

# Preparation for Retirement

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

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

### Retirees Age 65 or older upon retirement

- Eligibility is determined by the retiree age at retirement
  - VEBA Trust
- 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.
  - 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) 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.
  - 7) See Benefits Staff to request a Certification of Prior Coverage to avoid late enrollment fees for Medicare Premium Part B. You must enroll both Medicare Parts A & B at the nearest Social Security Administration (SSA) Office by schedule 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 Medicare Parts A & B. We are recommending you to verify with SSA.
    - DO NOT ENROLL IN MEDICARE PART D, UNLESS YOU WANT TO ENROLL IN OTHER MEDICARE SUPPLEMENT PLAN OF YOUR CHOICE. CalPERS has their own 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 seek VEBA \$100 monthly subsidy toward Medicare premium part B (subscriber only), you may complete the application online and provide documentation to **United Administrative Services (UAS)**. UAS may be reached at 408-288-4453.

**United Administrative Services  
FHDA VEBA Trust Fund Office  
6800 Santa Teresa Blvd., Suite 100  
San Jose, CA 95119**

**NOTE: You do not need to enroll in a CalPERS health plan in order to be eligible for the VEBA subsidy.**

- 9) Provide alternative contacts including personal email, and all pertinent documentation such as power attorney, if necessary, to District Benefits.