your employer may pay you for a portion of your unused sick leave when you terminate employment. If so, you will receive additional service credit only for any unpaid portion.

Any payment you receive from your employer for sick leave is not earnings for retirement purposes and will not increase your retirement benefit.

However, if the sick leave payment has been collectively bargained between the employer and the recognized collective bargaining agent pursuant to the Illinois Educational Labor Relations Act, payment received during a period of up to 2 academic years for unused sick leave may be considered as earnings in accordance with the applicable collective bargaining agreement, subject to the 20% increase limitation in the final average earnings. Any unused sick leave considered as earnings in the final average earnings shall not be taken into account in calculating service credit.

UNUSED, UNPAID SICK LEAVE	
Full Work Days	Additional Service Credit
20 – 59 Days	1/4 Year
60 – 119 Days	1/2 Year
120 – 179 Days	3/4 Year
180 – 259 Days	1 Year

Under this type of agreement, employer payment for unused sick leave received during any 1 or 2 of the four Final Rate of Earnings (FRE) years would have the appropriate amount of SURS contributions deducted and would be considered earnings for SURS purposes. *This applies only when retiring under the Illinois Retirement Systems Reciprocal Act.*

Prior Service With Another SURS-Covered Employer

You may purchase service credit for employment with another SURS-covered employer. This employment must have been at least 50% time and must have occurred before you began SURS participation. The payment of this service credit is based on your full-time (or full-time equivalent) rate of pay on the date you began SURS participation and the contribution rate that was in effect during your prior employment. Your payment will also include interest. The interest is calculated as follows:

- 6% compounding annually from the date you began SURS participation through Aug. 31, 1982.
- Beginning Sept. 1, 1982, the interest compounds annually based on the *effective* rates. Interest compounds through the month in which the payment is made, regardless of the day of the month the payment is received (see Effective Interest Rate table).

Military Service

Military Leave

If you take a leave of absence for active duty military service that interrupts your SURS-covered employment, you will receive up to 5 years of service credit if:

- You enter military service immediately

PRIOR SERVICE EFFECTIVE INTEREST RATE TABLE	
Prior to 9-1-63	3%
9-1-63 thru 8-31-66	3 1/2%
9-1-66 thru 8-31-73	4 1/2%
9-1-73 thru 8-31-75	8%
9-1-75 thru 8-31-76	7%
9-1-76 thru 8-31-77	6%
9-1-77 thru 8-31-78	6 1/2%
9-1-78 thru 8-31-79	6 3/4%
9-1-79 thru 8-31-80	7%
9-1-80 thru 8-31-88	8%
9-1-88 thru 8-31-89	7 1/2%
9-1-89 thru 8-31-96	8%
9-1-96 thru 8-31-97	8 1/2%
9-1-97 thru 8-31-98	9%
9-1-98 thru 8-31-99	9 1/2%
9-1-99 thru 8-31-00	10%
9-1-00 thru 8-31-01	10%
9-1-01 thru 8-31-02	10%
9-1-02 thru 8-31-03	9%
9-1-03 thru 8-31-04	8%
9-1-04 thru 6-30-05*	8%
7-1-05 thru 6-30-06	8 1/2%
7-1-06 thru 6-30-07	8 1/2%
7-1-07 thru 6-30-08	8 1/2%
7-1-08 thru 6-30-09	8 1/2%
7-1-09 thru 6-30-10	8%
7-1-10 thru 6-30-11	7 1/2%

* Beginning July 1, 2005, the interest rate for prior service is credited to your account on June 30 using July 1 as the previous balance, with interest added at June 30, 2005.

following a period of employment with a SURS-covered employer, and

- You return to work with a SURS-covered employer within 1 year of receiving an honorable discharge.

In accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), you may be eligible to make up any missing SURS contribution during your active duty military service. For more information, visit www.surs.org.

Purchase of Military Service Credit

If your military service occurred before you began SURS participation, and if you were a SURS participant on or before Sept. 1, 1974, you may be eligible to purchase active duty military service under the provision of SURS Other Public Employment (see next section).

If your military service does not qualify as Other Public Employment, you can purchase service credit for your military service under a law that became effective in November 1991. This law requires the member to pay both the employee and employer contributions, including interest at the effective rates, to receive up to 2 years of service credit.

This military service may be used to meet SURS minimum vesting requirements, but not to fulfill the five years of service credit required to receive employer contributions.

To determine your eligibility for military service credit, submit a copy of your military separation papers to SURS (in many cases this is federal form DD-214). If you do not have a copy of your military separation papers, contact your local Veterans' Affairs office.

Other Public Employment (OPE)

If you were employed by another public agency before your SURS participation began, your eligibility to qualify for purchase of additional service credit depends in part on when you became a SURS participant.

