



The Solon

August 2000

General Assembly Retirement System

Bev Wells to Retire



After almost 37 years of service with SRS, JRS/GARS Assistant Manager Beverly Wells announced her retirement effective December 31, 2000. Her career in

State government spans 44 years, including a seven year leave of absence to raise her daughters. Bev started with SRS on June 1, 1956 as a Clerk Stenographer.

In 1972, the Judges & General Assembly Retirement Systems moved to new offices, and Bev became a full-time employee for these Systems. She stayed with JRS/GARS when they reunited with SRS in 1989, and became the JRS/GARS Assistant Manager on November 1, 1989 until the present.

Bev has worked for all four SRS Executive Secretaries over the course of her career. She has many fond memories of her work with the judges and legislators in the state saying "they are the greatest people to work for."

We will miss her pleasant personality and unselfishness in helping our members and our staff. We wish her the best of luck in a well-deserved retirement!

1-on-1 Counseling Schedule

Last fiscal year our staff visited 19 sites and talked to over 266 active members, annuitants, and survivors about their benefits. Listed below are the dates and locations of the 1-on-1 counseling sessions for fiscal year 2001.

Although no appointment is necessary, we like to know who will be attending each session. If you would like to attend a 1-on-1 session, call us at 217-782-8500, or notify the Court Administrator at the meeting site.

August 8

3rd Municipal District Courthouse
Rolling Meadows 11 a.m. – 2 p.m.

August 9

4th Municipal District Courthouse
Maywood 8:30 – 11 a.m.

September 7

Rock Island Co. Courthouse
Rock Island 10 a.m. – 12:30 p.m.

September 7

Mt. Carroll Co. Courthouse
Mt. Carroll 1:45 – 2:45 p.m.

September 8

Winnebago Co. Courthouse
Rockford 8:30 – 10:30 a.m.

September 21

Macon Co. Courthouse
Decatur 9 – 11 a.m.

September 21

Piatt Co. Courthouse
Monticello 11:30 a.m. – 1 p.m.

September 22

Champaign Co. Courthouse
Champaign 9 – 11 a.m.

October 11

Montgomery Co. Courthouse
Hillsboro 8:30 – 10 a.m.

October 11

Madison Co. Courthouse
Edwardsville 11 a.m. – 2 p.m.

October 12

St. Clair Co. Building
Belleville 8:30 – 11 a.m.

Legislative Report

The legislature passed, and Governor Ryan signed House Bill #1583, effective July 6. This legislation alters the GARS survivor benefit by allowing the surviving spouse to remarry and still be eligible for the benefit. Prior law required the termination of benefits if remarriage occurred prior to age 55.

Understanding Your Statement

Enclosed with this copy of The Solon is your annual benefit statement for the year ending June 30, 2000. It reflects a salary increase effective July 1, 2000.

If you have questions about your statement, call us at 217/782-8500.

In this article we highlight areas of the statement where members have the most questions.

If you do not agree with the service shown on your statement, contact the GARS at 217-782-8500.

If you are establishing service credit, it will not be shown on your statement until it is paid in full.

Retirement benefits are estimated using your salary on July 1.

Reciprocal service is shown two different ways:

- Active is current service.
- Inactive is refunded service.

GARS on the Web

Internet:
<http://www.state.il.us/srs>

E-Mail: ser@mail.state.il.us

General Assembly Retirement System of Illinois

2101 South Veterans Parkway, P. O. Box 19255, Springfield, IL 62794-9255

Your Annual Benefit Statement has been prepared as of June 30, 2000 using the following information:

Social Security # 000 00 0000 Date of Birth 11/07/1959

00000A
JOHN J. DOE
ANY STREET
ANY CITY, ST 55000

Member Information

You have 113 months of contributing membership service. This does not include service forfeited by taking a refund, or any service credit in a reciprocal retirement system listed below. You have 85.00 months of leadership service. Leadership service can enhance your retirement benefit (see "Final Salary" on the reverse side).

Your total contributions are \$52,388.53. Your fiscal year 2000 contributions (July 1-June 30) are \$6,288.81. Your monthly prescribed salary as of July 1, 2000 is \$1,999.24. Your final salary is used to compute your retirement benefits.

Retirement Benefits

Retirement benefits are based on service, final salary and age. Normal retirement is age 57 with eight years (96 months) of service. If you continue working to normal retirement age, your estimated monthly retirement benefit will be \$4,248.00 on 12/01/2014.

Your monthly benefit earned and accrued as of June 30, 2000 is \$1,665.00, payable on 12/01/2014.

If you wish to attend a pre-retirement seminar, please contact our office at 217/782-8500.

Disability

If you become permanently disabled, your monthly benefit amount is \$1,665.00. This amount is payable for life, so long as you remain permanently disabled.

Reciprocal Service

Our records indicate you may have service in the following systems:

ACTIVE STATE WIDE RETIREMENT SYSTEM OF ILL. (S.O.)
ACTIVE ILLINOIS MUNICIPAL RETIREMENT PLAN (M.R.P.)
INACTIVE STATE WIDE RETIREMENT SYSTEM OF ILL. (S.O.)
INACTIVE ILLINOIS MUNICIPAL RETIREMENT PLAN (M.R.P.)

Death Benefits

Death benefits are payable to your spouse, children or named beneficiaries, as applicable. Lump sum death benefits are payable to your named beneficiaries if there are no eligible survivor(s) at your date of death. If you wish to change your GARS beneficiaries, a change of beneficiary form is printed in the enclosed Solon. GARS BENEFITS ARE SEPARATE FROM YOUR GROUP LIFE INSURANCE COVERAGE. Group life beneficiaries are not included in this statement.

If you die while actively employed, your eligible spouse will receive a monthly income of \$1,110.01 payable at age 50 or earlier if eligible children survive.

