President’s Message

Terry W. Ruprecht

The months since our last newsletter have certainly been eventful for Illinois annuitants. I wish I could say that in a totally positive way, but alas, such is not the case. As I look at the last six months, my thoughts about retirement are basically twofold: decidedly positive in terms of the value, information and services SUAA has brought its members, both at the Chapter and State levels; but also negative as I review the continuing efforts by state officials to diminish the pension and benefits we all earned – and were promised – over our careers as University faculty and staff.

Recent months were dominated by two actions relating to pension benefits:

First, we suffered a confusing and worrisome introduction to the State/CMS’ new MedAdvantage insurance for Medicare-eligible annuitants. Though we were generally aware the state was rebidding aspects of health insurance, we were not ready for the startling revelations in the local press on October 2 and the ensuing few days. Some of that information proved to be alarmist in nature, but regardless, hearing it in the press rather than in official notification from CMS was a terrible introduction to the biggest shift in retiree health insurance in 20 years or more. Eventually CMS made official information available, but not until several thousand annuitants in east central Illinois were panicking in fear of losing access to Carle doctors and facilities. Fortunately, in August - two months before the untimely MedAdvantage information in the press - our chapter Executive Committee booked Janice Bonneville, Deputy Director of CMS, as the primary speaker for the fall 2013 general meeting. We anticipated insurance changes in the fall and felt Ms. Bonneville would be the best to speak to them. [We were certainly correct in that expectation.] By the time the meeting rolled around (Oct 20, 2013) the concern by retirees had reached fever pitch. While usual Fall meetings are attended by 125 to 150 members, 506 concerned retirees turned out on October 20, far exceeding the seating for 300 we had arranged. Luckily, the I-Hotel opened another auditorium and provided audio and video feeds from our presenters. All attendees were able to see and hear Ms. Bonneville and Rick Perry, our 2nd speaker on Medicare-related health insurance.

Spring Meeting Features Panel on Pension Reform

The spring meeting will be held on Sunday, April 13 beginning at 1:30 PM at the Hawthorn Suites Convention Center, 101 Trade Center Drive, Champaign. The event will begin with a “social half-hour” for conversation and discussion among friends and colleagues. The formal program will begin at 2:00 PM.

SUAA-UIUC’s spring meeting will feature a panel that includes Law Professors John Colombo, Laurie Reynolds, and Robert Rich who will examine the legal and political issues entwined in the recently passed pension changes for both current and retired employees. Colombo and Reynolds are widely cited in both legal and popular press articles on Illinois pension law, while Rich, former Director of the UI’s Institute of Government and Public Affairs is widely regarded as an expert on Illinois’ political environment.

SUAA Executive Director Linda Brookhart is expected to attend the session as well, to give a status report on the SUAA law suit challenging the constitutionality of several elements within the recently adopted pension changes. Brookhart will also report on the implementation of new health insurance programs and will comment on other legislative issues of interest to both current employees and retirees.

State Annual Meeting
SAVE THE DATES
June 17 & 18, 2014

The statewide SUAA Annual Directors meeting is held each June in Springfield and all SUAA members are encouraged to attend. This year the meeting will be June 17-18, 2014. Members whose email addresses are in the database at the State SUAA office will receive emails with registration forms. The registration forms will also be available on the State website (www.suaa.org).

If internet access is difficult for you, please contact a Chapter Executive Committee member to receive a hard copy of the form when they become available.
Nominations to the Executive Committee

At the spring meeting, four members are elected to the twelve-member executive committee for three-year terms. The four nominees selected according to Article V of the Bylaws are listed below. Additional candidates may be nominated from the membership by petition signed by no fewer than five members and filed with president Terry Ruprecht (twruprec@mchsi.com) or the Secretary Jane Loeb (jloeb@illinois.edu) at least one week before the April 13, 2014 meeting. Nominees added by petition will also appear on the website as time allows, and all nominees will be included on the ballot presented at the meeting. A hard copy of the biographies of nominees added by petition will be available at the meeting.

