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Do I have to contribute to SURS?

If you are employed by a SURS-covered employer [1], your employer will determine your eligibility to participate. Generally, you will participate if your position requires you to work continuously for at least one academic term or four months, whichever is less.

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How much do I contribute to SURS?

Your contributions are equal to 8 percent of your gross earnings, including earnings for overtime and summer sessions.

Full-time community college employees (except City Colleges of Chicago) pay an additional 0.5 percent of earnings to fund a health insurance plan devised for community college retirees.

If you began working for a SURS-covered employer [1] on or after April 1, 1986, your employer is required to deduct contributions for Medicare from your gross earnings. Currently, this contribution equals 1.45 percent of gross earnings.

Police/Firefighters have special rules that allow them to contribute 9.5 percent of gross earnings.

Contributions are deducted from your salary by your employer and forwarded to SURS.

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How much does my employer contribute?

In most cases, the employer contribution to your pension is made by the state rather than your individual university or community college. Exceptions may apply if you are paid through a federal trust or grant or if you receive earnings in excess of 6 percent during your final average earnings period.

Traditional [3] and Portable [4] Plans:

The state contribution is a varying amount that is actuarially determined each year. The Illinois pension code (under 40 ILCS 5/15-155) requires the state to contribute an amount each year necessary for the System to become funded at 90 percent of assets to liabilities by the end of

the state fiscal year 2045. The contribution amount is reported in the financial section of the SURS Comprehensive Annual Financial Report. [5]

The state contribution does not go directly to your individual retirement account, but rather is paid to the System and kept in a pooled account used to fund retirement benefits.

Self-Managed plan [6] (SMP)

The state contributions toward SMP equal 7.6 percent of earnings. Approximately 7.3 percent of those earnings will go directly to the member's individual SMP account. The remainder is used to provide you with the eligibility for disability benefits.

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How long do I have to contribute to SURS?

Your participation ends on the date you retire or terminate employment with a SURS-covered employer.

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What are "picked up" contributions?

The term "picked up" contributions is an IRS term referring to those contributions that are made with before tax dollars.

At SURS those include:

- Payroll contributions received 1/1/1981 and after
- Optional service purchased with rollovers or installment contracts

Conversely, "previously taxed" contributions are those made with after tax dollars.

At SURS those include:

- Contributions received before 1/1/1981
- Any payments for optional service credit made with after tax dollars

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Can I borrow from my SURS fund?

No. Under current law, you cannot borrow or take a partial withdrawal from the SURS accumulation.

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Can I make additional contributions to increase my SURS accumulation?

No. Under current law, you cannot make voluntary contributions. Contributions are deducted from your salary by your employer and forwarded to SURS. If you qualify to purchase optional service credit [7], these payments would also increase your SURS accumulation.

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Other than sending in the employee contribution that I pay to SURS via payroll deductions, does my university or college contribute directly to my pension?

In most cases, no. The employer contribution to your pension is made by the State of Illinois

rather than your individual university or community college. Exceptions may apply if you are paid through a federal trust or grant or if you receive earnings in excess of 6 percent during your final average earnings period.

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How do I verify my birth date with SURS?

A photocopy of the one of the following is acceptable for verification:

- Birth certificate
- Military discharge papers
- Passport/ Passport Card
- Baptismal certificate

If you are married, we also ask for a photocopy of your spouse's birth certificate and a photocopy of your marriage or civil union certificate.

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I am going through a divorce. Is my spouse entitled to benefits from SURS?

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 ^{\[8\]}](#) (QILDRO).

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

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Where are the laws for SURS listed?

Refer to Articles 1, 15 and 20 of the [Illinois Pension Code ^{\[9\]}](#).

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What is a Survivor Refund in the Traditional Plan?

SURS law requires that 1 percent of your earnings be designated to help fund a survivor annuity. In the event of a member's death, a spouse, unmarried minor and disabled children, and income-dependent parents may be eligible for the survivor annuity.