The payment required to purchase each year of service credit is 8% of your full-time (or full-time equivalent) rate of pay on the date you began SURS participation. Your payment will also include interest which, as with Prior Service, is calculated as follows:

- 6% compounding annually from the date you began SURS participation through Aug. 31, 1982.
- Beginning Sept. 1, 1982, the interest compounds annually based on the *effective* rates. Interest compounds through the month in which the payment is made, regardless of the day of the month the payment is received

(see Effective Interest Rate table).

Eligibility

- You must contribute to SURS at least 5 years following the public employment. The 5 years may include service with the Teachers' Retirement System (TRS) or the Chicago Teachers' Retirement Fund (CTRF).
- Other public employment (OPE) must be with a public school, college, or university in the U.S. If you began SURS participation on or before Sept. 1, 1974, you may also purchase employment with the U.S. government, a state government, a political subdivision of a state, or any agency or instrumentality of the foregoing.
- You may purchase up to 10 years of OPE, but not more than 2/3 of your direct SURS service credit. This 10-year maximum includes any out-of-state employment purchased with TRS or CTRF.
- If you began SURS participation on or after Sept. 5, 1975, the OPE must be full time, except under the following conditions:
 - If SURS participation terminated prior to Aug. 18, 1965, you are not eligible to purchase OPE.
 - If SURS participation terminated between Aug. 18, 1965, and June 30, 1967, the OPE must be full time.
 - If you were a SURS member between July 1, 1967, and Sept. 4, 1975, the OPE must be at least 50% time.
- You cannot qualify for a retirement pension or other benefit based on employer contributions from another retirement system (excluding Social Security) for the period of OPE you wish to purchase with SURS.
- Military service may be purchased as OPE if you began SURS participation on or before Sept. 1, 1974.
- OPE may not be used to meet SURS minimum vesting requirements.

Reciprocity With Other Systems

SURS has reciprocity only with other Illinois public retirement systems in determining your eligibility for, and amount of, SURS retirement and survivor benefits. These other systems are:

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

The Illinois Retirement Systems Reciprocal Act ensures that pension credits remain in the system in which they are earned. You may **not** transfer your credits from one system to another. You will be entitled to a retirement annuity from each system, and your survivor(s) will qualify for a survivors annuity, if:

- You have at least 1 year of pension credit in more than one of the retirement systems; and
- Your combined service credits are equal to the longest minimum service requirement of any of the systems in which you have credit.

How Your Benefit Will Be Calculated Under Reciprocity

Each system will abide by its own law in calculating your retirement or survivors annuity. Your salary from all systems will be considered in determining your average earnings. Each system will apply the benefit formula in effect on the date you last terminated employment with an employer covered by the Reciprocal Act. Therefore, while you are employed with such an employer, your benefit will reflect any liberalizing changes in benefits that are made by all systems in which you have credits.

If you wish to apply for benefits under the Illinois Retirement Systems Reciprocal Act, you should request an application from each employing system at least 90 days before your planned retirement date.

For more information, review the Distributions After Normal Retirement Age and Optional Forms of Payment sections on pg. 13 and 14.

Repayment of a Separation Refund

If you previously participated in SURS and accepted a separation refund, you may reinstate that service credit if you again become a participating employee of SURS or another retirement system covered by the Illinois Retirement Systems Reciprocal Act and continue as such for at least 2 years subsequent to the date of the refund. You will repay the amount of the original refund.

DISABILITY BENEFITS

You may claim a disability benefit if, after you have at least 2 years of service credit, you are sick or injured and unable to work. If you become disabled due to an accident, however, there is no minimum service credit required to claim a disability benefit.

Pregnancy and childbirth are treated as a disability. The same rules apply.

When Disability Payments Begin

If you qualify for disability payments, there is a 60-day waiting period before you are eligible to receive a payment from SURS. During this 60-day period you may be eligible to receive sick pay from your employer. Your benefits will begin on the later of:

- The date you have been disabled for 60 continuous calendar days, or
- The date your salary or sick leave payments end.

You need not use vacation pay before receiving disability benefits. However, if you think your disability is permanent, you may want to remain on full salary using vacation payments before your disability benefit begins.

Your benefit cannot begin more than 30 days before the date SURS receives your application, unless the Board of Trustees determines there was good cause for missing the filing deadline.

If it has been determined that you are disabled, your payment will be mailed on the last working day of the month. Your payment will be prorated if you become disabled after the first of the month.

For example, if you become disabled on Nov. 7th, the benefit would begin 60 days later, on Jan. 6th—assuming you were not eligible for sick leave or vacation pay beyond Jan. 6th.

Your benefit will begin to accrue on Jan. 6th and will be a prorated benefit for the period between Jan. 6th and Jan. 31st. Future payments will also be mailed at the end of each month and will include a benefit for the full month.