Jane W. Loeb retired in 2007 after 39 years at UIUC. During the last dozen years, she taught statistics and undertook research projects in the general area of equity in higher education as Professor of Educational Psychology. Prior to that, she served as Associate Vice Chancellor for Academic Affairs (since titled Associate Provost) under Vice Chancellor/Provosts Goldwasser, Berdahl, and Faulkner. Her final assignment involved overseeing the campus improvements to Undergraduate Education undertaken in the early 1990s. Earlier positions included Director of Admissions and Records in the 1970s and Coordinator of Research and Testing in the now-defunct University Office of School and College Relations. Since retirement, she continues serving as methodologist on students’ doctoral dissertation committees. She has served one term on the UIUC chapter of SUAA, and currently serves as chapter Secretary.

Terri Palumbo was elected to the SUAA-UIUC Executive Board in 2011. During her time on the board, she has served as Vice President and Chair of the Membership Committee. She is currently employed at the University of Illinois at Urbana Champaign as an Administrative Assistant II for the Associate Provost for Human Resources. She began her career at the University in April 1982 as a Secretary II at McKinley Health Center. During her career at the University, she has worked at the Police Training Institute, Office of the Assistant Vice President for Business and Financial Services, and the Office of the Provost.

Terri has been a member of The Secretariat organization and served this group in the past as President, President-Elect and Secretary. She was elected to the Staff Advisory Council to represent Clerical/Secretarial employees. She also later completed an unfinished term on the Council to represent Executive/Administrative/Managerial employees. While on the Staff Advisory Council, she served as President and Secretary. While at the Office of Business and Financial Services, she was awarded an Office of Business Affairs’ Outstanding Employee Award.

Robert F. Rich was Director of the University of Illinois Institute of Government and Public Affairs from 1986 to 1997 and from 2005 to 2012. He was also Professor of Law, Political Science, and Medicine on the Urbana campus. He retired on August 31, 2012. Since retiring, he has taught OLLI classes each semester, taught a course in the Honors Program, and has made several presentations as part of the China Executive Development Program. He has also been a member of the Legislative Committee of the SUAA-UIUC. Rich also continues his research on issues of health law and policy, focusing especially on the Affordable Care Act, Medicare, and Medicaid.

Terry W. Ruprecht has 38 years of administrative experience in higher education, having served in administrative roles at the University of Illinois @ Urbana-Champaign, including Associate Vice Chancellor, Associate Provost. He previously held administrative positions at Michigan State University.

Mr. Ruprecht is a registered engineer in Michigan and Illinois. He served in numerous roles for APPA, the professional association for Higher Education Facility Officers, and earned the President’s Award, Meritorious Service Award, and Pacesetter Award for his APPA service. He served on their international Board of Directors.
**President’s Message continued from page 1**

Prior to the October 20 general meeting, three members of our Chapter Executive Committee met with Carle CEO Jim Leonard and some of his executive team, to get better information regarding access to Carle doctors under MedAdvantage. Two different discussions were held with the Carle team, and we came away with a much better understanding of their position. We are highly appreciative of their receptivity and candor.

Reflecting on the above, I am proud of the leadership shown by the SUAA-UIUC Chapter in making solid, credible information available on state/CMS health insurance changes - and well before CMS or other state entities.

**Second, on December 5 our pension benefit was significantly diminished.** Senate Bill 1 was called for a vote after the Thanksgiving holiday weekend, passed by the State Legislature on December 3rd, and signed into law by the Governor on December 5 (Public Act 98-599). Among the many changes therein is a decimation of the annual increase for state retirees, aka COLA. This slashing of our pension benefits has been hailed by some public officials as saving the state’s pension systems and being “good for the state of Illinois.” Many experts would rigorously disagree on both counts: the changes made will NOT necessarily save the pension systems so thoroughly starved of funds by the legislature over more than 20 years, and reneging on retirement promises made to thousands of honest, loyal-serving state workers and educators can hardly be called “good for Illinois”. I submit it serves primarily to further lower the reputation of a politically-broken state, and potentially make Illinois an even more unfit home for business and commerce.

