



# Thinking of Retiring?



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# Introduction

This information is being provided to help you with the retirement process. You will find eligibility information; checklists, enrollment forms and lots of general information here that should help make the process a little easier.

If you have any questions, payroll would be happy to help explain any of the sections included in this packet. You can contact me:

- Email: [kthomas@tahomasd.us](mailto:kthomas@tahomasd.us)
- Phone: (425) 413-3437.

You are encouraged to call the sources of this information for details in completing all of your necessary paperwork.

When you make the decision to retire, please contact Human Resources for the correct documentation needed. If you plan to retire and are eligible for retirement benefits, please mark the box “Retirement” and provide the exact date you would like your retirement to be.

If you are interested in SEBB Continuation Coverage (COBRA) when you retire please contact Cheryl Matava-Benefit Specialist for rates and application information. Please review the Retirement and Continuation Coverage on the Tahoma website at

[https://www.tahomasd.us/for\\_staff/t\\_s\\_d\\_staff\\_benefits/retirement](https://www.tahomasd.us/for_staff/t_s_d_staff_benefits/retirement)

[https://www.tahomasd.us/for\\_staff/t\\_s\\_d\\_staff\\_benefits/s\\_e\\_b\\_b\\_continuation\\_coverage\\_c\\_o\\_b\\_r\\_a](https://www.tahomasd.us/for_staff/t_s_d_staff_benefits/s_e_b_b_continuation_coverage_c_o_b_r_a)

## **Congratulations!**

# Retirement Planning Checklist

The earlier you begin retirement planning, the more successful your retirement will be. If you are within two years of retirement, this list of steps will help you set your final retirement plans in place.

## 2 years prior to retirement

- Sign up for a retirement seminar, if you have not attended one in the last five years. LEOFF and WSPRS Plan 1 benefit information is no longer offered at our seminars. For retirement planning assistance, please contact a Retirement Services Analyst at 1 800-547-6657
- Create an online estimate or call a Retirement Services Analyst for a written estimate and to discuss retirement planning.
- Use online account access to check the accuracy of your service credit. If you find information you think is incorrect, send us an e-mail or contact us by phone or mail. We will work with you to research the problem and make a correction, if necessary.
- Plan to pay off optional bills/restorations.
- Evaluate the option to purchase service credit when you retire.
- Consider the “catch-up” options for DCP and/or other employer-sponsored programs.
- Review options for health care coverage after retirement.

## 1 year prior to retirement

- Sign up for a retirement seminar, if you have not attended one in the last five years. LEOFF and WSPRS Plan 1 benefit information is no longer offered at our seminars. For retirement planning assistance, please contact a Retirement Services Analyst.
- Use online account access to check the accuracy of your service credit. If you find information you think is incorrect, send us an e-mail or contact us by phone or mail. We will work with you to research the problem and make a correction, if necessary.
- Call a Retirement Services Analyst for a written estimate and retirement packet.
- Use the online estimator with DRS.
- Review options for health care coverage after retirement.
- Consider seeking professional retirement planning advice.
- Plan to pay off optional bills/restorations.
- Contact the Social Security Administration to determine your eligibility date and request an estimate of benefits, if applicable. The toll-free number is 1-800-772-1213 or TTY 1-800-325-0778.

### 6 months prior to retirement

- Call DRS for a retirement packet, if you haven't already done so.
- Work with your financial planner, if you have one, to finalize your retirement choices.
- If you're retiring from the Teachers' Retirement System, submit your retirement application and other forms.
- Use online account access to check the accuracy of your service credit. If you find information you think is incorrect, send us an e-mail or contact us by phone or mail. We will work with you to research the problem and make a correction, if necessary.
- Ask your employer about continued health coverage. If you are covered by the Public Employees Benefits Board (PEBB) program, or will be after you retire, contact PEBB Benefit Services at 1-800-200-1004.
- Contact the Social Security Administration about applying for your Social Security retirement benefit and Medicare. (If eligible for Medicare, you and/or your covered dependents must enroll in Medicare Parts A and B to enroll in PEBB plans when you retire.) The toll-free number is 1-800-772-1213 or TTY 1-800-325-0778.

