University employees have not been given the opportunity to participate in Social Security. As for Medicare, only those university employees hired after early 1986 have been able to contribute. The number of Medicare-eligible SURS retirees is much lower than overall for retired state employees.

SURS members have always paid their required contribution of 8% to the State of Illinois. Of the 8%, 1% went to Survivor Insurance Contributions and ½ of 1% went to COLA’s.

SURS members do not have 401 (k)’s. Their similar 403 (b) and 457 options do not include employer contributions.

Those employees who qualified for Social Security—through other employment or through their spouses find their Social Security benefits greatly reduced or nullified under the Windfall Elimination Provision. However, private sector employees can collect both full Social Security and private pensions.

The State of Illinois chose, many years ago, not to participate in Social Security for SURS employees. It was deemed the less costly option. Participation in Social Security would have required the State to make contributions.