If You Return to Work and Become Disabled Again

If you have returned to work for less than 30 calendar days and have another disability due to the same cause, it will be considered a recurrence of the previous disability. In this case, you will not be required to meet another 60-day waiting period before benefits begin, but you will need to file a new disability application.

How to Apply for Benefits

If it appears you will be disabled for more than 60 days and that your disability will extend beyond the period you are eligible for sick pay, you should request a Disability Application from your personnel office.

When you and your employer have completed the required sections of the Disability Application, you should see your physician. Your physician should review the Employer Section concerning job requirements, complete the Attending Physician's Initial Statement of Disability, and attach any appropriate documentation.

To avoid unnecessary delays, be sure all parts of the application are completed according to the instructions and submitted to SURS together. Incomplete applications will be returned to you. You may also be required to see a special examining physician selected by SURS.

You must submit continuing evidence of your disability as often as required. When your physician determines you are able to return to work, you must notify SURS immediately.

Your employer will submit an Employer's Report of Disability that contains information including the last day you worked, the date your salary and sick leave payments will expire, and whether you will be eligible for workers' compensation or disability income insurance.

Your Disability Benefit Amount

The amount of your benefit depends on how much you were earning when you became disabled. You will receive the greater of:

- 50% of your basic compensation on the day you became disabled, or
- 50% of your average earnings for the 24 months prior to the date you became disabled.

Basic compensation is your normal contract salary; it does not include your earnings for summer sessions or overtime.

Here's an example: Assume your monthly income prior to your disability was \$1,600. Let's also assume your average monthly earnings for the 24 months prior to the date you became disabled was \$1,300. Since \$1,600 is greater than \$1,300, your disability benefit would be 50% of \$1,600, or \$800 a month.

Your disability benefit is considered income and is subject to federal income taxes. Disability benefits are not subject to Illinois state income taxes.

Benefit Reductions and Other Limitations

While receiving a disability benefit, you may receive other income, such as workers' compensation or disability income insurance. Your disability benefit will be reduced for:

- Workers' compensation or occupational disease payments for an on-the-job accident or occupational illness. There are some exceptions to this.
- Disability income insurance payments under a policy paid for in whole or in part by your employer.

While you are disabled, your physician may allow you to return to work part time. Your payment will be reduced by the amount you earn in excess of the amount of your disability benefit. This ensures that your combined earnings and disability benefit do not exceed your earnings prior to your disability.

An example of a benefit reduction for part-time employment: Assume you were receiving a disability benefit of \$800 a month, as in the previous example. Through part-time employment you also earn \$900 a month. Your disability benefit therefore would be reduced by \$100, so that your total monthly income is \$1,600, or 100% of your earnings prior to your disability.

How Participation in a Reciprocal System Affects Your Disability Benefit

There is no reciprocity for disability benefits between SURS and other systems covered by the Illinois Retirement Systems Reciprocal

Act. However, if you have service credit for employment in either the Teachers' Retirement System (TRS) or the State Employees' Retirement System (SERS), it will be considered in determining your eligibility for disability benefits and how long they can be paid.

In addition, if you were "involuntarily transferred" by law to SURS from another system covered by the Reciprocal Act, your combined earnings and service are considered in determining your eligibility for disability benefits and how long they can be paid. You are considered to be involuntarily transferred if:

- You were an employee of the transferring government unit on the date your employer was transferred to coverage under SURS; or
- You accepted employment with the employer within 6 months after the transfer date.

How Long Your Disability Benefit Lasts

Your disability benefit will continue until the earlier of the following:

- You no longer meet the definition of disabled;
- You refuse to submit to reasonable physical examinations;
- You refuse to accept a position offered by your employer, even though your disability would not preclude you from performing the duties of that position;
- You have received 50% of your total earnings while a participant of SURS, TRS, or SERS;
- September 1st of the year following your 70th birthday. However, if you become disabled after age 65, you may receive a benefit for up to 5 years, assuming you continue to be disabled and have not reached the maximum earnings amount described above;
- You apply for retirement or refund, or you die.

Options Available After Your Disability Benefit Stops

If you are still disabled when your disability benefit stops, you have 3 options:

1. Resign your position and apply for a refund of your account value.
2. Leave your contributions on deposit; the money continues to gain any investment growth earned and can be withdrawn later or be paid to your beneficiary if you die. Ultimately, it must be paid by the April 1st following the year you reach age 70 1/2.
3. Apply for a retirement annuity to begin at age 62 if you have at least 5 years, but less than 8 years of service. If you have 8 or more years of service, you may begin receiving an annuity as early as age 55.

Eligibility for Other Benefits

While on disability, you continue to earn service credit.

