



State Employees' Retirement System

2101 S. Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255
217-785-7444

The Informer



The newsletter for annuitants of the State Employees' Retirement System of Illinois

 [srs.illinois.gov](https://www.srs.illinois.gov)

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Keep your Member Services contact information up to date to receive the latest news, announcements or deadlines by email, letter or call.

Your benefit statement

Enclosed with this Informer is your current benefit statement. This statement contains detailed information about your SERS benefits.

You may change your beneficiaries at any time by completing and filing Form 101 (Death Benefit Beneficiary Designation) with SERS.

Remember, your group life insurance beneficiaries are separate from your SERS beneficiaries. The Minnesota Life Insurance Company, a Securian Company, maintains your life insurance beneficiary information. To update your life insurance beneficiaries, contact 888-202-5525. Office hours are Monday – Friday, 7 a.m. – 6 p.m. Central Time.

If you have questions about your statement, call us at 217-785-7444.

Important Update

The SERS Board of Trustees has provided additional resources to speed up the recalculation of the retirement benefits of retirees who received payments for the delayed 2011 and 2012 COLAs and the skipped steps in 2015 through 2019. There are still several thousand retirement benefits to recalculate and SERS staff is diligently working to make sure all retirees receive the full benefits they have earned. We hope to have the recalculations completed by the end of 2020. Your patience and understanding are greatly appreciated!



5 Reasons to use your Member ID instead of SSN

Did you know you have a SERS Member ID? Each member is assigned one. You can find your member ID number on your statement or on the Member Services website.

According to [credit.com](https://www.credit.com), identity thieves have more access to you with your Social Security number than you may realize.

Identity thieves can use your SSN to:

- 1. Open financial accounts.** The single most important bit of personal information a bank or financial institution needs to open an account is your Social Security number. The damage caused from an unpaid loan or credit card can wreak havoc on your credit score, and unfortunately, it may take a while to recover.
- 2. Get medical care.** A person who falsifies your medical record by receiving treatment under your Social Security number can cause much more than financial damage. Many health care providers use your medical history as a base for future treatments. If someone else's information is mixed in the file, the results could be deadly.
- 3. File a tax return.** We are in the midst of tax season, so this should be on everyone's radar. The sooner you file your taxes, the less likely this is a possibility, however if your return is rejected as a duplicate, that's a sign your ID was stolen.
- 4. Commit crimes.** If an offender gives your Social Security number in an arresting record, you're now tied to the criminal history.
- 5. Steal your benefits.** Your Social Security number can be used to file for unemployment or Social Security benefits, giving criminals access to the money you may need later.



Tax Information

1099-R

In January, the Office of the Comptroller mailed IRS Form 1099-R for 2019 SERS benefit payments to all annuitants and survivors. These payments must be reported on IRS Form 1040 under the Income section (Pensions and annuities).

W2GI+

If you carry non-IRS dependent(s) on your state health/dental insurance, you should receive a Form W2GI+ from the Comptroller's office. Under federal tax law, the premium paid by the state must be added to your annual gross income if a covered dependent does not qualify as your tax dependent because it is subject to federal income tax.

The Form W2GI+ is also issued for all annuitants who carry a group term life insurance policy of \$50,000 or more through the state.

Form W2GI+ information is reported on IRS Form 1040 under the Other Taxes section (Health care: individual responsibility). Refer to IRS Publication 15-B for more information.

Federal income tax withholding

You may have noticed a slight change in the amount of federal tax deducted from your SERS benefit payment due to revised federal withholding tables that went into effect on January 1, 2020.

If you need to change the amount of your federal tax withholding, you must submit a new W-4P to SERS. The W-4P is available at srs.illinois.gov, under the Forms link. The new W-4P may be submitted at any time throughout the year.

If you need to have additional tax withheld for other income, such as interest, dividends, capital gains, rents, alimony, taxable Social Security benefits, etc., you can submit a new W-4P to SERS at any time.

You should contact a qualified tax advisor or an IRS representative at 800-829-1040 with questions about your taxes, including withholdings.

Returning to employment after retirement

If you return to state employment on a contractual basis, or to the private sector, your SERS retirement benefit is not affected. However, if you return to permanent state employment after retirement, you must notify the SERS Pension Section immediately.

MyBenefits Website Address Change

If you access your insurance information on the MyBenefits website, you no longer need to include the www before MyBenefits.illinois.gov. While you may still be able to access the site with the www prefix with some search engines, you may want to clear out your computer cache history and save the new web address as **MyBenefits.illinois.gov**.

SERS employee retirements

Please join us in congratulating the following SERS' employees who have retired:

David Thompson, *Field Services*

Retired 07/01/19

Phillip Perry, *Accounting*

Retired 10/01/19

Julie Crawford, *Vouchering*

Retired 10/01/19

Lori Roate, *Information Technology*

Retired 12/01/19

Janet Balding, *Accounting*

Retired 01/01/20

Rita Cunningham, *Admin Services*

Retired 01/01/20

Melinda Riddle, *Claims/Disability*

Retired 01/01/20

Susan Tucker, *Admin Services*

Retired 01/01/20





CMS to Conduct Dependent Eligibility Verification Audit (DEVA)

We have been notified by the Group Insurance Division of CMS that a third-party vendor, HMS Employer Solutions, has been hired to conduct an audit to confirm dependents currently enrolled on your health insurance are still eligible. This audit is a federal and state requirement to ensure member compliance with adding eligible dependents. This will not include natural child dependents who were previously verified during the 2015 audit.

