



## Retiree Checklist

<b>30+ Days Prior To Retirement</b>	<input type="checkbox"/> Attend Employee Benefits Office Pre-Retiree Training Session
	<input type="checkbox"/> Check with the Employee Benefits Office to determine your eligibility for medical, dental and vision coverage as a retiree
	<input type="checkbox"/> Review all benefit options and understand the costs that will be deducted from your pension check
	<input type="checkbox"/> If you elect a High Deductible Health Plan (HDHP) coverage and elect to have a Health Savings Account (has), REMEMBER you cannot contribute until you have exhausted the funds set aside for you in the Retiree Health Savings Account (RHSP).
	<input type="checkbox"/> Review your MissionSquare (RHSP) balance and determine how you will use those funds in retirement
	<input type="checkbox"/> Review your HSA balance (if applicable), and understand how you can utilize the funds in retirement.
	<input type="checkbox"/> Review your current life insurance amounts. Apply for a conversion with Voya or begin looking for alternative plans outside the County's program.
	<input type="checkbox"/> Review accrual balances and complete your Final Compensation Election Form to ensure deposit of all of your vacation, CTO and HIL (and 1/2 sick leave, if applicable) payouts into the Deferred Compensation (457) Plan.
<input type="checkbox"/> Review your Fidelity balance and determine how you will use those funds in retirement. Potentially arrange a meeting with the County's dedicated Fidelity representative.	
<b>Retirement</b>	<b>Congratulations! You made it, now go and enjoy!</b> <b>Just a few reminders about the County processes:</b>

<p><b>1 Month Past Retirement</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Review your Fidelity account to ensure your accrual balances were deposited and that your status is listed as "Retired".</li> <li><input type="checkbox"/> Be sure to send in the Eligibility and Direct Deposit forms to set up your RHSP account.</li> <li><input type="checkbox"/> Update any address changes with SCERS and the Employee Benefits Office (address changes can have an impact on your benefit eligibility)</li> </ul>
<p><b>3 Months Past Retirement</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Once you receive your first pension check, review and ensure the amounts and deductions appear to be accurate and based on your understanding and election choices. Deductions for benefits are taken one month in advance of the coverage. Depending on the timing of your retirement and first pension check, you may have a multiple deduction for your benefits.</li> <li><input type="checkbox"/> Be sure you have set up all additional retirement payments as a direct deposit.</li> <li><input type="checkbox"/> Remember to use your Retiree Health Savings Plan (RHSP) funds to help reimburse you for monthly medical/dental/vision expenses, including premiums and co-pays.</li> </ul>
<p><b>6 Months Past Retirement</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Be mindful of those important deadlines: <ul style="list-style-type: none"> <li>○ Social Security filing dates</li> <li>○ Medicare filing dates</li> <li>○ Open Enrollment dates</li> <li>○ 457(b) Required Minimum Distribution dates</li> </ul> </li> <li><input type="checkbox"/> Remember to re-designate/update or remember to update beneficiary in the future due to life event changes</li> </ul>