Medical Insurance Premium Payments

During the first 4 months of your disability, contact your employer's insurance office for information about your medical premium payments. After you have been continuously disabled for 4 months, SURS will bill you directly.

BENEFITS PAID AFTER YOUR DEATH

Death Before Retirement

The beneficiary under SMP is the spouse, unless the spouse has given written consent for the member to name an alternate beneficiary. Your spouse could elect to use the lump-sum death benefit to purchase an annuity contract. If there is no spouse, your designated beneficiaries will receive the death benefit in a lump sum.

Active Members

- If your death occurs while actively employed

and **before** establishing 1.5 years of service credit, the death benefit is the current value of employee accumulations.

- If your death occurs while actively employed and **after** establishing 1.5 years of service credit, the death benefit is the current value of employee and employer accumulations.

Terminated Members

- If your employment terminates prior to your death and you had established **less than** 5 years of service credit, the death benefit is the current value of employee accumulations.
- If your employment terminates prior to your death and you had established **5 years** of service credit, the death benefit is the current value of employee and employer accumulations.

Death After Retirement

If your death occurs after you have retired, benefits to your designated beneficiaries will be determined by the annuity contract purchased at the time of your retirement.

Your Designated Beneficiary

As a general rule, your designated beneficiary is your surviving spouse. If you are not married, or if your spouse consents to the designation of another beneficiary, your beneficiary will be the person you designate to receive any benefits payable upon your death.

To designate, revoke, or change your beneficiary, **you must file an SMP Beneficiary Designation form with SURS**. Do not request this form from the Service Providers. You may designate both primary and contingent beneficiaries. If you are married, your spouse must consent to your designation of a different beneficiary.

If your spouse had consented to your designation of a different beneficiary, and the beneficiary dies before you or before receiving complete payment of your benefits, your beneficiary will be your surviving spouse. If you do **not** designate a beneficiary, your beneficiary will be your surviving spouse. If you do not have a surviving spouse, your beneficiary will be your estate.

WHEN BENEFITS ARE PAID

Your vested Plan benefit becomes payable when you retire or when you terminate employment. You cannot receive Plan benefits while actively employed by a SURS-covered employer. The Plan does not allow for “hardship withdrawals” or loans. No partial distributions are allowed, you must withdraw the entire value of your account.

Distributions

To receive a distribution from the SMP, you must apply for benefits directly with SURS. Upon receipt of the employer’s Termination Report, SURS will notify the Service Providers of your date of termination, your total service credit, and your retirement eligibility based on years of service with a SURS-covered employer. If you have less than five years, the state match will be forfeited; however, if you retire under the Illinois Retirement Systems Reciprocal Act, the forfeited match will be reinstated. SURS will send you the appropriate distribution packet. Before you apply, be sure to review the following information:

- You may choose any distribution date that occurs on or after your termination of employment. However, your payments must begin by April 1st of the calendar year following the year you reach age 70 1/2 or the calendar year in which you terminate employment with a SURS-covered employer, whichever is later.
- **You may choose only one form of payment regardless of how many Service Providers you have.** If your contributions are invested with more than one Service Provider when your benefit payments begin, you will receive a separate payment or annuity contract distribution from each one.
- After you file a distribution election with SURS, you can no longer transfer your account balances between Service Providers—unless you choose to defer the start of your distribution.
- You may purchase annuity contracts from one or more insurance companies approved

by SURS. The amount payable under the annuity contract depends on the value of your account when the contract is purchased, the form of annuity you select, and the insurance company’s applicable rates and factors.

- If you are entitled to health insurance through the State of Illinois after retirement and wish to enroll, all of your account must be used to buy an annuity contract.

Distributions Prior to Normal Retirement Age

If you leave your job, you may:

- Take a lump-sum distribution of your account;
- Leave your account balance in the Plan until you reach normal retirement age, assuming you have the required years of service and wish to receive an annuity; or
- Leave your account balance in the Plan and take a lump-sum distribution at a later date.

If you leave your vested account balance in the Plan until you reach normal retirement age, your benefit will be paid as described below.

Distributions After Normal Retirement Age

You will qualify for an annuity:

- If you are at least age 55 and have 8 or more years of service;
- If you are at least age 62 and have 5 or more years of service;
- At any age when you achieve 30 years of service;
- At age 50 with at least 25 years of service as a police officer or firefighter covered by SURS; or
- At age 55 with at least 20 years of service as a police officer or firefighter covered by SURS.

The Self-Managed Plan features a form of payment based on your marital status as of your distribution date:

- If you are **single** on your distribution date, you will receive a Single Life Annuity that provides monthly payments for life. This form of payment does not provide any survivor benefits.
- If you are **married**, your benefit will be in the form of a 50% Joint & Survivor Annuity. This form provides monthly payments for life. After you die, your surviving spouse may receive continued monthly payments for life.
- If you return to work with a SURS-covered employer, there is no limitation on earnings or waiting period. You may no longer make contributions to the System.