The DEVA audit will be divided into three phases:

Phase 1: Retirees and survivors not covered by Medicare (Jan. 27 – Mar. 20; failure to recertify terminations effective 4/1/20)

Phase 2: Active employees (Mar. 3 – Apr. 25; failure to recertify terminations effective 5/1/20)

Phase 3: Retirees and survivors covered by a Medicare Advantage Plan (Jul. 28 – Sept. 24; failure to recertify terminations effective 10/1/20)

If you are contacted by HMS Employer Solutions, you will be required to comply in order to keep your eligible dependents from being terminated. Questions regarding the audit must be directed to HMS Employer Solutions at 855-424-0849.

You can now opt out of paper statements

Did you know that mail theft is one of the most common ways identity theft or fraud can happen to you? On the Member Services website, you can opt out of receiving your SERS annual benefit statement in the mail. You will still have access to current and prior years' statements through the secure website and you will continue to receive other SERS correspondence in the mail. Opting out of paper statements decreases the risk of your personal information falling into the wrong hands. Paperless statements help the retirement system to reduce its carbon footprint and save money in printing and postage costs, which can be better used to pay your retirement benefits!

Visit srs.illinois.gov to create a Member Services online account and opt out of paper statements. There are many benefits to registering and using the SRS Member Services website. On this site, you can access benefit information, download forms, view publications and print a customized income verification letter. If you need technical support in accessing your account, please call the SRS Help Desk at (217) 782-4202.

Do you have a qualifying survivor?

If you did not have an eligible survivor when you retired you probably received a survivor contribution refund. If you did receive this refund, a survivor benefit is not payable upon your death, even if you are married at the time of your death. The Death or Survivor Benefits section of the enclosed Statement of Account provides information on the amount of survivor benefits payable in the event of your death, or lets you know that you took the survivor contribution refund.

If you received the survivor contribution refund at retirement you may repay this refund in order to establish survivor benefits for your eligible survivor. This repayment option is only available to retirees. A

survivor does not have the option to repay this refund after the death of the retiree. If you received the survivor contribution refund and would like to repay in order to reestablish a survivor benefit, please call us at 217-785-7444 for details.



Moved recently? Update your address.

Updating your address is easy. Fill out the Change of Information Form 501 and mail it to us or email it to sers@srs.illinois.gov.

You can find Form 501 on our website under the Forms link or on the Member Services website.

Visit us online

Did you know you could access a copy of all publications on our website? This includes the newsletters, handbooks and brochures. You can also find helpful information regarding your insurance, any news about upcoming legislation, survivor benefit information and much more. Check us out at srs.illinois.gov.

Accessing Member Services

1. From an Internet browser, access: memberservices.srs.illinois.gov.
The “State of Illinois Public Account Portal” will appear on the screen.
2. Click the “Create a New Account” button. The “Create a New Account” portal webpage will appear on the screen.
3. Input your “First Name”
4. Input your “Last Name”
5. Input your “Email Address” (business or personal email is accepted)
6. Input and “Confirm Email Address”
7. Input/create your “Username” in accordance with the criteria below.
8. Input/create a password in accordance with the State of Illinois Password Complexity Requirements are listed below.
9. Input “Password”
10. Input and “Confirm Password”
11. Click on the “Register” button

Username Criteria

- Must be between 6 and 20 characters in length
- May contain letters, numbers and periods
- Should not start or end with a period

Password Criteria

(ensure caps lock is deactivated, passwords are case sensitive)

- Minimum password length is 8 characters
- Password may not contain your Public Login Account, First Name, or Last Name
- Password cannot have been previously used
- Password must contain characters from three of the following categories:
 - English UPPERCASE characters (e.g. A through Z)
 - English lowercase characters (e.g. a through z)
 - Base 10 numbers (e.g. 0 through 9)
 - Non-alphabetic characters (e.g. !, @, #, \$, &)

Tips to Create a Strong Password

- Don't use obvious passwords, like “password”, “qwerty”, “123456”, or “password1”.
- Do not use personal information, like a spouse or child's name.
- Don't write your passwords down, and don't leave them on a sticky note on your computer monitor. Doing so removes all security the password attempts to create.
- Spell words with character substitutions, like !llin0i\$ instead of Illinois.
- The longer the password, the harder it will be to guess or crack.
- Do not type your passwords while using public Wi-Fi. Doing so can put your data at risk for nearby hackers.
- Use phrases to your advantage. For example, instead of using “The Early Bird Gets the Worm”, you can use “tebgtw”.
- You will always associate your password with the phrase, and someone looking to crack your password will have a difficult time trying to guess your password.
- For added difficulty, you can integrate character substitutions into the phrase, turning “tebgtw” into “t3b6tw”.
- Change your passwords regularly.
- Don't use the same password for every account.

Public Account Portal

The screenshot shows the Illinois.gov Authentication Portal. At the top, it says "ILLINOIS.gov Authentication Portal". Below that, there is a "Sign in with your Public account" section with input fields for "Username" and "Password", and a "Sign in" button. At the bottom, there are links for "Reset your password", "Recover your Username", and "Create a new account".

Create a New Account Portal

The screenshot shows the Illinois.gov "Create a new Account" registration page. It includes a "Registration" section with instructions: "Your Username can include letters, numbers, and periods (may not start or end with a period); and must be between 6 and 20 characters long. Examples: John.Smith JSm15th". The form has fields for "First Name", "Last Name", "Email Address", "Confirm Email Address", "Cell Phone (Optional)" with an example "999-999-9999", "Cell Carrier" (a dropdown menu), "Choose your Username", "Password" (with a "Password Rules" link), and "Confirm Password". There are "Register" and "Cancel" buttons at the bottom.