Lawsuits have now been filed by several notable retiree groups pointing to Public Act 98-599 as violating the constitutional provision banning diminishment of state pensions. After a great deal of discussion and debate, the SUAA state-level Executive Committee – with much input from our UIUC Chapter - contracted the services of a well-known and respected law firm. By the time this newsletter reaches you SUAA will also have filed suit. Lawsuits of this type are incredibly expensive. If you have not already done so, please donate to the SUAA Legal Fund. There has likely never been a more important time for member financial support.

We will all be closely watching the progress of the various retiree lawsuits over the next three to twelve months. Suits have been filed in three or more different jurisdictions, and it will be important to follow the progress of each case. In the coming months, SUAA members may rest assured that our leaders and legal counsel will pursue every available path in our pursuit of justice for annuitants. Members can be confident that SUAA will keep them informed of the legal progress of the various cases via timely emails and Mini-briefings. **Your membership and special donation dollars have never been more critical – nor have they been harder at work!!**

**Spring Meeting continued from page 1**

A business meeting that will include election of new representatives to the SUAA-UIUC Executive Committee will follow the panel presentation.

Few issues have affected retired and current employees more directly than those adopted last December. Join us to get both insightful and current information!

**Stay Informed**

The way to keep up to date with events occurring in regard to your Surs Annuity (Pension) and State Benefits offered through the Office of Central Management Services (CMS) is through use of the Web. Start at [www.surs.org](http://www.surs.org). Member login is at the top. If you have not established a User Name and Password, call the number shown for help. Once online, if you need CMS information, use the Related Links on the far right of the initial Member page to reach them.

To keep up with State wide and legislative issues, visit [www.suaa.org](http://www.suaa.org).

For UIUC Chapter information, visit [www.suaa-ui.org](http://www.suaa-ui.org). Our email: suaa.ui@gmail.com
Major Pension Reform Legislation Enacted

The Illinois State Legislature recently passed and the Governor signed pension reform legislation that will have a major effect on retirees and employees alike. The Conference Committee report to SB 1 passed both chambers of the Illinois State legislature on December 3, 2013 and was signed into law by Governor Quinn (Public Act 98-0599) on December 5, 2013. The major provisions enacted into law are summarized below and were prepared by the staff of SURS.

SUAA-UIUC executive committee members are working with the State SUAA office and State executive committee to plan the strategies and actions the Association will take next. SUAA has retained legal counsel to file suit challenging the constitutionality of the new provisions. SUAA is also soliciting contributions to a new legal fund to cover the costs associated with all elements of the legal challenge. Please watch the State SUAA website (www.suaa.org) for updates on such actions and other up-to-date information on pension reform.

Summary of Public Act 98-599 (Pension Reform)
December 5, 2013

Automatic Annual Increase (AAI)
Current and future Tier 1 retirees will receive automatic annual increases starting January 1, 2015, that will be 3% of the lesser of (i) the total annuity payable at the time of the increase, including previously granted increases or (ii) $1,000 multiplied by the number of years of creditable service upon which the annuity is based. The 2015 AAI for retirements that are effective in calendar year 2014 will be subject to pro-rating under the new AAI formula. The $1,000 multiplier will be adjusted for inflation (CPI-u) each year thereafter. The CPI-u adjustment to the $1,000 multiplier shall be equal to the annual unadjusted percentage increase in the CPI-u for the 12 months ending with the preceding September. These adjustments will be cumulative and compounded and the first adjustment will occur with the AAI effective January 1, 2016.

Tier 1 members who retire on or after July 1, 2014, will not be eligible to receive the following automatic annual increases based on their ages as of June 1, 2014:
- Age 50 or over - will not receive their 2nd automatic annual increase;
- Age 47 to under age 50 - will not receive their 2nd, 4th or 6th automatic annual increase;
- Age 44 to under age 47 - will not receive their 2nd, 4th, 6th or 8th automatic annual increase;
- Age 43 and under - will not receive their 2nd, 4th, 6th, 8th or 10th automatic annual increase.

The changes to the AAI do not apply to the Tier 2 retirement and survivor AAIs, the Tier 1 survivor AAIs, and the Tier 1/Tier 2 disability benefit and disability retirement annuity AAIs.

