



College Insurance Program (CIP)

General Information

Full time active community college employees pay 0.5% of gross earnings to help fund a health plan for retirees of community colleges, the College Insurance Program (CIP). SURS acts as agent in this regard by forwarding the 0.5% payment to Central Management Services (CMS), a division of Illinois state government that oversees such benefits.

CMS determines the benefits, premiums, and qualifications for the CIP, guided by the provisions of the law found in Illinois Compiled Statutes, Chap. 5, Act 375. Changes in this coverage and premium rates will be made by CMS as needed. SURS community college retirees may be eligible for this plan if their employment was considered to be full time.

Enrollment for eligible community college retirees is part of the SURS retirement process and decisions about participation may be made at retirement time. Any premiums will be deducted from the monthly SURS annuity check. Details about this coverage may be obtained by contacting SURS.

Employees at the City Colleges of Chicago do not participate in the CIP. Members, who retire from the City Colleges of Chicago, contact their employer's insurance office for information about health insurance benefits that may be available.

Eligibility

Minimum requirement is full-time employment at one of the participating public community colleges in Illinois.

- SURS-covered employer must verify
- City Colleges of Chicago do NOT participate
- Must be eligible to receive monthly benefits

Community College Insurance Includes

Health – Monthly premium applies

Prescription – Currently no separate premium

Vision– Currently no separate premium

Dental – Currently no separate premium

Life – NONE

Enrollment

Initial enrollment in the College Insurance Plan is limited to only four instances.

1. Upon retirement with SURS (within 30 days)
2. When you or your dependent turns age 65 (within 30 days)
3. When you or your dependent experience an involuntary loss of other insurance coverage (within 30 days)
4. Benefit Choice open enrollment period

Re-enrollment is more limited. If you have been enrolled in the CIP, terminate the coverage, and want to enroll in CIP again, you are limited to only two instances:

1. When you or your dependent turns age 65 (within 30 days)
2. When you or your dependent experience an involuntary loss of other insurance coverage (within 30 days)

Premiums

All premiums, if applicable, will be deducted from your annuity payment unless the cost of the premium exceeds the benefit amount, in which case you will be billed directly, or with your approval, have the premium directly debited from your account.

Qualified members in the Self-Managed Plan will be billed directly, or with your approval, have the premium directly debited from your account.

Insurance premiums and coverage information is available at: mybenefits.illinois.gov/