Additional amounts are payable for eligible children.

If you die with no qualified survivors, your named beneficiary or estate will receive your total contributions of \$52,388.53.

Your current beneficiaries are:

1 - WIFE DOE

2 - CHILD DOE

2 - CHILD DOE

2 - CHILD DOE

* This amount is reduced by any Worker's Compensation benefits received.

At a Glance

as of June 30, 2000

Member Information

Total Months of Service 113
Leadership Service 85.00
Total Contributions \$52,388.53

Retirement
Estimated Retirement Benefit \$4,248.00
Payable on 12/01/2014

Death
Surviving Spouse Benefit \$1,110.01

Important Insurance Changes

The survivor benefit payable to a spouse is 66 2/3 of the earned benefit, or 10% of your final salary, whichever is greater.

Your named GARS beneficiaries are separate from your Group Life Insurance beneficiaries. The people listed on your Benefit Statement are designated to receive your GARS benefits only.

You may change your beneficiaries at any time by filling out a Nomination of Beneficiaries form on the next page.

There has been a significant change in the pre-certification for members who are enrolled in Medicare as their primary insurance. In the past we advised our Medicare primary members that there was no need to pre-certify for outpatient surgery or hospital admission.

Starting July 1 2000, pre-certification is required for all members enrolled in the Quality Care Health Plan. The toll-free number to pre-certify is 800-327-7443. This number also appears on your Quality Care identification card.

Effective April 10, 2000, UNICARE, the administrator for the Quality Care Health Plan started offering Medicare Crossover, an automated claims processing service for Medicare Part B claims. This service applies to Medicare primary members and dependents enrolled in the Quality Care Health Plan.

Claims are submitted to Medicare by your health care provider, then Medicare forwards your claim to UNICARE for payment, eliminating the need for you or the provider to file separate claims with UNICARE. There is no charge for this service, but you must enroll with UNICARE to participate.

We encourage all members enrolled in Medicare Part B to sign up for this program by calling UNICARE at 1-888-659-2273. If you have questions, call us at 217-782-8500.

GARS Workshops

To help you start planning for your retirement years, we urge you to enroll in the Education for Tomorrow's Choices pre-retirement workshop.

This free, one-day workshop features a certified financial planner to discuss money management and investment strategies. Other speakers will cover Deferred Compensation, Social Security, insurance and GARS benefits.

Although retirement may be years in the future, this information will help you begin planning for a lifetime of financial security.

Myths & Realities of Retirement

To help make your retirement years more satisfying and rewarding, GARS offers Myths and Realities of Retirement, a workshop for retirees, their spouses, and GARS survivors receiving GARS benefits.

This free, one-day workshop explains Group Insurance, Social Security, GARS benefits, financial planning, aging and leisure.

If you are interested in attending a GARS workshop, call us at 217-782-8500. Spouses or other guests

General Assembly Retirement System of Illinois

2101 South Veterans Parkway, P. O. Box 19255, Springfield, Illinois 62794-9255, 217/782-8500

MEMBER'S NOMINATION OF BENEFICIARY(IES) FOR DEATH BENEFITS

This form is to be used to nominate the person or persons to receive any death benefit payable by the General Assembly Retirement System of Illinois. ***This is a legal document which, after preparation, may not be altered in any way by any person.*** A member desiring to change beneficiaries at a later date must complete a new Nomination Beneficiary form. The form on file with the GARS which has the most recent date—located next to the member's signature—will take precedence.

INSTRUCTIONS: Complete this form using ink or type-writer. You may nominate as many as you wish, or to your estate. If additional space is required, use additional sheets. Benefits will be paid on a **survivor basis in the numerical order** you indicate. Two or more persons with the same order number will receive equal shares. When this beneficiary nomination is accepted by the GARS, an acknowledgment will be mailed to you.

NOTE: *Persons nominated as beneficiaries without order numbers will be considered after those persons nominated with order numbers. Two or more persons nominated without order numbers will receive equal shares.*

EXAMPLE

Order Number	Name	Address	Relationship
1	<u>John A. Doe</u>	<u>123 West Main, Chicago, IL 60601</u>	<u>Father</u>
2	<u>Jane B. Doe</u>	<u>123 West Main, Chicago, IL 60601</u>	<u>Mother</u>
3	<u>David C. Doe</u>	<u>123 West Main, Chicago, IL 60601</u>	<u>Brother</u>
3	<u>Nancy D. Doe</u>	<u>44 South 2nd, Springfield, IL 62708</u>	<u>Sister</u>
3	<u>Mary E. Doe</u>	<u>123 West Main, Chicago, IL 60601</u>	<u>Sister</u>
4	<u>Frank F. Smith</u>	<u>9876 E. 99th St., Peoria, IL 61605</u>	<u>None</u>

In the event the member dies while in state service, the benefit will be paid as follows:

1. All the money will be paid to John A. Doe.
2. If John A. Doe is not living when the member dies, all the money will be paid to Jane B. Doe.
3. If John A. and Jane B., Doe are not living when the member dies, the money will be divided equally among David C., Nancy D., and Mary E. Doe. (If only two of these three persons are living when the member dies, each will receive one-half of the money. If only one of these three persons is living when the member dies, he/she will receive all of the money.)
4. If John A., Jane B., David C., Nancy D., and Mary E. Doe are not living when the member dies, all the money will be paid to Frank F. Smith.
5. If none of the nominated beneficiaries are living when the member dies, all of the money will be paid to the member's estate.

Nominated Beneficiaries

Order Number	Name	Address	Relationship
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

This form must be witnessed by two people who are not named as beneficiaries.

Member's Signature _____ Date _____

Member's Social Security Number _____ Witness _____

Member's Address _____ Address _____

Witness _____

Address _____