Retirement Age
Retirement age eligibility is delayed as follows for Tier 1 members who begin receiving an annuity on or after July 1, 2014:
- Members age 46 and older on June 1, 2014 are not subject to any delay in retirement eligibility;
- Members age 45 on June 1, 2014 are subject to a 4 month delay in retirement eligibility;
- Members age 44 on June 1, 2014 are subject to a 8 month delay in retirement eligibility;
- Members age 43 on June 1, 2014 are subject to a 12 month delay in retirement eligibility;
- Members age 42 on June 1, 2014 are subject to a 16 month delay in retirement eligibility;
- Members age 41 on June 1, 2014 are subject to a 20 month delay in retirement eligibility;
- Members age 40 on June 1, 2014 are subject to a 24 month delay in retirement eligibility;
- Members age 39 on June 1, 2014 are subject to a 28 month delay in retirement eligibility;
- Members age 38 on June 1, 2014 are subject to a 32 month delay in retirement eligibility;
- Members age 37 on June 1, 2014 are subject to a 36 month delay in retirement eligibility;
- Members age 36 on June 1, 2014 are subject to a 40 month delay in retirement eligibility;
- Members age 35 on June 1, 2014 are subject to a 44 month delay in retirement eligibility;
- Members age 34 on June 1, 2014 are subject to a 48 month delay in retirement eligibility;
- Members age 33 on June 1, 2014 are subject to a 52 month delay in retirement eligibility;
- Members age 32 on June 1, 2014 are subject to a 56 month delay in retirement eligibility; and
- Members age 31 or younger on June 1, 2014 are subject to a 60 month delay in retirement eligibility.

It is unclear at this time whether the retirement age delay applies to retirement eligibility under the “30 and Out” eligibility criterion. SURS will seek future legislative clarification on this issue.

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Pension Reform  continued from page 4

Pensionable Earnings Limitation
Pensionable earnings for Tier 1 members shall not exceed the Tier 2 earnings limitation (as adjusted for inflation). For reference, the FY2015 Tier 2 earnings limitation is $110,631.26.
Tier 1 participants who are receiving earnings exceeding the Tier 2 earnings limitation as of June 1, 2014, are grandfathered and pensionable earnings will be limited to the participant’s annualized rate of earnings as of June 1, 2014, or the annualized rate of earnings immediately preceding the expiration, renewal or amendment of an employment contract or collective bargaining agreement that is in effect on June 1, 2014.

Tier 1 Employee Contribution Decrease
Beginning July 1, 2014, Tier 1 employee contributions are decreased by 1% of earnings. This is accomplished by reducing the employee “normal” contribution rate by 0.5% of earnings, and eliminating the 0.5% employee contribution rate for the AAI. Tier 2 and SMP employee contribution rates remain unchanged.

Money Purchase Formula Changes
Beginning in FY 2015 (July 1, 2014), the annuity factors used to calculate money purchase benefits shall change to a new effective rate of interest.
The new effective rate of interest shall be equal to the 30-year US Treasury bond rate plus 75 basis points. The new effective rate of interest shall apply prospectively towards crediting interest to money purchase plan accounts, Portable plan lump sum retirements and refunds, purchases of service credit, etc.
Changes to the money purchase annuity conversion factors are applied prospectively, but members who retire on or after July 1, 2014, are eligible to receive the money purchase benefit they were eligible to receive had they retired during the fiscal year preceding June 1, 2014 or the money purchase benefit they are eligible to receive under the new formula, whichever is greater. The member must have been retirement eligible during the aforementioned fiscal year for this provision to apply.