Optional Forms of Payment

If you prefer, you may choose one of the following optional forms of payment:

- *Single Life Annuity*—You receive monthly payments for life. This is an option for married participants.
- *Single Life Annuity with a Guaranteed Period*—You receive monthly payments for life. If you die before the end of your chosen guaranteed period of 10, 15, or 20 years, monthly payments will continue to your designated beneficiary until the end of the guaranteed period.
- *50% or 100% Joint & Survivor Annuity*—You receive monthly payments for life, with continued monthly payments to your designated beneficiary for life in an amount equal to either 50% or 100% of your monthly benefit.
- *50% or 100% Joint & Survivor Annuity with a Guaranteed Period*—As with the regular Joint & Survivor Annuity, you receive monthly payments for life. After you die, monthly payments will continue to your designated beneficiary for life in an amount equal to either 50% or 100% of your monthly benefit. If both you and your designated beneficiary die before the end of your chosen guaranteed period of 10, 15, or 20 years, monthly payments will continue to your contingent beneficiary in an amount equal to 50% or 100% of your monthly benefit until the end

of the guaranteed period.

- *Lump-Sum Payment*—You can receive your account balance in a lump sum. However, if any portion of your account is invested in a deferred annuity contract that does not permit lump-sum distributions or imposes a penalty for them, you may elect to receive the alternate distribution method selected by SURS and your annuity provider.

Electing an Optional Form of Payment

To choose an optional form of payment, you must file a written election with SURS during the 90-day election period before your distribution date. You may revoke any previous election for an optional form of payment and reinstate the normal form of payment at any time during this 90-day period.

If you are married and wish to choose a form of payment that designates a beneficiary other than your surviving spouse, your spouse must consent to this in writing. Your spouse's consent must acknowledge your election and must be witnessed by a Notary Public. Spousal consent is not required if:

- You and your spouse are legally separated or you have been abandoned (within the meaning of local law) and you have a court order to that effect;
- You provide satisfactory proof that the spouse's consent cannot be obtained because there is no spouse, or because your spouse cannot be located, or because of some other approved circumstance.

Your spouse's consent to one of the optional forms of payment described above is irrevocable.

Before your distribution date, you will receive a written explanation of all available forms of payment, as well as your right to choose one of the Plan's optional forms of payment, and your spouse's rights.

Termination and Reinstatement of Service

If you do **not** take a distribution of your vested account when you leave your job, you will retain all service credit with your employer. If you are reemployed by a SURS-covered employer, any employer (state) contributions you previously forfeited will be reinstated without earnings or interest as soon as practicable.

If you **do** take a distribution of your vested account when you leave your job, and are later reemployed by a SURS-covered employer or reciprocal system for at least two years, you may restore your forfeited service and contributions if you remain reemployed and repay the amount of your refund.

If you are reemployed **after receiving a refund under the Traditional Benefit Package**, you may repay the amount of your distribution to the SMP and have your prior service restored after you have remained reemployed for at least 2 years. This assumes you withdrew prior to the date the retirement option choice was available (in general, prior to April 1, 1998) and that, upon your return, you chose the SMP as your permanent option.

If you elect an immediate distribution, your vested Plan benefit will be paid in a lump sum as soon as practicable following your elected distribution date. If any portion of your account is invested in a deferred annuity contract that does not permit a lump-sum distribution or imposes a penalty for such, you may elect to receive the alternate distribution method selected by SURS and your annuity provider.

Your contributions cannot be refunded until you are officially terminated from all SURS-covered employers or until you have been laid off continuously for at least 120 days. A leave of absence or an absence of less than 30 calendar days is not considered termination of employment.

Rollovers

To defer taxes on your refund, you may want to “roll over” or transfer your refund directly into a Traditional or Roth Individual Retirement Account (IRA) or other qualifying 401(a), 403(b), or

457(b) plan within 60 days of receiving it. If you do not make a direct transfer or roll over your refund check, federal law requires your Service Provider to withhold 20% and may require you to pay an additional federal tax penalty of 10% if you are under the age of 59 1/2. Previously taxed contributions can be rolled over. Consult your tax advisor if you have any questions about rolling over your refund.

Income Tax Information

Federal Income Taxes

Generally, most of your monthly benefit will be taxable as ordinary income for federal income tax purposes, beginning with the first payment you receive. If you previously paid federal income taxes on some contributions, such as those made before 1981, they will not be taxed again. Instead these contributions will be prorated over your future monthly benefits according to Internal Revenue Service (IRS) procedures. IRS Form 1099-R, which you will receive each January, shows the gross and taxable portions of your annuity and the amount of federal income taxes withheld.