### 30-60 days prior to retirement

- Make sure your optional bills are fully paid.
- Send your retirement application and other forms to DRS.
- If you're eligible for PEBB health care coverage, send your PEBB retiree coverage election form, a copy of your Medicare I.D. card showing enrollment in Medicare Part A and B (if entitled), and the first month's health coverage premium (if not using pension deduction) to the Health Care Authority.
- If your employer participates in the Deferred Compensation Program (DCP), consider calling DCP at 1-888-327-5596 about deferring your annual leave cash out.

### At Retirement

- Verify that the retirement information on your benefit letter is correct.
- Contact DRS if you do not receive your payment by the last working day of the month in which you retire, or a couple of days after.
- Make sure the deductions on your remittance advice are correct. For questions about PEBB health plan premium deductions, call PEBB Benefit Services at 1-800-200-1004. For non-PEBB insurance, IRS, or other deductions, call DRS.

# Department of Retirement

**Washington State Department of Retirement Systems**

**(DRS)**

**[www.drs.wa.gov](http://www.drs.wa.gov)**

**Toll-free 1-800-547-6657**

# How Career Transitions Affect Your Retirement Accounts and Health Care Coverage



## How Career Transitions Affect your Health Care Coverage and your Retirement Accounts

If you leave or change jobs, you will have choices to make about your health care coverage, retirement and Deferred Compensation Program (DCP) accounts. The information below can help you make informed decisions.

### Health care questions and answers:

**1) What is the deadline to submit your application to the Public Employees Benefits Board (PEBB) for retiree/Plan 3 health care coverage?**

You have 60 days to submit an application to enroll in or defer PEBB coverage after your employer paid or continuous COBRA coverage ends. If you do not submit an application, you lose your rights to enroll in the PEBB retiree health coverage program. Returning to work may allow you to re-establish eligibility.

**2) How do I know if I am eligible for PEBB retiree/Plan 3 health care coverage?**

To confirm your eligibility and/or to request an insurance packet, call 800-200-1004 or 360-725-0440 in the Olympia area. For more information, go to [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov)

### Retirement questions and answers:

**3) What happens to my retirement account if I leave my job?**

You have three options. You can:

- Retire (if you are eligible) and begin receiving your benefit; or
- Leave your money in your account until you are eligible to retire; or
- Withdraw your account balance.

The choice is yours. Your own unique circumstances should guide your decision. Factors to consider include:

- How close you are to retirement;
- If you plan to return to a position covered by the same retirement plan; and
- What other sources of income or savings are available to you.

**4) When am I eligible to retire and collect a monthly benefit payment?**

If you are 55 or older you may be eligible. Plan 1 members with 30 or more service credit years can retire at any age. You can review the requirements for your retirement system (PERS, TRS, etc.) and plan (1, 2 or 3) on the DRS website ([www.drs.wa.gov](http://www.drs.wa.gov)). Our member page provides handbooks and brochures for each plan with details about when you can retire and any reductions or restrictions that may apply.

## 5) Why would I want to leave money in my retirement account?

### **Plan 1 and Plan 2 members**

After you meet age and length of service requirements, you will be entitled to monthly benefit payments for your lifetime. The money in your account will continue to earn interest until you retire or withdraw at a later date.

### **Plan 3 members**

If you leave money in your defined contribution account, it will continue to be based on the performance of your investments while you maintain control of your investment choices.

## 6) What happens if I withdraw the money in my retirement account?

In Plan 1 and 2, withdrawing your money means you are no longer eligible to receive a retirement benefit. If you're a Plan 3 member, you can withdraw money from your defined contribution account and still receive a monthly benefit when you are eligible to retire.

