



Insurance Info

New Insurance Rates

Beginning October 1, 2009, GARS retirees, survivors and their dependents will be charged for **dental coverage**. The rates will be the same as current monthly employee rates as follows:

Member:	\$11.00
Member and one dependent:	\$17.00
Member and two or more dependents:	\$19.50

Managed Care Plan (HMO/OAP)

- New prescription deductible of \$50 per individual per plan year (explained on page 18 of the Benefit Choice booklet).
- Prescription co-payments for preferred brand and non-preferred brand increase to \$22/\$44 respectively (generic remains \$10)
- Dependent health contributions have increased (see page 11 of the Benefit Choice booklet)
- Specialist office visit co-payments increase from \$15 to \$20.

Quality Care Health Plan (QCHP) Changes

- New prescription deductible of \$75 per individual per plan year (explained on page 18 of the Benefit Choice booklet)
- Prescription co-payments for preferred brand and non-preferred brand increase to \$26/\$52 respectively (generic remains \$11)
- Dependent health contributions have increased \$6 in every category.

If you have questions, call 217-782-8500.

Active Member Benefit Statements

Enclosed with this edition of the Solon is your annual Benefit Statement if **you are an active member of the General Assembly**. Keep your Benefit Statement in a safe, secure place.

Your GARS Benefit Statement shows any reciprocal service you may have, along with a retirement benefit estimate at your normal retirement date using the Reciprocal Act. To determine your total benefit, add the projected GARS benefit to the amount from the reciprocal system(s).

If your statement shows reciprocal service but no amount, you either don't have enough service to use the Reciprocal Act, you have concurrent service with GARS and another system, or you don't need the service to qualify for the maximum benefit. Although we make every effort to provide you with an accurate benefit estimate, it is only an approximation. If you have questions, contact our office at 217-782-8500.

Benefit Statements for retirees & survivors are NOT included with this Solon. These statements will be mailed in March, 2010.

GARS Legislation Keep Your Beneficiaries Current



During the spring legislative session, the General Assembly passed Senate Bill 369 (Public Act 96-0207) which became law on August 10, 2009.

Anyone becoming a member of GARS after this date will have their pension calculated using a final average compensation of the highest four consecutive years within the last ten years of service.

Reciprocal service earned prior to becoming a General Assembly member, has no effect on this new law.

Your named beneficiaries on file with GARS are located in the Death Benefits section of your Benefit Statement. You may change your beneficiaries at any time by filing a new Nomination of Beneficiaries form with GARS. This form can be downloaded from our website, completed and returned to our office.

It is your responsibility to keep your designations up-to-date. If no beneficiary is on file, any death benefit will be paid to your estate.

GARS Counseling Session

On October 15, 2009, the General Assembly Retirement System (GARS) will be available from 9 a.m. to noon and from 1 p.m. to 3 p.m. in Room 100 of the Capitol Building to offer retirement counseling for members who may be leaving the General Assembly.

Jayne Waldeck, Acting Manager of GARS, will be available to discuss pension issues and Christine Belle from the Office of the Comptroller will be available to answer questions regarding payroll.

Kevin Rice, the Social Security Administration Representative, will be available on that day from 1 p.m. to 3 p.m. to assist General Assembly members with issues regarding their Social Security benefits.

If you plan to attend this session, please contact Jayne Waldeck at 217-782-8500 so the necessary information from your file can be available to assist us during your counseling session.

Mailing Address



Active General Assembly members must keep their address current with Christine Belle of the Office of the Comptroller.

If a GARS *benefit recipient* changes their address, they will need to complete a new W-4P form with our office.

You can download and print the W-4P form from our website, complete it and return it to us. Correct mailing addresses are essential in keeping you informed. If you have questions about your mailing address, call us at 217-782-8500.

1-on-1 Counseling Schedule

The dates and locations for the remaining 1-on-1 counseling sessions in 2009 are listed below. The Court Administrator at each location will schedule 1-on-1 appointments for General Assembly members to meet with Jayne Waldeck from the GARS office.

September 14

2nd Municipal District
Skokie

September 15

4th Municipal District
Maywood

October 15

Room 100, State Capitol
9 a.m. - 3 p.m.

October 22

LaSalle County Courthouse
Ottawa in the afternoon

October 23

Will County Courthouse
Joliet in the morning

October 23

Kankakee County Courthouse
Kankakee in the afternoon

November 5

6th Municipal District
Markham in the morning

November 5

5th Municipal District
Bridgeview in the afternoon

November 6

3rd Municipal District
Rolling Meadows in the morning

GARS Retirement Checklist

- Contact GARS 3-6 months prior to leaving the legislature and request an estimate of your pension benefits. Provide GARS information regarding any past reciprocal service.
- After reviewing the estimate, purchase any reciprocal service that may have been refunded to you, if applicable.
- Contact GARS approximately 30 days prior to leaving the legislature to request a pension application. Complete and return the application and appropriate forms to GARS along with a photocopy of your birth certificate.
- Update your GARS beneficiary nomination, if necessary, and check with Deferred Compensation office regarding distribution options.
- Contact the Social Security Administration regarding your SSA benefits, including Medicare insurance if you are over age 65.