State of Illinois Income Taxes

Your retirement benefit from SURS is not subject to Illinois income tax. However, SURS benefits may be taxable by other states. If you do not live in Illinois, or you plan to move after retirement, check with your state’s Department of Revenue to find out if your benefit is taxable.

HEALTH INSURANCE

At Retirement

Certain SURS retirees and their survivors may qualify for health insurance benefits through their former employment. While no universal health coverage is offered to all retirees, SURS helps administer the benefits for some of these programs.

SMP members who are entitled to receive health insurance benefits in retirement, and wish to do so, must use all of their account balance to buy a lifetime annuity contract.

Community College Retiree Health Insurance

Full-time active community college employees* pay 0.5% of gross earnings to help fund a health plan for retirees of community colleges called the College Insurance Program (CIP). SURS acts as agent in this regard by forwarding the 0.5% payment to Central Management Services (CMS), a division of Illinois state government that oversees such benefits.

CMS determines the benefits, premiums, and qualifications for the CIP, guided by the provisions of the law found in *Illinois Compiled Statutes, Chap. 5, Act 375*. Changes in this coverage, and changes in premium rates, will be made by CMS as needed. SURS community college retirees may be eligible for this plan if their employment was considered to be full time and eligible for benefits.

Enrollment for eligible community college retirees is part of the SURS retirement process, and decisions about participation may be made at retirement time. Any premiums for you or your dependents will be billed to you. Details about this coverage may be obtained from your benefits personnel or from SURS.

***Note** that employees of the City Colleges of Chicago do not participate in the CIP. If you retire from the City Colleges of Chicago, contact their insurance office for information about health insurance benefits available to you.

State of Illinois Retiree Health Insurance

SURS retirees who have at least 5 years of qualified service are eligible to participate in the State Insurance Program at the time of retirement. Qualified service includes those years that a member contributed to a state of Illinois university or a state agency. The State Employees' Retirement System is the only reciprocal system used toward 5 years vesting for insurance (state health).

The benefits, premiums, and qualifications for this plan are negotiated for and determined by CMS. As with the College Insurance Program,

CMS obtains guidance for this plan through the *Illinois Compiled Statutes, Chap. 5, Act 375*, and makes changes in coverage and premium rates as needed.

Retirees who qualify for the State Insurance Program and who retire after January 1st, 1998, *with less than 20 years of qualified service*, will contribute to the premium cost for health insurance. The state of Illinois contributes 5% of the premium cost for each year of qualified service the retiree has attained (see next section titled State Health Insurance Choice at Retirement).

For example, Richard retires through SURS with 12 years of qualified service. The State will pay 60% of his monthly health insurance premium (5% x 12 years of service). Richard will pay the remaining 40%. SURS will bill the member.

State insurance eligible members who retire with *20 or more years of qualified service* will get fully paid health insurance. As soon as an eligible survivor starts receiving an annuity, insurance will begin. Premiums for eligible dependent coverage, however, will be billed to the member.

State Health Insurance Choice at Retirement

On July 30, 1999, a law was signed that allows state-insurance eligible SURS-covered employees with less than 20 years of service at retirement to retain the right to fully state-paid health insurance—if they give up certain benefit improvements provided by legislation passed in 1997.

To be eligible for this choice, a qualifying member must:

- Have been a participant who was an employee on July 7, 1997;
- Retire on or after July 30, 1999;
- Qualify for state health insurance coverage at retirement (e.g., 5 years of service with an Illinois university);
- Have less than 20 years of qualified service;

- Receive a monthly retirement annuity under any of the 3 retirement plans;
- Abide by applicable maximum annuity limitations; and
- Make a one-time irrevocable choice at retirement.

The choice does not apply to members who:

- Retired before July 30, 1999;
- Were hired after July 7, 1997; or
- Were not active employees on July 7, 1997.

If you meet all the requirements and retire under the pre-July 1997 laws, you will receive full state-paid health insurance. In addition, the amount of your monthly benefit might be the same whether you choose the pre-July 1997 rules or the new ones.

Why? Because SMP benefits are calculated by the Service Provider through whom you purchased your annuity. Consequently, the monthly annuity is not subject to SURS annuity calculation formulas or maximums.

If you are eligible for benefits and you waive coverage, however, you cannot become a dependent under another state member.

OTHER INFORMATION

Plan Administration

SURS is the official Plan Administrator of the SMP. In that capacity, SURS enrolls Plan participants, sends contributions to the Service Providers, and performs other required administrative duties. You must notify SURS to change a beneficiary designation or to change your address. You must also notify SURS to elect a distribution method.

SURS has discretionary and final authority to determine all questions concerning eligibility and contributions to the Plan, to make factual findings, to interpret and construe all Plan terms, and to render decisions on disputes

arising under the Plan and all questions concerning Plan administration.

