



## *Steps to a Smooth Retirement for SDCCD Employees*

### **1<sup>ST</sup> - DEALING WITH YOUR RETIREMENT SYSTEM:**

Please call three to five months in advance of your anticipated retirement date to arrange an appointment with a counselor who represents your retirement system. Counselors are often booked several months in advance--don't wait!

The counselor will describe all the options available to help you determine the option that best meets your retirement needs. The counselor will assist you in determining the most advantageous date to select for retirement and in completing your retirement application.

\_\_\_\_\_ PERS (Public Employees Retirement System), call 1-888-225-7377 (for group meeting appointments with counselors).

*Note: After you have retired, your PERS checks will not reflect your sick leave accumulation (if you qualify) until approximately five months after the first check has been issued. PERS requests accumulated sick leave information from the District after receiving your retirement application.*

\_\_\_\_\_ STRS (State Teachers Retirement System), call 1-619-718-6783.

*Note: STRS applications include an Express Benefits Report that you take to your payroll department prior to retirement, so that sick leave accumulation (if you qualify) is included in your STRS checks.*

It takes approximately three months for your retirement checks to be processed after your application is received.

### **2<sup>nd</sup> – DEALING WITH SOCIAL SECURITY:**

\_\_\_\_\_ Social Security and Medicare coverage, call Social Security, 1-800-772-1213, for information and applications.

Early retirees and spouse -- contact Social Security three months prior to your 65th birthday to arrange for Medicare Parts A & B.

Terminating employees over age 65 -- Medicare's special enrollment period begins the month of your termination (the same applies to your spouse if he/she is over age 65 at the time you terminate employment). Although the special enrollment period lasts seven months, it is important to apply immediately to avoid paying high medical insurance rates until the Medicare coverage is in place.

### **3<sup>RD</sup> – DEALING WITH THE DISTRICT:**

\_\_\_\_\_ After completing the above steps, call Lisa McEwan-Godwin, in the District Benefits Office, at 619-388-6872, if you wish to have District retirement counseling or general information about available benefits after retirement.

\_\_\_\_\_ Complete a District Retirement Notice and submit it to your president or department head.

***Once Human Resources receives your District Retirement Notice, I will send a packet of information to you regarding your benefits options after retirement.***

\_\_\_\_\_ Call after receiving the packet to let me know the options you have selected. If you do not receive a packet within 15 days prior to your retirement date, call me immediately.

**Although you will receive a COBRA notification, you may or may not be eligible for benefits under COBRA. We are obligated by federal law to notify you of your COBRA rights even though you may be eligible for District-paid medical benefit.**

\_\_\_\_\_ Medical insurance - your Kaiser Senior Advantage will not take effect until proof of Medicare coverage is included in your Senior Advantage application (which must be returned to District Benefits Office the month prior to your 65<sup>th</sup> birthday).

**Do not** return your Kaiser Senior Advantage application to Kaiser unless you are converting to an individual plan. You will be charged the non-Medicare premiums until your Senior Advantage is established with Kaiser.

\_\_\_\_\_ Send a copy of your Medicare card to the District Benefits Office to be certain you receive Medicare rates for your medical insurance premiums.

If you have additional questions please do not hesitate to contact:

***Lisa McEwan-Godwin***

Human Resources Technician

SDCCD | Human Resources | Compensation and Benefits

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