

# Member and Dependent Monthly Contributions

## Retiree, Annuitant and Survivor Monthly Health Plan Contributions

20 years or more of creditable service	\$0.00
Less than 20 years of creditable service and, <ul style="list-style-type: none"> <li>• SERS/SURS annuitant/survivor on or after 1/1/98, or</li> <li>• TRS annuitant/survivor on or after 7/1/99</li> </ul>	Five percent (5%) of the costs of the basic program of group health benefits for each year of service less than 20 years.

Call the appropriate retirement system for applicable premiums.  
**SERS:** (217) 785-7444; **SURS:** (800) 275-7877; **TRS:** (800) 877-7896

## Monthly Life Plan Contributions

Optional Term Life Rate	
Member by Age	Monthly Rate Per \$1,000
Under 30	\$0.06
Ages 30 - 34	0.08
Ages 35 - 44	0.10
Ages 45 - 49	0.16
Ages 50 - 54	0.24
Ages 55 - 59	0.44
Ages 60 - 64	0.66
Ages 65 - 69	1.28
Ages 70 and above	2.06

Spouse Life Monthly Rate	
Spouse Life \$10,000 coverage (Annuitants under age 60 and Employees)	6.00
Spouse Life \$5,000 coverage (Annuitants age 60 and older)	3.00

AD&D Monthly Rate Per \$1,000	
Accidental Death & Dismemberment	0.02

Child Life Monthly Rate	
Child Life \$10,000 coverage	0.70

## Special Notice Regarding 2017 Plan Year Rates

The premium levels listed in this benefits flyer are for FY 2016 (July 1, 2015 – June 30, 2016). Personnel should be aware that these premiums may be subject to an increase, pending the outcome of an ongoing legal dispute between the State and AFSCME and that this premium increase may be applied retroactively to July 1, 2016. In other words, once the legal dispute is resolved, a higher premium likely will apply – not only going forward, but also for the period from July 1, 2016, to the date of the increase. For bargaining unit employees, your Union has the full details regarding the State's proposal. Unless another manner of retroactive payment of the premiums owed is negotiated with your Union, the increased premium difference owed for the period from July 1, 2016, through the date of the increase will be deducted on a pro rata basis out of the paychecks remaining in the fiscal year. This means that there will be two deductions for health insurance from an employee's paycheck once the increase has been set: one deduction at the new rate and a second deduction to make up what is owed for the prior period (i.e., the difference between the prior rate and the new rate). By electing coverage under this group health plan, an employee is consenting to all such payroll deductions. Employees represented by unions that have already ratified their agreements will not have any premium increases applied retroactively. Those employees represented by unions that have not yet ratified agreements should contact their union representatives to determine whether such increases may be applied retroactively.