Total Plan Contribution

All employee contributions will be forwarded to SURS prior to being forwarded to the Service Providers. The total contribution made on behalf of each Plan participant, including employer contributions, will be determined by SURS law.

This determination by SURS is final and binding on all Plan participants, as well as their beneficiaries or contingent beneficiaries, and any other person claiming an interest in the Plan.

Plan Amendment and/or Termination

SURS expects to continue this Plan indefinitely, but retains the right to amend, modify, or terminate it. Employers may discontinue contributions under the Plan. Although SURS retains the right to amend this Plan, no amendments can be made that would reduce your account balance.

If the Plan is terminated, you will become 100% vested in all contributions and will have the right to participate in the other retirement programs offered by SURS.

Loans, Garnishment, Bankruptcy

Your creditors generally may not attach, garnish, or otherwise interfere with your Plan account. Your interests in your account may not be sold, used as collateral for a loan, given away, or be otherwise transferred until you are entitled to take a distribution. They are also protected from seizure in bankruptcy and other court proceedings.

Divorce

Under state law, SURS benefits may not be paid to anyone other than the member, except to an alternate payee named in a Qualified Illinois Domestic Relations Order (QILDRO).

SURS can accept QILDROs as of July 1, 1999. It is the member's obligation to honor a divorce decree that directs payments to an ex-spouse.

You or your attorney may contact SURS 2 to 3 months prior to a divorce court proceeding to receive the informational packet regarding QILDROs.

Withholding Orders

Once disability or retirement benefits become payable to you, the court may issue a withholding order directing SURS to pay the court clerk certain amounts to cover any delinquency in support payments to your spouse or children.

Appeal Procedure

If your claim for disability, retirement, or refund benefits is denied, or if you disagree with the amount of the benefit, you or your attorney may file a petition for written appeal and a hearing before the Claims Committee of the Board of Trustees. You should also request a copy of the Hearing Rule established by the Board.

SURS will notify you of the Trustees' final decision. If you are not satisfied with this decision, you may file a petition with the Circuit Court of Champaign County, IL, requesting that the court review the Trustees' decision under the Illinois Administrative Review Law. You must file this petition within 35 days after the Trustees' decision has been served upon you.

Counseling Requests

Members who are within four years of retirement can schedule a private appointment with a SURS retirement counselor. These meetings are 30 minutes in length and are specific to the member's personal SURS history. Death and survivor benefits, insurance, and many other topics are reviewed. Members are limited to one counseling session every 12 months.

These meetings are conducted at your institution, at the SURS Champaign office, or by telephone. Call SURS to schedule an appointment. Benefit estimates may be obtained by contacting your fund provider(s).

Confidentiality

Our employees are required to follow procedures with respect to maintaining the confidentiality of our members' non-public personal information. Additionally, we maintain physical, electronic, and procedural safeguards to protect the information.

Information stored, processed, given to and created by the State Universities Retirement System may be determined to be a matter of public record and may be subject to the state of Illinois Freedom of Information Act (IL FOIA) (5 ILCS 140/1).

CONTACTING THE SERVICE PROVIDERS

Fidelity Investments

82 Devonshire Street
Boston, MA 02109
1-800-343-0860
www.fidelity.com/atwork

Principal Financial Group
(provider of monthly annuities
for Fidelity Investments)
P.O. Box 10478
Des Moines, IA 50306-9906
1-877-210-5565 x 202

TIAA-CREF

730 3rd Avenue
New York, NY 10017-3206
1-888-219-8310
www.tiaa-cref.org/illinois

CONTACTING SURS

The State Universities Retirement System is located at 1901 Fox Dr., Champaign, IL 61820. Office hours are 8 A.M. to 4:30 P.M. Monday, Tuesday, Wednesday, and Friday. Thursday hours are 9 A.M. to 4:30 P.M.

The mailing address is:

**SURS
P.O. Box 2710
Champaign, IL 61825-2710**

Please include your Social Security Number or SURS Member ID with all correspondence.

Telephone

Main Switchboard:
1-800-275-7877 (800-ASK-SURS)

Champaign-Urbana Area:
(217) 378-8800

Fax

(217) 378-9800

SURS Website

www.surs.org

For the most up-to-date information about SURS, visit our website. Updates to this site ensure that newly proposed legislation, recent newsletters, important information about benefits, various forms, and other topics pertaining to SURS members are included.

Newsletter

SURS publishes the *Advocate* to inform benefit recipients about legislation, funding, insurance, federal income tax withholding notification, and other relevant information. This newsletter may be viewed online at www.surs.org.

