

BEFORE WE BEGIN



- All attendees are muted throughout the presentation
- Questions will be addressed at the end of the presentation as time permits



This presentation is intended to provide basic information summarizing TRS benefits and services and your responsibilities as a TRS member. TRS must comply with all applicable federal and state laws, rules, and regulations. If there is any conflict between the information contained in this presentation and the applicable law, rule, or regulation, the law, rule, or regulation takes precedence. No TRS employee has authority to bind the System to any statement or action contrary to law. Laws are subject to change. TRS must correct errors upon discovery even if payment has begun. Any information is for the specific purpose provided and does not represent tax, legal, or other professional advice. Seek personal professional advice as needed.

Teachers' Retirement System of the State of Illinois

Connecting with Survivors:

Information for Survivor Benefit Recipients



Topics

- Eligibility for Monthly Survivor Benefits
- Duration of Benefits
- Benefit Increases
- Full-time student certifications
- Recalculation of Benefits
- Insurance Benefits
- Taxes
- Social Security
- Online Account Access

Q'n'A



Eligibility





Monthly Survivor Benefits

Dependent Spouse:

- Married to (or in civil union with) deceased member for one year prior to their death, OR
- Married/united for less than one year, but have a dependent child together
- Must be at least age 50 or have a dependent child

Dependent Child:

- Natural or adopted minor child under age 18
- Natural or adopted child under age 22 who is:
 - Unmarried, and
 - Still a full-time student
- Natural or adopted adult disabled child of any age (subject to periodic disability certification)

Duration



How long does the benefit last?

For a Spouse:

- Through the month of the spouse's death
 - Regardless of age
 - Regardless of duration
 - Regardless of remarriage
- Benefit may “pause” if spouse is under 50 but child is no longer dependent

Dependent Child:

- A long as all three dependency requirements are met:
 - Under age 22
 - Unmarried
 - Full-time student status

Benefit Increase



Future Annual Increase

- **Each January 1 after start date of benefit:**
 - Tier 1 – 3% compounded on prior year's benefit
 - Tier 2 – The lesser of 3% of your original benefit or $\frac{1}{2}$ of the CPI for the 12 months ending each November

Student Certifications





Full-time student certification

Dependent Child MUST recertify each semester:

- After turning 18
- If they are the dependent beneficiary, OR
- Dependent child of the dependent spouse

If the child leaves school:

- Recertification stops
- Beneficiary can request a recertification if child returns to school
 - Must be under age 22
 - Must be unmarried

Recalculation (RARE)



Could my benefit be lowered?

For a Spouse:

- Benefit may “pause” if spouse is under 50 but child is no longer dependent
 - Benefit would resume upon spouse’s 50th birthday
- Benefit may be recalculated ONLY if:
 - Benefit calculation was based on spouse having a dependent child, AND
 - Child is no longer dependent

Dependent Child:

- Survivor Benefits will never be recalculated for a dependent child

Health Insurance (TRIP/TRAIL)





TRIP/TRAIL Enrollment – Step 1


- Deceased TRS member must have had at least **eight years** of TRS service for survivor to be eligible
- Survivor must submit TRIP Participation Election form within 60 days of deceased TRS member's date of death
- Coverage begins on the first of a month
- Deceased member's dependent children are also eligible for the coverage



TRIP/TRAIL Enrollment – Step 2

- Must Call the **MyBenefits Service Center (MBSC)** to elect your TRIP/TRAIL carrier within 60 days of the effective date of your coverage
- Insurance ID cards will come from selected carriers
 - Health and prescription drugs
 - Dental
 - Vision
- Premiums are withheld from your TRS Pension Check
 - Premiums are withheld for the month of pension paid
 - Example: August insurance premium withheld from September 1 pension check

TRIP/TRAIL/Split Family

Type of Participant	Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary	Medicare Primary 
		Under Age 26	Age 26-64	Age 65+	Medicare Eligible
Benefit Recipient	HMO/ OAP	\$121.18	\$370.76	\$503.81	\$7.35
	PPO	\$308.40	\$857.02	\$1,300.03	
	PPO when HMO/OAP not available	\$156.11	\$431.60	\$653.58	
Dependent Beneficiary	HMO/ OAP	\$484.89	\$1,483.01	\$2,015.19	\$27.14
	PPO	\$624.46	\$1,726.40	\$2,614.28	
	PPO when HMO/OAP not available	\$624.46	\$1,726.40	\$2,614.28	

Don't need TRIP/TRAIL yet?

