

Thinking about retirement?

So, you are thinking about retiring, make sure you review your employer's retiree health plan policies before you retire. Your employer offers retiree health benefits, but retiree health benefits cost more than your active employee coverage.

Enrollment cannot be retroactive, and you are responsible for enrolling on time. As an active employee, if you chose to opt out of your employer's medical plan before you retire, you are not eligible for medical plan coverage as a retiree. Likewise, if you did not have dental or vision coverage as an active employee, you cannot elect dental or vision coverage as a retiree.

Retirees Under the Age of 65

If you are planning to enroll in retiree health benefits, at least 60 days before you retire you should complete the following:

- Choose a retirement date and notify your department
- File for retirement with TCDRS at www.tcdrs.org
 - o You can contact TCDRS at (800) 823-7782 if assistance is needed
- Speak with the Benefits Department regarding current available health benefits/rates, coverage effective dates, premium automatic withdrawals and porting optional life insurance.
- Complete Retiree Health Benefits Enrollment Form
 - o Form must be completed and returned to Benefits before retiree coverage starts.
- Complete and submit portability form to The Hartford after separation
- Enjoy Retirement!

Retirees 65 and Over/Medicare Eligible

- Choose a retirement date and notify your department
- File for retirement with TCDRS at www.tcdrs.org
 - o You can contact TCDRS at (800) 823-7782 if assistance is needed
- At least 60 to 90 days before you retire— Contact the Social Security office. If you are age 65 or older, sign up for Medicare Part A and Part B (you and your spouse if they are Medicare eligible).
- Speak with the Benefits Department regarding current available health benefits/rates, coverage effective dates, premium automatic withdrawals and porting optional life.
- Complete Retiree Health Benefits Enrollment Form
 - o Form must be completed and returned with a copy of your Medicare ID to Benefits before retiree coverage starts.
- Complete UnitedHealthcare Enrollment Request Form if enrolling in Group Medicare Advantage HMO plan (PMA)
- Complete and submit portability form to The Hartford after separation
- Enjoy Retirement!