## 7) What happens to my retirement account if or when I return to work in a public service position?

If your new position is covered by one of the state's retirement plans, the choices you made when you left employment will determine the answer:

- If you retired – you may be able to stop your benefit and return to membership or work limited hours without affecting your benefit. Contact us to discuss your options.
- If you left money in your retirement account – you will begin contributing to your retirement account again.
- If you were in Plan 1 or 2 and withdrew your money – you will begin contributing to your retirement account again and you may repay the money you withdrew, plus interest, to restore your service credit. Increasing service credit could increase your benefit when you retire. Plan 3 members don't lose service credit when they withdraw their defined contribution account.

## 8) What are the options for my DCP account?

If you retire or leave your public sector job – you can leave your money in your DCP account or choose to receive some or all of your account balance.

If you continue public employment – you can continue, increase, reduce or stop your contributions. In some limited circumstances, the Internal Revenue Service allows for hardship withdrawals while you are still employed. Contact DCP at 800-547-6657 if you want to know more about your options.

## 9) Where can I get help if I have additional questions?

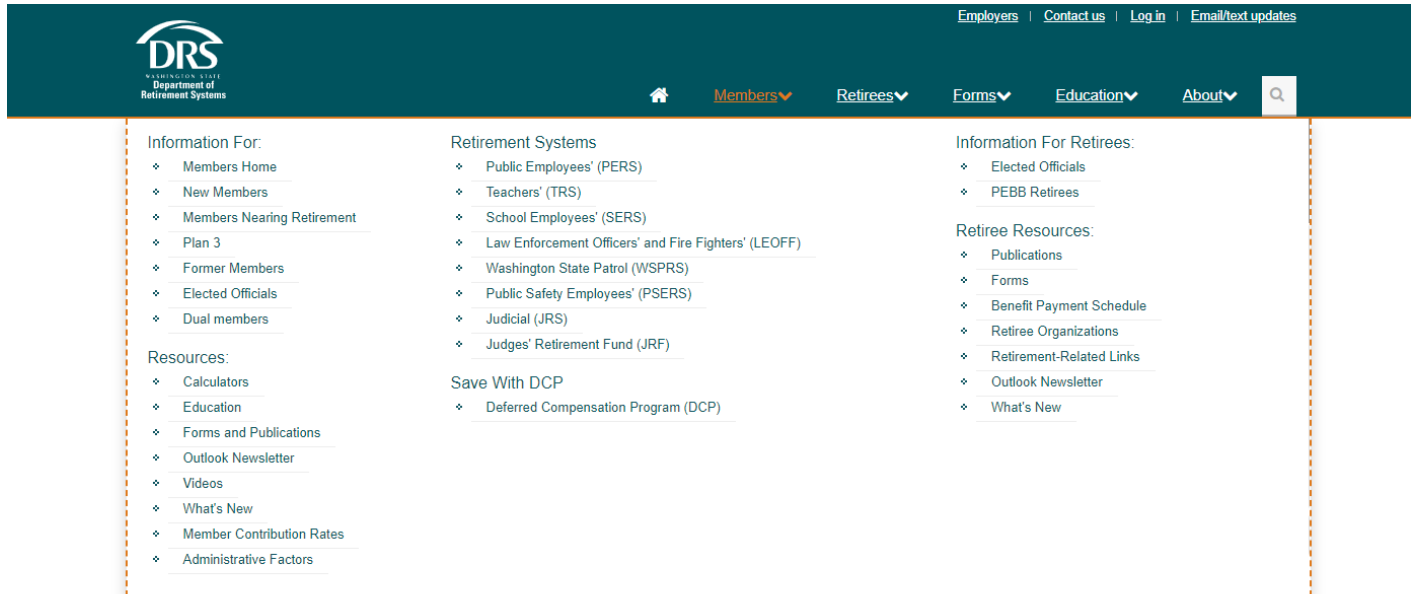
**Online:** The DRS website ([www.drs.wa.gov](http://www.drs.wa.gov)) is an excellent resource for information on your retirement and DCP accounts. Access your account information 24/7, use our online calculators and review publications about your plan, system and DCP account.

**By phone:** Reach us at 360-664-7000 (Olympia area) or 800-547-6657 (toll free).

**In person:** To discuss your account in person, please visit us at our Tumwater office.

Regardless of the choices you make about your retirement account, please be sure to keep your address and beneficiary information current.





