

FAQ from corps members regarding benefits – health, retirement, etc.

Corps members can also view more information by going to <https://mybenefits.illinois.gov/> and browse as a “Guest.” They are in the State Employee Group Insurance Program (SEGIP) and select “SEGIP Member.”

This website also provides more detailed information on benefits, especially if you need more info on Flexible Spending Accounts or wish to view the various plans by clicking on “Summary of Benefits and Coverage” link in the navigation panel on the right:

<https://www2.illinois.gov/cms/benefits/StateEmployee/Pages/default.aspx>

- Which benefits are optional and which are mandatory?
 - The only mandatory benefit is the retirement plan. All the other benefits are for “opting in.”
- Can you provide a step-by-step on how to opt-out of insurance?
 - If the member is going to opt-out they will need to log in to the MyBenefits website and opt out. You may need to provide proof of other coverage.
 - Please also note: Vision coverage is provided at no additional cost to members enrolled in any of the health plans.
 - Please note: You cannot be a dependent of someone else on a state insurance plan while working for the State. They will remove you as a dependent and you must enroll in your own coverage.
- If a corps member has student insurance until August and they don’t want to pay for 2 insurances, can they add the health plan in August?
 - The member who has insurance with their school should be able to opt out until that coverage ends in August. They should get a document when it terminates that they can then submit as proof so they can enroll in our insurance. (They have 60 days to do this).
- What are the pre-existing conditions that these health care plans cover?
 - Pre-existing conditions (i.e. diabetes, high blood pressure, etc.) are covered. There are some elective procedures, such as cosmetic surgery, that won’t be covered by most plans. Each plan will usually list in their information what is not covered or what is covered on a limited basis, such as acupuncture for example.
- Am I able to change my health insurance after I pick it?
 - No. Once the 30-day window for signing up is over, you cannot change insurance plans until the next enrollment period.
- What happens with health insurance if the corps member leaves before the end of their contract year?
 - Coverage ends when the Corps member ceases to be a state employee. You will have the option to continue with the same plan under COBRA but the costs are much higher than your employee contributions.

- Dental plan: Do we have access to both networks (PPO and Premier) of dental providers? **Yes. See below:**
 - Members enrolled in the dental plan can choose any dental provider for services; however, out-of-pocket costs may be lower when they receive services from a network dentist. There are two separate networks of dentists:
 - **Delta Dental PPOSM Network** When members receive services from a PPO-level dentist they maximize benefits coverage and minimize out-of-pocket expenses because these providers accept a lower negotiated PPO fee (less any deductible). If the PPO fee is lower than the amount listed on the Schedule of Benefits, the PPO dentist cannot bill the difference.
 - **Delta Dental PremierSM Network** When members receive services from a Premier-level dentist, out-of-pocket expenses may also be less because Premier providers accept the allowed Premier-level fee (less any deductible). If the allowed fee is lower than the amount listed on the Schedule of Benefits, the Premier dentist cannot bill for the difference.
 - **Members may also choose to go out-of-network for dental services.** When members receive services from a dentist who does not participate in either the PPO or Premier network, benefits are paid based on the Schedule of Benefits. Members will likely pay more when seeking out-of-network treatment, as out-of-network dentists will charge for the difference between their submitted fee and the amount listed on the Schedule of Benefits.
- Regarding the 4 percent taken out of our pay, what do we do after ISAC and will there be guidance on what to do?
 - Yes, exiting employees will receive an email with information regarding continuing insurance through COBRA and options for their retirement accounts.
- What happens with retirement funds if the corps member does not transition into a job where these funds can be transferred?
 - Corps members can leave the money in SRS (State Employee Retirement System) in case they either came back to the work for the state or a reciprocal system: <https://www.srs.illinois.gov/PDFILES/brochures/recip.pdf>.
 - They can roll it over into another qualified retirement plan, such as an IRA (individual retirement account)
 - Take the cash payout, but taking money out before someone reaches the age for which they are eligible to do so will result in 10% penalty and taxes will be assessed on the money taken out, which will need to be reported as income on that year's tax return. Please see the IRS website for additional details: <https://www.irs.gov/retirement-plans/hardships-early-withdrawals-and-loans>
- Do I have to participate in Deferred Compensation?
 - No. You will be automatically enrolled and have 3% of your pay placed in deferred compensation plan, but you have 90 days to opt out of the plan.
 - Please note: This is a supplemental retirement plan and if money is withdrawn before you are eligible (typically at 59 ½ years of age), there will be a penalty and taxes assessed unless there is an “unforeseeable emergency”:

<https://www.irs.gov/retirement-plans/employee-plans-news-december-17-2010-unforeseeable-emergency-distributions-from-457b-plans>

- What if something happens while I am traveling?
 - Corps members automatically will have life insurance equal to one-year's salary in case of death at no extra cost. However, you can opt to purchase additional life insurance (<https://web1.lifebenefits.com/content/lifebenefits/illinois/en/plan-details/determine-the-cost.html>).
 - Additional information on life insurance be found at <https://www2.illinois.gov/cms/benefits/StateEmployee/Pages/Employee-Life.aspx>
- Will there be additional money coming out of our paycheck or is it already included?
 - Yes, the amount taken out for the health plan (and dental plan) will be dependent on the plan you select, unless you opt out. Please see question & answers about opting out.
 - If you choose additional life insurance, any flexible spending account, or deferred compensation, those are all additional paycheck deductions