Other Enrollment Opportunities

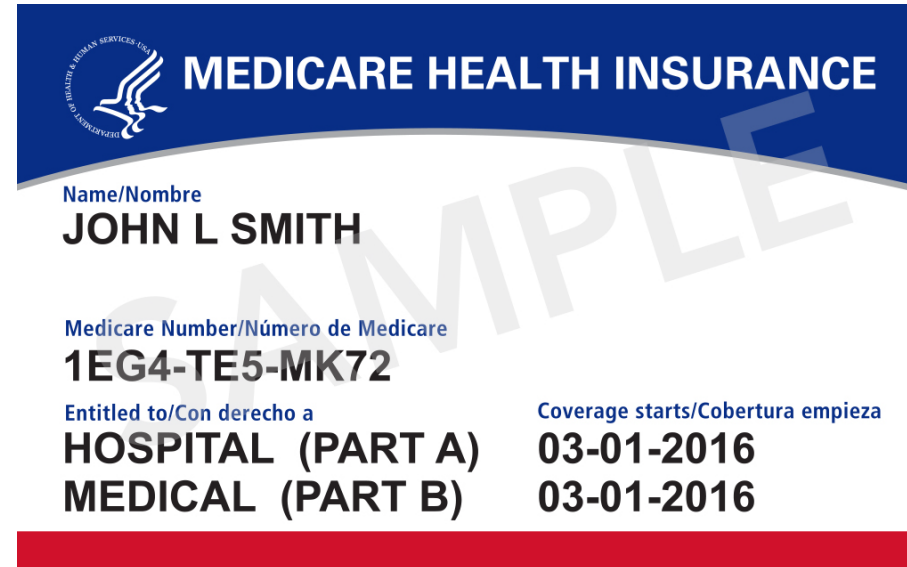
- Benefit Choice Period
 - May 1-May 31 for TRIP non-Medicare (Plan runs July 1-June 30)
 - Mid-October to mid-November for TRAIL Medicare Advantage (Plan runs January 1-December 31)
- Involuntary termination of previous insurance coverage
- Medicare becomes available (age 65 in most cases)

Dental and Vision Coverage

- Dental and Vision coverage will be included in TRIP/TRAIL effective July 1, 2025
- Part of the TRIP/TRAIL coverage and premiums
- Cannot opt out of just dental/vision

Medicare

- Qualify through non-TRS employment
 - TRS employment after March 1, 1986
 - Qualify through spouse
 - Medicare election in 2004
 - Social Security/Medicare
(800) 772-1213
- www.socialsecurity.gov



A sample Medicare Health Insurance card for John L. Smith. The card has a blue header with the Illinois Department of Human Services logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name "JOHN L SMITH" is listed. The Medicare Number is "1EG4-TE5-MK72". The card also shows coverage for Hospital (Part A) and Medical (Part B), both starting on 03-01-2016. A large "SAMPLE" watermark is visible across the card.

Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a HOSPITAL (PART A)	Coverage starts/Cobertura empieza 03-01-2016
MEDICAL (PART B)	03-01-2016

TRIP to TRAIL Transition

- Must enroll in Medicare Parts A & B
- Once your Medicare card is received, submit copy to TRS
- 1 month prior to the effective date, contact the MyBenefits Service Center to enroll in your TRAIL Medicare Advantage plan
- Medicare checklist available on TRS website



3 Months Before Your 65th Birth Month

- ☐ Contact the Social Security Administration (SSA) and apply for Medicare Parts A and B online by visiting www.ssa.gov/benefits/medicare or by phone at (800) 772-1213. Use the chart on the right to know when to apply.
- ☐ Establish how your Medicare Part B premium will be paid to the SSA. This premium is separate from your retirement insurance premium and cannot be deducted from your monthly benefit check.

Birth Month	Month to Apply for Medicare
January	October
February	November
March	December
April	January
May	February
June	March
July	April
August	May
September	June
October	July
November	August
December	September

If the SSA determines that you are not eligible for Medicare coverage:

- ☐ Request a statement of Medicare ineligibility from the SSA.

2 Months Before Your 65th Birth Month*

- ☐ Receive your Medicare Card or Statement of Medicare Ineligibility from SSA.
- ☐ Make a legible copy of the front side of your Medicare card or ineligibility statement and send to TRS. If you are not currently enrolled, you also need to send TRS the Participation Election Form. **See reverse for submission instructions.**

***Important:** If your birthdate is on the 1st of any month, you must elect coverage two months before your 65th birth month to avoid an interruption in coverage. See below on how to complete the enrollment process.

1 Month Before Your 65th Birth Month

- ☐ Review the TRAIL Medicare Advantage Initial Enrollment Guide mailed to you from the State of Illinois Department of Central Management Services and MyBenefits. You can also review the materials online at MyBenefits.illinois.gov, select the TRAIL MAPD Enrollment Information tile located on the home page.
- ☐ Review the TRAIL Medicare Advantage Enrollment materials mailed to you from the TRAIL insurance carriers available in your residential area.
- ☐ **Choose a TRAIL MAPD plan.** You may elect your plan by visiting the website at MyBenefits.illinois.gov or by calling MyBenefits Service Center toll free at (844) 251-1777.

Note: The TRAIL MAPD plan you choose will replace your current retirement insurance plan.

