

State Employee Group Insurance Program

Eligibility

To be eligible to participate in the State Employee Group Insurance Program, members:

- Must meet vesting requirement of qualifying service for retirement as a Tier I (five years of service) or Tier II (10 years) member.
- Must elect to receive a lifetime monthly benefit from SURS.

The State Employee Group Insurance Program (SEGIP) includes health, vision, dental, life and prescription insurance.

Rates

The Illinois Department of Central Management Services (CMS) determines the cost of this insurance. SURS has no information regarding the future costs for state of Illinois health insurance. Currently, the state covers 5 percent of the total insurance premium for each year of qualified service. Members who have 20 years or more of service credit receive premium-free health insurance.

- [Under 20 year Rates for Under Medicare Age](#) ^[1]
- [Under 20 year Rates for MAPD](#) ^[2]

Value of Benefit

CMS estimates the value of a retiree's SEGIP coverage over their lifetime is approximately \$250,000 (this assumes retirement at age 65 and one dependent). If you meet eligibility requirements and do not take a lifetime monthly benefit, you will give up the opportunity to participate in this insurance plan.

Other Resources

- [State Insurance Retiree Health Insurance Brochure](#) ^[3]
- [Claims Appeal Process](#) ^[4]
- [Forms and Guides](#) ^[5]
- [Moving Out of State](#) ^[6]
- [Responsibilities of SURS and CMS](#) ^[7]

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Links

- [1] https://www.surs.org/sites/default/files/pdfsx/FY2021_RetireeInsuranceRates.pdf
- [2] https://mybenefits.illinois.gov/Downloaded/state-less-than-20-years-mapd-rates-2020---trail_eaf3be02-e2eb-4eb6-90fa-06d300eb09c6_0973144051.pdf
- [3] https://www.surs.org/sites/default/files/pdfsx/Retiree_Insurance_Brochure_State.pdf
- [4] <https://www.surs.org/insurance-claim-appeal-process>
- [5] <https://www.surs.org/forms-guides-state-employees>
- [6] <https://www.surs.org/moving-out-state>
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- [8] <https://www.surs.org/tags/insurance>
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- [10] <https://www.surs.org/tags/all-plan-types>