Optional Defined Contribution Plan
An optional defined contribution plan (DC plan) will be made available to active Tier 1 employees. The plan is to be implemented by July 1, 2015, unless the plan is not qualified under the Internal Revenue Code. If the plan is not qualified by July 1, 2015, the plan shall be implemented upon being determined a qualified plan. No more than 5% of the active Tier 1 membership may elect to participate in the plan.
Contrary to media reports, this is not a 401(k) plan, but will most likely be a 401(a) defined contribution money purchase plan like the Self-Managed Plan. Accordingly, the employee will not be permitted to choose how much salary to contribute. Tier 1 employees participating in the DC plan will contribute at the same rate as other Tier 1 participants under the Traditional and Portable plans (DB plan). The DC plan participants will fund the cost of administration of the plan through deductions from the employee contributions to their accounts. Disability benefits may be provided, but employee contributions will fund the cost.
Employer contributions shall be a minimum of 3% of pay and no greater than the employer’s normal cost for Tier I members in the DB plan. The State of Illinois will adjust the employer contribution rate annually.
Tier 1 members electing to participate in the DC plan will cease accruing benefits under the DB plan. Service credit for DB plan benefit sizing will cease to accrue. However, service credit earned under the DC plan will be used for vesting purposes in the DB plan. Interest crediting for purposes of the money purchase formula (Rule 2) will cease. No service purchases for the DB plans will be permitted.

Unused Sick and Vacation Time — New Hires
Persons who first become SURS participants June 1, 2014, are not eligible to convert unused sick and/or vacation days into service credit or have unused sick and/or vacation days used to enhance pensionable earnings under the Final Rate of Earnings.

Prohibition of Non-Public Employers
Employers that are not defined as an employer under the SURS article shall be excluded from enrolling new employees in SURS. Those employees of such employers that are already SURS participants shall remain participants. The SURS Board of Trustees is given the authority to determine whether a person is an employee. In case of doubt as to whether an individual is an “employee,” the decision of the Board of Trustees is final.

State Funding
The State shall be required to adhere to a funding schedule that provides an annual contribution, beginning in FY 2015, equal to normal cost plus an amount that is sufficient to fund 100% of each system’s liabilities by FY 2044. Normal cost contributions shall be determined under the entry age normal cost method beginning in FY 2016. In FY 2045 and each fiscal year thereafter, the State shall contribute an annual amount to maintain a funding status of 100%.

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Additional Pension Stabilization Fund Contributions – beginning in FY 2019, the 5 state retirement systems shall receive additional payments as debt service payments on existing Pension Obligation Bonds expire. The Pension Stabilization Fund will receive dedicated revenues that will be proportionately distributed to each system based on the systems proportional share of the State's total unfunded liabilities. In FY 2019, the Pension Stabilization Fund will receive $364 million. Beginning FY 2020, the Pension Stabilization Fund will receive $1 billion a year. The transfers will terminate at the end of FY 2045 or when each of the retirement systems has achieved 100% funding, whichever occurs first. The systems shall not include these contributions or interest accrued on these contributions in calculations to determine required contributions until the system is 100% funded or FY 2045, whichever occurs first.

Additional supplemental payments – beginning in FY 2016, the 5 state retirement systems shall receive additional payments equal to 10% of the difference of what contributions would have been required had the reform not been enacted and required contributions under the reform. The systems shall not include these contributions or interest accrued on these contributions in calculations to determine required contributions until the system is 100% funded or FY 2045, whichever occurs first.

Example: if the reforms are enacted and SURS certifies a $1 billion contribution, but would have certified a $1.5 billion contribution without the reforms, the State would be required to make an additional supplemental contribution equal to $50 million.

Funding Guarantee
Beginning July 1, 2014, the State is obligated to contribute an amount not less than the normal cost plus the portion of the unfunded liability assigned to that year by law. If the State fails to make a required payment, the Board of Trustees shall bring a mandamus action in the Illinois Supreme Court to compel the State to make the required payment. For purposes of this Section, the State waives its sovereign immunity. This payment mechanism will also apply to “Pension Stabilization Fund” payments. However, all such payments are subordinate to bonded debt obligations.

Current Session of the 98th Illinois General Assembly
During the current session of the 98th General Assembly the following issues will be on the agenda:
A. Tax Reform—Should we, as a State, be adopting a graduated or progressive income tax to replace our current flat tax?
B. The current state income tax rate of 5 per cent is due to expire in January of 2015. Should this be renewed?
C. The annual operating budget for state agencies and activities. Depending on how items A and B are handled (Or not resolved) will determine the amount of available new revenue; how it should be allocated will be a major issue.
D. Continued debate over pension reform including the Chicago pension crisis.
E. Reducing the corporate income tax rate.