If you do not have a qualifying survivor at the time you retire, SURS law allows you to receive a refund of the 1 percent survivor contribution, plus the accrued interest. The refund may be taken as either a lump sum or as an additional monthly annuity. [Click here to view the Survivor Refund Fact Sheet. ^{\[10\]}](#)

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Where do I find information concerning retiree health care?

It is important to understand that the health, life, dental, and vision insurance coverage many SURS retirees have in retirement is administered by the Illinois Department of [Central Management Services ^{\[11\]}](#) (CMS). Insurance carriers, premiums, and coverage are all developed and negotiated by CMS.

In retirement, the mailings you receive outlining benefits and open enrollment periods, come

from CMS. Plan design details and identification cards come directly from your insurance provider.

SURS involvement in these benefits is limited. We act only as the agent to collect member and dependent premiums. For many of our retirees, this means that we deduct insurance premiums from their monthly retirement check and forward that money to CMS.

Retirees and survivors can call SURS for general information, but often we must refer you to the insurance provider or CMS for details about your specific coverage.

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Who are the SURS-covered employers?

SURS covers all faculty and support staff of Illinois public higher education including universities, colleges, scientific surveys, and other related agencies. For more information see the complete list of [SURS-covered employers](#) ^[1].

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How do I register/re-register on the Member Website?

[Click here to walk through the new registration process.](#) ^[12]

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How can I get my questions answered about my SURS benefits?

The SURS Call Center is open Monday, Tuesday, Wednesday and Friday from 8:00 a.m. until 4:30 p.m. and Thursday from 9:00 a.m. until 4:30 p.m. Call 800-275-7877 (800-ASK-SURS) to discuss your questions. If you are in the Champaign-Urbana area, call 378-8800. [Click here to view the Member Website Video.](#) ^[13]

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When will I receive an update about my SURS benefits?

You may access an up-to-date snapshot of your benefit information by logging into your [SURS Member Website](#) ^[14] Account and clicking on the My SURS tab. The SURS Member Summary screen will display. The Member Summary screen summarizes your demographic, beneficiary, and balance information and is updated nightly. It also links to our Benefit Estimator where you may estimate future retirement benefits. The Member Summary screen is in lieu of an annual paper statement.

If you are a member of the [Self-Managed Plan](#) ^[6], Fidelity and TIAA statements are made available quarterly. The SURS SMP Unified Statement is prepared approximately 20 business days after the end of the quarter and, upon email notification, may be viewed and printed from the [Member Website](#) ^[14]. If you want up-to-date account value, you should access your online account by contacting your [Provider](#) ^[15].

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How can I receive an estimate of my retirement amount?

Members who are within four years of retirement eligibility can request an estimate of their retirement benefit. The member must supply information such as future salary expectations and sick leave or vacation accumulations. SURS will calculate the benefit based on the

current laws and the potential retirement date listed by the member.

If you meet the four-year guideline, call SURS to obtain an estimate request form. [Click here to view the Benefit Estimator Video.](#) ^[16]

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Can I have a private meeting with a SURS Retirement Counselor?

Members who are within four years of retirement can schedule a private appointment with a SURS Retirement Counselor. These meetings are 45 minutes in length and are specific to the member's personal SURS history. Retirement amounts, death and survivor benefits, insurance, and many other topics are reviewed. Members are limited to one counseling session or written estimate every 12 months.

These meetings are conducted at your institution, at either the SURS Champaign or Naperville office, or by telephone. Log into the [SURS Member Website](#) ^[17] to schedule an appointment, or call SURS at 800-275-7877 to obtain an estimate request form.

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How do I use the Benefit Estimator?

[Click here to view the Benefit Estimator Video.](#) ^[18]

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How do I learn more about the Traditional Plan?

[Click here to view the Traditional Plan Video.](#) ^[19]

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How do I learn more about the Portable Plan?

[Click here to view the Portable Plan Video.](#) ^[20]

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How do I learn more about the Self-Managed Plan?

[Click here to view the Self-Managed Plan Video.](#) ^[21]

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What type of retirement plan does SURS provide?

401(a).

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When am I eligible to retire?