Taxes

Tax Reporting in Retirement

- Each January, you will receive a 1099-R form in the mail at the address we have on file as of Dec 10 of the tax year
 - Total benefit received (taxable and non-taxable portions)
 - Total tax withheld
- Tax withholding can be adjusted any time
 - Call TRS or go online for a W-4P form
- Illinois does not tax TRS benefits
- State taxes can be withheld:
 - Illinois, Indiana, Iowa, Kentucky, Michigan and Wisconsin
 - Flat withholding amount chosen by the benefit recipient

Social Security



Social Security

- TRS-covered employment is not reportable to Social Security
- You may collect Social Security benefits earned through your own work record or that of a spouse
- TRS Survivor Benefits are not impacted by Social Security or vice versa
- Social Security (800) 772-1213



- www.socialsecurity.gov



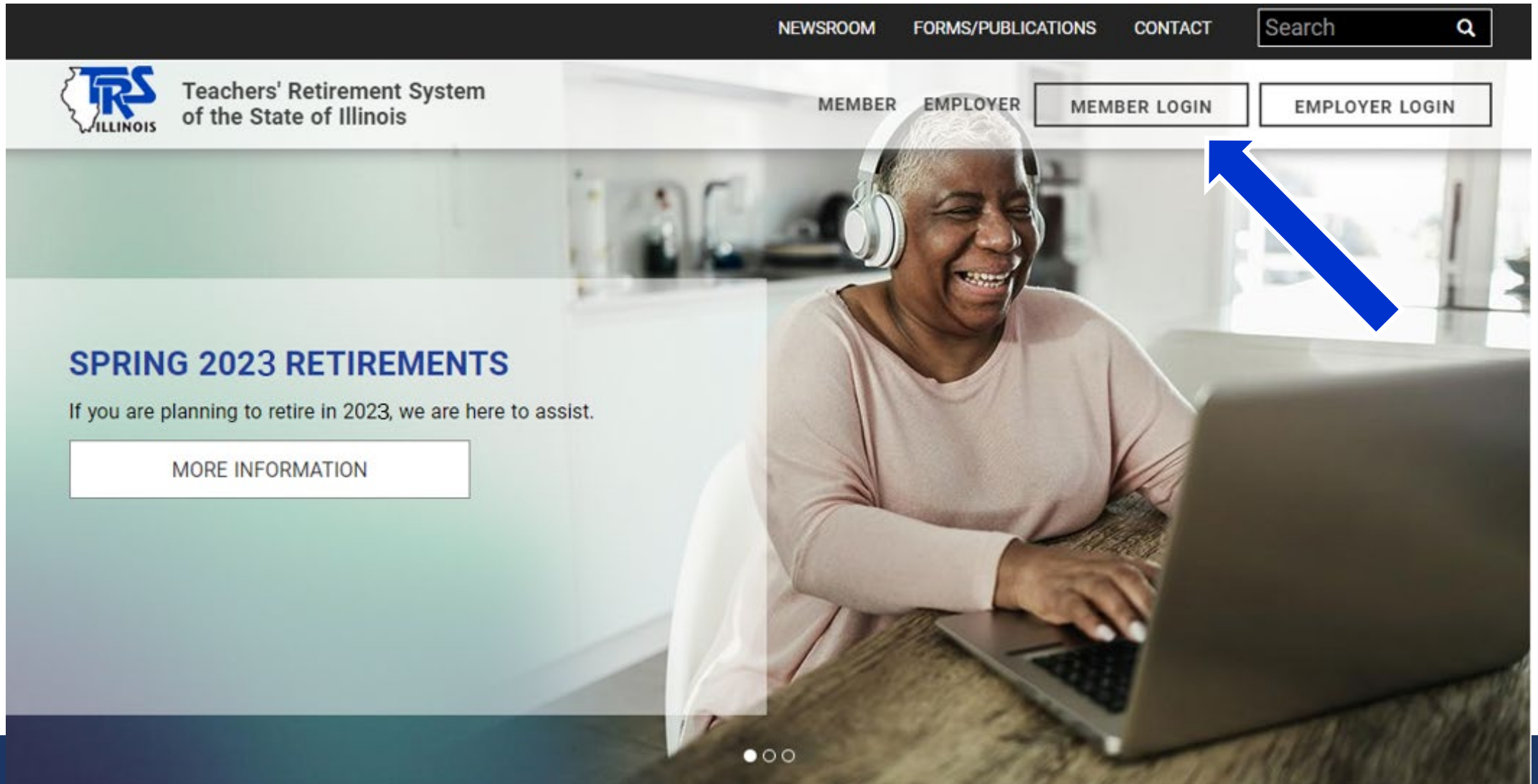
Online Account Access



Member Account Access

- Update address, phone, and email
- Secure Document Upload Center
- Monthly earnings statements or “paystubs”
- Annual Statements showing total gross benefit and insurance premiums
- Income Verification Letters
- Printable form to change beneficiaries, update tax withholding, etc.
- Request duplicate 1099R forms

Member Account Access





Contact Information

TRS Phone & Hours



Toll-free:

(877) 927-5877

M-F: 7:30 am to 4:30 pm



Visit us

<https://trsil.org>



Email Address

members@trsil.org

Connect



@TRSillinois



@ILLTRS



@TRSIL



www.youtube.com/c/trsillinois

MyBenefits Service Center (MBSC):

1-844-251-1777

To select insurance carrier, add dependents, and transition
from TRIP to TRAIL