Member Website

Make sure you register for the SURS Member Website. It allows you to check on your summary of benefits, view your employment history, view your earnings history, estimate your retirement, and update your personal information. To register, follow these steps:

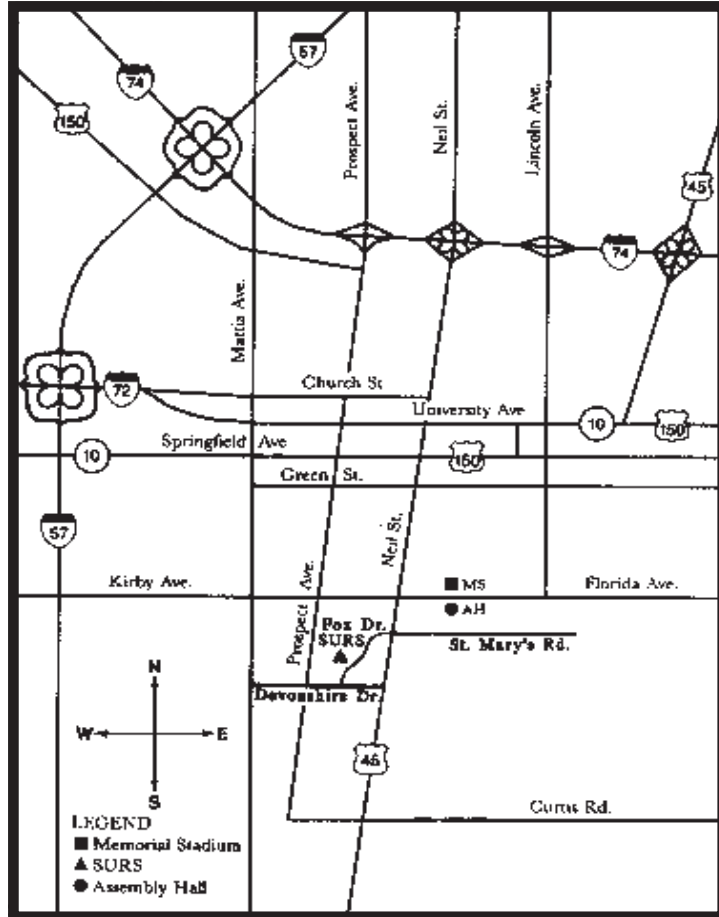
- Visit www.surs.org and click on “Member Access.”
- Click on “Register As A New User.”
- Enter your Member ID Number, last four digits of your SSN, date of birth, email address, and confirmation of your email address.

Your Member ID Number can be found on your SMP Unified Statement or other SURS correspondence. You can also call the SURS office to request your Member ID Number.

- After submitting your information, you will receive an email with further instructions.

SURS-COVERED EMPLOYERS

Black Hawk College
Board of Examiners
Carl Sandburg College
Chicago State University
City Colleges of Chicago
 City–Wide (administrative office)
 Dawson Technical Institute
 Harold Washington
 Kennedy–King
 Malcolm X
 Olive–Harvey
 Richard J. Daley
 Truman
 Wright
College of DuPage
College of Lake County
Danville Area Community College
Eastern Illinois University
Elgin Community College
Governors State University
Heartland Community College
Highland Community College
Highland Community College Foundation
Illinois Board of Higher Education
Illinois Central College
Illinois Community College Board
Illinois Community College Trustees Assoc.
Illinois Eastern Community College
Illinois Mathematics & Science Academy
Illinois State University
Illinois Valley Community College
John A. Logan College
John Wood Community College
Joliet Junior College
Kankakee Community College
Kaskaskia College
Kishwaukee College
Lake Land College
Lewis & Clark Community College
Lincoln Land Community College
McHenry College
Moraine Valley Community College
Morton College
Northeastern Illinois University
Northern Illinois University
Northern Illinois Foundation
Oakton Community College
Parkland College
Prairie State College
Rend Lake College
Richland Community College
Rock Valley College
Sauk Valley College
Shawnee College
South Suburban College
Southeastern Illinois College
Southern Ill. Collegiate Common Market
Southern Illinois University–Carbondale
Southern Illinois U. School of Medicine
Southern Illinois University–Edwardsville
Southern Ill. U. Foundation–Edwardsville
Southwestern Illinois College
Spoon River College
State Geological Survey
State Natural History Survey
State Universities Civil Service System
State Universities Retirement System
State Water Survey
Triton College
University of Illinois Alumni Association
University of Illinois–Chicago
University of Illinois Foundation
University of Illinois–Springfield
University of Illinois–Urbana
Waste Management & Research
Waubonsee Community College
Western Illinois University
William Rainey Harper College



LOCATION MAP

The State Universities Retirement System office is located at 1901 Fox Drive, Champaign, IL. Be sure to schedule an appointment if you plan to visit us.

State Universities Retirement System of Illinois

1901 Fox Drive
Champaign, IL 61820-7333

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