



## State of Illinois Insurance

### General Information

SURS benefit recipients who meet the minimum vesting requirement with a SURS state-covered employer are eligible to participate in the State of Illinois group health insurance plan upon election. CMS determines the cost of this insurance. SURS has no information regarding the future costs for the State of Illinois health insurance at this time.

### Eligibility

A minimum of 5 years service credit with a qualifying State of Illinois university or agency is required to be eligible for the state insurance. Part-time employees who meet this requirement may also qualify.

Once the above eligibility requirement is met, the following service qualifies toward the insurance years to determine cost of health insurance premiums:

- Service earned in the course of employment with a SURS-covered employer, including community colleges
- Service credit received per SURS law for unused, unpaid sick leave days
- Service credit purchased with SURS prior to retirement, including:
  - Service Prior to Certification (Prior Service)
  - Military Service
  - Repayment of a Refund
  - Other Public Employment
- Service with the State Employees Retirement System (SRS) if retiring under the Retirement Systems Reciprocal Act.

### Ineligible Service

Service credit that does not qualify for the insurance years includes service with other Illinois public retirement systems such as:

State Teachers' Retirement (STRS), Illinois Municipal Retirement Fund (IMRF), Chicago Teachers' Retirement Fund (CTRF), etc. Contact SURS for more information.

### State Insurance Coverage Includes

Health – Cost determined by CMS

Prescription – Currently no separate premium

Vision – Currently no separate premium

Dental – Optional, separate premium

Life – state provided

- Coverage equal to your last annual salary until age 60
- At age 60 and after, coverage equal to \$5,000
- Immediate annuitants have the option to purchase additional optional life insurance for a premium (subject to approval of the insurance company). If approved, the premium(s) will be deducted from the retirement benefit.

Note: An immediate annuitant is a member who retires less than one year from his or her termination date.

### Premiums

All premiums, if applicable, will be deducted from the annuity payment. In the event the cost of the premium exceeds the benefit amount, the benefit recipient will be billed directly.

Qualified members in the Self-Managed Plan will be billed directly.

### For Options/Rate information

Visit MyBenefits Marketplace at: [mybenefits.illinois.gov/](http://mybenefits.illinois.gov/)