Treasurer’s Report For the Year ended December 31, 2013
Gerald D. Brighton, SUAA-UIUC Treasurer

SUAA represents annuitants and employees of Illinois Public Universities and Colleges. The UIUC Chapter has no employees, only volunteers. The SUAA office in Springfield office in Springfield has employees whose principle duties are membership and working to protect our retirement and survivor benefits. Of your $39 annual dues, $31 was for SUAA and $8 for our Chapter, SUAA-UIUC. For the year, the Chapter’s share of dues was $17,378. Each dollar was used as follows:

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THE ANNUITANT 6
2014 - UIUC-SUAA Legislative Position Statement and Fact Sheet

Key Discussion Points

Achieving fiscal stability as soon as possible is the most critical step for Illinois state government. Our state continues to face enormous structural deficit and budget problems. No effective long-term planning or progress is possible without stability.

No single mechanism is sufficient to achieve fiscal stability. A combination of budget cuts, budget reform and new revenue measures is required.

Higher Education is critically important to economic growth for Illinois, both in terms of delivering a technologically sophisticated work force and in generating new business growth via commercialization of university-based research and development. Competitive benefit programs are essential to attract and retain faculty and support staff to sustain higher education's role in economic development.

Current retirement programs for higher education are not overly generous.

New retirement provisions enacted in 2013 likely will significantly worsen competitiveness and will add cost pressures on institutions which must replace lost benefits to stay competitive.

Several lawsuits have been filed on behalf of public and university employees and retirees by various state, local, labor, teacher, and university organizations. The lawsuits in essence assert that provisions of recently enacted PA 98-599 violate the non-impairment clause of the state constitution that applies to retirement benefits.

University leaders and retirees must work together to address benefit as well as state budget issues.

Last Spring the UI Institute of Government and Public Affairs produced a comprehensive proposal to provide a long-term solution to the State's pension funding crisis. If the state legislature revisits the pension issue, UIUC-SUAA continues to endorse the IGPA pension reform proposal.

Illinois’ Fall 2012 election ballot included a Constitutional Amendment proposed by the General Assembly that would have changed benefit processes. The language of the proposed Amendment was confusing and its purposes obscure and unclear. A leading expert on the Illinois Constitution characterized the proposal as “catastrophic.” SUAA established a ballot initiative group, separate from SUAA, and successfully worked to defeat the Amendment.

Illinois worst-in-the-nation pension deficits are attributable to decades of under-funding by the state failing to make the employer share for the program. Employees have paid every penny required of them, and SURS investment earnings have exceeded benchmarks.

Retirement Data: What Do the Numbers Tell Us?

• Between 1998 and 2008 SURS participants contributed $2.64 billion to SURS, as required by law. During the same period the State contribution was $1.2 billion less than required by law. (Source: UIC Action)
• SURS participants total just over 205,000 with 45,000 retirees and almost 160,000 not yet drawing retirement. It is the state’s failure over many years to set aside funds for the future pension payments to these employees still in the “pipeline” that has created the severe funding crisis now requiring much larger allocations.
• The typical SURS employee retires at age 62 with 20 years of service and a pension of $31,300. (Source: SURS presentation to SUAA/UIUC.)
• The average gross salary of a SURS participant across all public colleges and universities is $45,988. (Source: IRSI fact sheet.)
• More than three-quarters (78%) of SURS retirees live in Illinois. For the five Illinois public pension systems in total, more than 150,000 pension recipients live in Illinois and in total receive pensions of more than $4 billion. With an economic multiplier of 1.5, this means that public pension recipients generate $6 billion in economic benefit for Illinois each year.
• SURS participants are prohibited from receiving Social Security coverage for their state employment, and those who qualify for Social Security due to other employment receive severely reduced benefits upon retirement. SURS is the only or by far the major pension benefit for all SURS participants.
• The top 100 SURS pensions, which news media and others use to illustrate the “lavish” public pensions, represent 2/10 of one percent of the total number of SURS pensions.
• SURS was forced to sell $1.2 billion more in assets than anticipated in FY2011 just to meet retiree payout requirements for that year. Presently, the State’s failure to pay its share has directly damaged the good work accomplished by SURS investment management.
• For at least four decades, peer institutions with which the UI competes for faculty and staff have spent more on pension benefits for their employees than has the state of Illinois. The vast majority of peer institutions offer a “Social Security Plus” retirement program in which the employer share of Social Security is a mandatory annual payment and annual contributions to supplemental retirement programs are made regularly.

