Congratulations on your upcoming retirement! This checklist will assist you with completing the important steps as you make the transition to retirement.

**Prepare to Retire**


- **Teachers Retirement System (TRS Members only)** - Schedule an appointment with a TRS Counselor at (404) 352-6500 at least 6 months prior to retiring. Members must submit an online retirement application at [www.trsga.com](http://www.trsga.com). Online application must be submitted within 45 days after the process has been initiated.

  --OR--

- **Optional Retirement Plan (ORP Members only)** - Schedule an appointment with an ORP Counselor(s) at least 6 months prior to retiring to review distribution options. Fidelity Investments, TIAA-CREF, and VALIC.

- **Social Security Benefits (available at age 62 or older)** - Contact Social Security Administration at least 90 days before the date you want your benefits to start by visiting your local SSA office: [https://www.ssa.gov/](https://www.ssa.gov/) or phone 1-800-772-1213.

- **If you are Medicare Eligible at the time of your retirement** - Review the USG Retiree Checklist Preparing for Retirement Healthcare Benefits. Medicare Eligible retirees must have Medicare A and B coverage prior to retirement in order to have healthcare coverage in retirement.

**Take Action (Before your Retire)**

You are responsible for making sure the following items are taken care of:

- **Official Retirement Notification** - Submit a written intent to retire letter to your department, direct Manager or Department Chair (at least 90-120 days prior for FY-12 month Faculty and Staff; at least one semester prior for AY Faculty).

- **ePaf submission** - An ePaf (electronic Personnel Action Form) must be submitted by your Business Manager or HR Coordinator. This action notifies the Benefits Office of your upcoming retirement and notifies the Benefits Office that processing of the TR8 (if applicable) and other notifications should be given to benefits vendors about your retirement.
Complete the Clearance Process - online- http://managers.hr.gsu.edu/payroll-hris/procedures/online-clearance/ or manual process. Department will advise which process is used.

Retiree ID - Obtain a Retiree ID at the PantherCard Office.

Contact - Benefits Office (404)413-3330 or email benefits@gsu.edu to request the Plan Administrator’s authorization signature on vendor forms required to start the distribution of funds from ORP/403b/457 account(s). Forms may be faxed to our confidential fax at (404)413-3324 or scanned to us at the email address given above. If you are faxing forms to us, please do not include SSN’s on forms.


Flexible Spending Accounts - There is a 90-day grace period (after employment end date) to submit claims for services incurred before your employment end date. No card transactions after permitted after your termination date. To request a reimbursement, access your account online at www.mycdh.optumbank.com or contact Optum Bank 1-877-470-1771.

Health Savings Account – You may continue to use the funds in the account to pay eligible expenses until balance has exhausted. To access your account online at www.mycdh.optumbank.com or contact Optum Bank at 1-877-470-1771.

Benefits Continuation (After You Retire)

Meeting the retirement eligibility requirements under the University System allows you to continue benefits with USG contribution where applicable.

Medical, Dental, Vision and or Supplemental Life Insurance Benefits Continuation - If you opt to continue any of these plans through the University System. You are required to setup your benefits in the ADP Portal https://portal.adp.com/public/index.htm, within 30 days after your retirement date. After you retire you will see a link on your benefits page in the ADP Portal that will allow you to enroll in retiree benefits—this link is NOT available prior to your retirement date.

( Retirees and dependents age 65 and older are required to obtain supplemental medical coverage through AON Retiree Health Exchange)

Benedirect Account: Set up a Benedirect Account after your retirement date. Go to https://cobra.adp.com/public/login/index.html, then click on “First Time User” to register for an account. Benedirect allows you to review your benefit payments and to change your auto debit information. The required method of payment is auto draft from your bank account.

Submit these documents (available from the GSU Benefits Office) to Human Resources- Benefits (Main Campus) at least 30 days prior to your retirement date.

✓ USG Alternate Financial Contact - In the event we are not able to reach you regarding payment of your benefits, please indicate an alternate contact.
USG Auto Debit Authorization - ADP Services will draft your premiums from a “designated” account by or on the 7th day of each month. The auto debit ensures that you remain current and avoid cancellation of benefits.

Tobacco Use Certification Form - Indicate tobacco use status for yourself and dependents over age 18

Minnesota Life Beneficiary Designation - Basic Life Insurance is maintained by USG for all retirees

Medicare Cards: Submit a copy of Medicare Card of retiree and/or spouse to Benefits Office- Main Campus upon receipt.

How to Reach Us

U.S. Mail: Human Resources- Benefits Office, P.O. Box 3982, Atlanta, GA 30302 – 3982

Email: benefits@gsu.edu

Main Phone: (404)413-3330

Main Fax: (404)413-335