

Annual Benefit Statement

Your annual benefit statement is enclosed with this newsletter. Review it carefully and contact SERS if you have any questions. Your statement contains information on group health, life insurance and beneficiaries. Refer to your statement during the annual Benefit Choice insurance enrollment period in May.

The statement also contains an annuitant identification card. Cut it out and carry it with you as proof of your association with the state of Illinois for government and retired persons discounts.

Keep Your Address Up-To-Date

With the ease of electronic banking, it's easy to forget about contacting SERS when you move, since your benefit check continues to be deposited in your bank account.

But keeping your address up-to-date is important for receiving your 1099R form; Direct Deposit Earnings Statements; annual Annuitant Statement; and the Insurance Benefit Choice Options brochure.

Notifying us of an address change can be done in writing, in person, or over the phone to our Vouchering Section at 217-524-8806, or our Chicago office at 312-814-5853.

Federal Income Tax Withholding Notice

Monthly benefits paid by SERS are subject to federal income tax withholding. SERS notifies benefit recipients of their right to have federal tax withheld from their benefits each year.

If you have a request on file for federal income tax to be withheld, it will continue to be honored unless you request a change.

You must inform SERS in writing if you want to change or end your withholding. If there is not a withholding election on file, taxes will be withheld as if you were married claiming three exemptions.

A married person with three exemptions would have no withholdings taken on a benefit of less than \$1,238.00 per month (\$14,856.00 annually), unless it is requested.

You may have to pay taxes and penalties at the end of the year if you do not have taxes withheld and your estimated tax payment(s) are not adequate for the tax year.

SERS will notify you through the *Informer* of any changes in federal tax laws that affect your withholding.

Staying Active

Exercise isn't the only thing necessary for a long and healthy retirement, according to a new study conducted at Harvard University. The study followed the leisure pursuits of more than 2,800 people 65 or older over 13 years.

They divided people's leisure activities into three basic categories: **social**, includes church attendance, playing games, going on trips, to movies or a restaurant, and joining social groups; **fitness**, covers physical exercise; and **productive**, includes gardening, shopping, and preparing meals.

The study found that playing bingo staved off death as effectively as regular exercise because both **social** and **productive** leisure activities have equal status towards longevity.

This research gives doctors a wider range of activities to recommend to seniors, allowing them to make the most of their retirement years.



FACTOID

A recent survey of 800 Americans aged 50 to 75 found that older U.S. citizens hate being called *the elderly*. The most popular term to describe people age 65 or older is *senior*.

Retirement Issues

It is important for SRS annuitants and their survivors to realize that the state of Illinois insurance plan is a supplemental policy to Medicare.

The Quality Care Health Plan (Unicare), allows you maximum flexibility in choosing a physician or hospital. The HMO plans also offer a comprehensive supplement to Medicare, but may require using approved medical providers.

There should be no remaining balance on physician charges after Medicare and State insurance, unless your HMO requires an office co-payment.

The medical claim payment issue is one of the topics dis-

cussed in the SRS workshop, ***Myths & Realities of Retirement (MRR)***. The MRR is offered by the State Retirement Systems to retirees, survivors, disability benefit recipients and their guests. This free one-day workshop lasts from 9 a.m. until 3:30 p.m.

Other topics covered are financial and estate planning, health, Social Security and group insurance benefits.

If you would like to attend an MRR workshop, complete the enrollment application below and return it to SERS. Information about the exact workshop location will be mailed to you.

Evaluations taken at the MRR indicate that participants find this workshop a worthwhile and informative activity. They also report that it is a social happening, where they can exchange ideas and meet with their peers. Enroll and you will find that it is a day well-spent.

Circle the 2000 MRR workshop that you would like to attend.

Mar. 22	Schaumburg (77)	Aug. 16	Fairview Heights (18)
Apr. 12	Champaign (35)	Aug. 23	DeKalb (49)
Jun. 14	Rockford (92)	Sep. 6	Utica (30)
Jun. 21	Galesburg (23)	Sep. 13	Mt. Vernon (32)
Jul. 12	Bloomington (33)	Sep. 27	Matteson (17)
Aug. 2	Carbondale (94)	Nov. 8	Rock Falls (14)

Name _____

Social Security Number _____

Are You Bringing a Guest? _____

Return this form to:

State Retirement Systems
Field Services Division
2101 S. Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255

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