UIUC-SUAA Legislative Affairs Committee
February 2014
Benefits Report
Mary Beastall and H. F. Williamson

SUAA continues to monitor benefits related information in order to keep annuitants informed. However, information continues to change, and thus some might not be available at the time this article was written.

Benefits Choice Periods
There will now be two Benefit Choice periods for annuitants, one period for those who are Medicare-eligible and a separate period for those who are not eligible for Medicare. Central Management Services (CMS) anticipates that the Benefit Choice period for Medicare-Eligible Annuitants will coincide with the federal enrollment period, generally several weeks beginning in October and ending in December. However, an annuitant who is Medicare-eligible will not qualify for this period if that annuitant has dependents who are not eligible for Medicare on the health plan. The Benefit Choice period for those annuitants who are not eligible for Medicare or have dependents who are not eligible for Medicare on the health plan will be in May. Please carefully review any material received from CMS. It is also a good idea to keep the annual federal Medicare and You booklet for reference.

Benefit Choice “Opt Out”
Sometimes annuitants choose to opt out of the state health insurance. During the Benefit Choice period for Medicare-eligible annuitants in 2013, dental insurance and life insurance, if elected, could continue when opting out, but prescription and vision coverage could not. Again read any CMS information carefully during the Benefit Choice period.

Cost for Health Insurance
Due to state legislation effective July 1, 2013, each annuitant paid 1% or 2% of his or her annuity amount for health insurance depending on Medicare status. It is our current understanding that this cost will double on July 1, 2014.

Late Payment to Health Providers
This is a reminder that there continues to be a claim delay for the Quality Care Health Plan and the Quality Care Dental Plan. Updated information regarding payment delays appears on the CMS website, and some annuitants have found it helpful to give a copy of this information to healthcare or dental providers.

Same Sex Marriage in Illinois
Annuitants who are out of state may not know that Illinois is now the sixteenth state to recognize the freedom to marry for same sex couples. Marriage licenses can be applied for beginning June 1, 2014. Civil unions are still available; a current civil union can be converted to a marriage, if desired.

Did You Know?
The members of the Chapter Benefits Committee will continue to review and update the information on benefits available to retirees and other annuitants in issues of the Annuitant and on the Chapter website (http://suaa-ui.org). Most will be of interest wherever these individuals are living. For others, the benefits will be principally for those living in the Champaign-Urbana area. For example, those who want walk for fitness at the UI Armory may not be aware that seniors 55 and over may purchase a lifetime registration for $25 rather than pay the $3 daily fee (see http://www.fightingillini.com/facilities/armory-info.html for further information).

In Memoriam on our Website: www.suaa-ui.org
As a service to readers, The Annuitant typically contains a listing of deceased employees and annuitants taken from Inside Illinois issues as well as other print sources. Due to space limitations, the list of those identified between September 5, 2013 and February 6, 2014 is published on our website rather than included in this edition.
Help Wanted!

The UIUC Chapter continues to request volunteers to serve on committees and/or assist with various projects including record maintenance and the preparation of the newsletter. At this time a volunteer is needed to work with the campus Mail Center in maintaining the Inside Illinois mailing list. If you are willing to help, contact the Chapter at suaa.ui@gmail.org or by writing to us at our University address and express your interest:

University of Illinois at Urbana-Champaign, SUAA-UIUC Chapter, 364 Henry Administration Building, MC-346, 506 S. Wright St., Urbana, IL 61801-3689.

Subscribing to Inside Illinois (for SUAA members only)

*Inside Illinois* is published semi-monthly and distributed to campus mail boxes and subscribers off campus by the mail. It is a great way to keep up with the highlights of campus. Subscription is free to SUAA-UIUC members who request it. If you do not receive a home subscription and wish one, please use the form below.