If participation first began prior to January 1, 2011:

- Age 55 with 8 or more years of service, with applicable age reduction
- Age 62 with 5 or more years of service
- Any age with 30 or more years of service*

*Not applicable if employment termination prior to August 2, 2002

If participation first began on or after January 1, 2011:

- At age 62 with 10 or more years of service, with applicable age reduction
- At age 67 with 10 or more years of service

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Is the retirement benefit I receive taxable?

In most cases, the retirement benefit will be subject to federal income tax. Illinois residents do not pay Illinois state income tax on retirement benefits. However, we do accept Illinois state tax forms.

Any previously taxed contributions will be returned to you per [Internal Revenue Service](#) ^[22] law. Under current law, a portion of the previously taxed contributions will be returned to you with each payment--you will not pay duplicate tax on these funds.

SURS can deduct federal income tax from your retirement benefit each month. You can indicate whether you wish to have tax withheld from your payment by completing a W-4P form. On that form, you will indicate whether you wish to have tax deducted based on married or single, along with the number of exemptions you are claiming.

You can change the amount of tax withheld at any time during the year by completing and submitting a new W-4P form.

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How does my unused/unpaid sick leave affect my retirement?

Your unused/unpaid sick leave will be converted to additional service credit, up to a maximum of 1.0 year.

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 or more Days	1 Year

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How much vacation time can I earn?

Vacation is earned by an employee as a condition of employment. The employer laws/rules determine which employees earn vacation time, how much time is earned, how much can be accumulated, and any procedures regarding payment for unused days at termination of employment.

At termination of employment, the employer reports any vacation earnings to SURS. SURS statute allows up to 56 work days of accrued vacation earnings to be included in the calculation of the retirement benefit, if paid when employment terminates.

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When should I file my application for retirement?

SURS would like to receive your application 60-90 days prior to your effective date of retirement.

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How long will I continue to receive my SURS retirement benefit?

Traditional ^[3] and Portable ^[4] plan members will receive a monthly retirement benefit from SURS for their lifetime.

SMP ^[6] members will receive their benefits based on the type of options they choose at retirement time.

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If I qualify for the SURS retirement benefit, do I have to take it?

Internal Revenue Service ^[22] law indicates that if you are not working in this system or another Illinois Public Retirement System, SURS must begin the distribution of minimum benefits to you April 1 of the calendar year following age 70½.

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Can I have my monthly retirement check sent directly to my bank?

Yes. Direct deposit ^[23] is the safest, most confidential way to get your money into your checking or savings account. No more worrying about lost, stolen, or damaged checks, or special trips to deposit your check.

With direct deposit, your money is in your account on pay day. Whether you are on vacation, sick, or just don't want to go out, your annuity will be automatically deposited and available for your use.

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How does part-time employment affect my retirement?

The percentage of service will not affect your accumulation of service credit for qualification of benefits or vesting. However, when your benefit is calculated, if you have more than three years at 50% time or less, your service credit and benefits may be reduced.

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Where can SURS accept rollovers from?

SURS usually accepts eligible rollovers from non-Roth IRAs, 401(a), 401(k), 403(b), and 457 plans.

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Can I roll over funds to purchase my optional service credit?

SURS can accept tax-deferred payments for purchases of service credit. Generally, SURS will accept an eligible rollover distribution from a qualified 401(a) plan, a conduit IRA, a traditional IRA (non-Roth), a 403(b) tax-sheltered plan, and a governmental section 457 plan.

[Click here to view further information about purchasing service credit.](#) ^[7]

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Do I also pay Social Security taxes while I am in SURS?

Social Security taxes will not be withheld from your SURS earnings. SURS participants are **not** eligible for Social Security coverage based on their employment with a SURS-covered employer ^[1].

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Will I receive my Social Security benefits from employment I had before I began employment with a SURS-covered employer?

At retirement, certain restrictions may apply to your Social Security ^[24] income if you receive Social Security benefits and a retirement benefit from SURS. You should contact the Social Security Administration for more information on these provisions.

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