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

**Prepare to Retire**

- Review the **University System of Georgia, “Definition of a USG Retiree”** Policy 8.2.8.2 online- [http://www.usg.edu/policymanual/section8/C224/#p8.2.8_retirement](http://www.usg.edu/policymanual/section8/C224/#p8.2.8_retirement) to confirm that you meet the eligibility criteria.

- 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](http://www.fidelity.com), [TIAA-CREF](http://www.tiaa-cref.org), and [VALIC](http://www.valic.com)

- 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/](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.

Pre-65 Retirees & Dependents
Retirees and dependents remain on the USG health, Dental, Vision and Life plans. Please contact the OneUSG Connect-Benefits Call Center at 1-844-587-4236 or visit connect-benefits.usg.edu and on the USG Faculty & Staff Portal home page, under MANAGE MY BENEFITS, click the USG Retirees and COBRA Participants box for information about billing and payment to continue your retiree benefits.

Age 65 & Older Retirees & Dependents
Dental, Vision and Life Insurance is provided through the USG. Please contact the OneUSG Connect-Benefits Call Center at 1-844-587-4236 or on the web visit connect-benefits.usg.edu and on the USG Faculty & Staff Portal home page, under MANAGE MY BENEFITS, click the USG Retirees and COBRA Participants box for information about billing and payment to continue your retiree benefits.

Retirees and dependents are required to obtain supplemental medical coverage through AON Retiree Health Exchange. If you are not already enrolled in Medicare Part A & B you must obtain coverage to be eligible for retiree healthcare. To enroll in Medicare Part B, an Employers Form must be completed and signed by the Benefits Office and taken to your local Social Security Office. Please call the Benefits Office when you are ready to apply for Medicare Part B so that the form can be prepared for you. Please see the links below for more information.

- Preparing for Retirement Healthcare Benefits
- What you Need to Know Before Selecting a Prescription Drug Plan – For Medicare Eligible Retirees

To contact the AON Retiree Health Exchange please call 1-866-212-5052 or visit https://retiree.aon.com/usg

How to Reach Us

GSU Benefits Office, P.O. Box 3982, Atlanta, GA 30302 – 3982, Email: benefits@gsu.edu

Phone: (404)413-3330, Fax: (404)413-3335

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