

## Preparation for Retirement

### Check off List for “Pre-97 Retirees”

90 days before your date of separation, you must review the attached list and act accordingly:

- 1) Schedule an appointment with either CalPERS and/or CalSTRS agent to go over the service years, and obtain an estimate for your retirement income.
  - 2) Submit your letter of resignation for the purpose of service retirement (SR) to the Division Dean or Manager, and a copy to District HR.
  - 3) Submit Service Retirement Election Application to CalPERS and/or CalSTRS to initiate the retirement process.
  - 4) To enable Survivor health coverage with CalPERS, you must select your retirement option other than Option #1. In other words, the survivor must be a survivor annuitant upon your death.
  - 5) Plan to attend a mandatory “New Retiree Orientation”, minimum 2-3 weeks prior to your exit from the District.
  - 6) If you and/or your spouse are 65 years or older at the time of retirement, see Benefits Staff to request a Certification of Prior Coverage to avoid late enrollment fees for Medicare Premium Part B.
  - 7) If age 65 and over,
    - You must enroll both Medicare Parts A & B at the nearest Social Security Administration (SSA) Office by scheduling an appointment at 1-800-772-1213.
    - If you have already drawn social security pension prior to age 65, then SSA will auto-enroll you for part Medicare Parts A & B. We are recommending you to verify with SSA.
    - DO NOT ENROLL IN MEDICARE PART D
    - CalPERS Medicare Supplement plan required Medicare ID card that show enrollment in both Parts A & B (no exceptions).
- Note: Medicare enrollment is mandatory for all Retirees and Spouses/DP age 65 and older upon retirement, this includes Article 19 retirees.
- 8) To transition from Active to Retiree status, you MUST be an ANNUITANT with either CalPERS/CalSTRS, complete all paperwork for CalPERS and enroll in a CalPERS Health Plan within 120 days from the date of retirement.
  - 9) Set up an ACH account for direct deposits and withdrawals of funds with DISCOVERY BENEFITS, online benefits administrator, to secure monthly District subsidy towards CalPERS health enrollment.
  - 10) Provide alternative contacts including personal email, and all pertinent documentation such as power attorney, if necessary.
  - 11) Set up online account with CalPERS and/or CalSTRS to extract pension check stubs as evidence of health insurance payment to the District in seeking reimbursement via pdf/email to [MyBenefits@fhda.edu](mailto:MyBenefits@fhda.edu).