*Inside Illinois* now offers online subscriptions. These subscribers will receive an email with links to the issue index and several featured stories. In addition, when there is news between issues, subscribers will receive an email. To subscribe, go to http://illinois.edu/gm/subscribe/7330.

To unsubscribe to a home subscription received through SUAA-UIUC membership, please send your request, name and address to our email: suaa.ui@gmail.com.

Initial Subscription Form for UIUC "Inside Illinois" Newspaper

Complete this form for an initial subscription to Inside Illinois. A new subscription begins as soon as possible after the form is received and continues as long as SUAA membership dues are kept current. **Return this form to: SUAA-UIUC Chapter, 364 Henry Admin. Blg., 506 Wright St., Urbana, IL 61801-3689**

NAME  
(First)  (Last)  (M.I.)

ADDRESS  
(Number)  (Street Name)  (Apt. #)  
(City)  (State)  (Full 9 digit Zip Code)

(Email address)
The Spring Meeting is scheduled for April 13, 2014. We hope you are able to attend as your participation provides an opportunity to exchange information vital to UIUC's pension plan participants.

How to Join SUAA-UIUC Chapter:

On page 11 of this issue, you will find three membership application forms: one for retirees, one for current employees who opt for payroll deduction of dues, and one for current employees who opt for an annual cash payment.

Total annual dues are $39; this amount includes chapter dues of $8. Send membership form (and payment if paying by check) to:
State Universities Annuitants Association | 217 E. Monroe, Suite 100 | Springfield, IL 62701

NOTE: A form for a dues deduction requires an original signature.
SUAA Membership Application
University of Illinois
Urbana-Champaign Chapter
EMPLOYEES ONLY

Select Payment Option:
____ 1. Automatic Dues Deduction (SURS)
____ 2. Annual Cash Payment

Membership Type: _____ Year Retired
____ Retiree
____ Retiree and Spouse/Partner
____ Spouse/Partner
____ Surviving Spouse/Partner
____ Supporter

Name:__________________________________________
Spouse/Partner:_____________________________________
Address:_____________________________________________
City:___________________________________________
State:______________________ Zip: _______ Phone:_________________
Email:__________________________________________

Chapter Dues Amount:
$ 3.25 member monthly deduction
$ 6.50 member & spouse monthly deduction
$ 39.00 member annual cash payment
$ 78.00 member & spouse annual cash payment
$_______ SUAA Foundation Contribution (voluntary)

Signature Required for SURS Dues Deduction:
I hereby authorize the State Universities Retirement System (SURS) to deduct monthly the amount as certified by the UIUC Chapter as the current rate of dues. The deduction will start once the SURS process is complete and will continue until termination is requested in writing.

Signature:__________________________________________ Date:_____

Please Mail Signed Form To:
SUAA Membership Application
217 East Monroe, Suite 100
Springfield, IL 62701
217-523-4040

SUAA Membership Application
University of Illinois
Urbana-Champaign Chapter
RETIREEs ONLY

Select Action to Take:
_____ 1. Activate Payroll Deduction
_____ 2. Terminate Payroll Deduction

Select Employee Pay Schedule:
_____ 1. Monthly
_____ 2. Bi-weekly

Membership Type:
____ Active Employee

Employee UIN: _______________________________
Name:__________________________________________
Spouse:__________________________________________
Address:_____________________________________________
City:___________________________________________
State:______________________ Zip: _______ Phone:_________________
Email:__________________________________________

Chapter Dues Amount:
$ 3.25 employee’s monthly deduction
(annual deduction total of $39.00)
$ 1.63 employee’s bi-weekly deduction
(annual deduction total of $39.00)

Signature Required for Payroll Deduction:
I hereby authorize the University of Illinois to deduct, each month, the amount as certified by SUAA as the current rate of dues. The initial deduction will begin within 30 days of receipt of this dues deduction authorization by the University of Illinois. The dues deduction will continue until termination is requested in writing.

Signature:__________________________________________ Date:_____

Dues are not deductible as a charitable contribution for tax purposes, but are deductible as a business expense. Contributions to the SUAA Foundation are tax deductible.