The screenshot shows the top navigation bar of the Washington State Department of Retirement Systems (DRS) website. The header is dark teal with the DRS logo on the left and navigation links on the right: Employers, Contact us, Log in, and Email/text updates. Below the header is a secondary navigation bar with a home icon, and dropdown menus for Members, Retirees, Forms, Education, and About. A search icon is also present. The main content area is enclosed in a dashed orange border and contains three columns of links. The first column lists 'Information For:' (Members Home, New Members, Members Nearing Retirement, Plan 3, Former Members, Elected Officials, Dual members) and 'Resources:' (Calculators, Education, Forms and Publications, Outlook Newsletter, Videos, What's New, Member Contribution Rates, Administrative Factors). The second column lists 'Retirement Systems' (Public Employees' (PERS), Teachers' (TRS), School Employees' (SERS), Law Enforcement Officers' and Fire Fighters' (LEOFF), Washington State Patrol (WSPRS), Public Safety Employees' (PSERS), Judicial (JRS), Judges' Retirement Fund (JRF)) and 'Save With DCP' (Deferred Compensation Program (DCP)). The third column lists 'Information For Retirees:' (Elected Officials, PEBB Retirees) and 'Retiree Resources:' (Publications, Forms, Benefit Payment Schedule, Retiree Organizations, Retirement-Related Links, Outlook Newsletter, What's New).



### Getting Started

Are you new to public service in Washington? You have choices to make. [Decide now](#)



### DCP - The Way to Save

The Deferred Compensation Program supplements your retirement with tax-deferred savings. [See how](#)



### Nearing Retirement

If retirement is just around the corner, we want to help you along the way. [Learn more](#)

# DRS Website Tools – Retirees

Employers | Contact us | Log in | Email/text updates

DRS  
WASHINGTON STATE  
Department of  
Retirement Systems

Home Members Retirees Forms Education About

Information For:

- Retirees Home
- Elected Officials
- PEBB Retirees

Resources:

- Calculators
- Forms and Publications
- Benefit Payment Schedule
- Retiree Organizations
- Retirement-Related Links
- Outlook Newsletter
- What's New

Learn More About

- Adjusted Minimum Benefit
- Administrative Factors
- Cost of Living Adjustments
- What to do when a death occurs
- Working after retirement

Voluntary Programs

- Deferred Compensation Program (DCP)

annuities

Email/text updates

What's New



## Getting Started

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## DCP - The Way to Save

The Deferred Compensation Program supplements your retirement with tax-deferred savings. [See how](#)



## Nearing Retirement

If retirement is just around the corner, we want to help you along the way. [Learn more](#)

# Public Employee Benefits Board

**(PEBB)**

**[www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov)**

**Forms: [www.pebb.hca.wa.gov/forms.html](http://www.pebb.hca.wa.gov/forms.html)**

**More plan information can be found at  
<https://www.hca.wa.gov/employee-retiree-benefits/retirees>**

**PO BOX 42684**

**Olympia, WA 98504**

**1-800-200-1004**

**Fax (360) 923-2608**

## Leaving School District Employment Health Insurance Options

As a school district or educational service district employee, you may be eligible for PEBB retiree health insurance. Please review these materials to familiarize yourself with procedures to enroll now or protect this benefit for your future enrollment.

PEBB provides a quality, comprehensive insurance package for school district and educational service district retirees. Your school district or educational service district employer has been contributing to a fund that subsidizes the premiums for PEBB retiree insurance so PEBB may be a good value for you.

There are three general eligibility requirements to receive PEBB retiree health insurance:

- You must enroll or defer coverage no later than 60 days after your employer-paid or COBRA coverage ends. If you do not submit an application to enroll in or defer coverage within the 60 day window, you lose all rights to enroll in the PEBB Program in the future. To regain eligibility you would have to return to work in a PEBB benefits eligible position.
- You must be vested in a Washington state-sponsored retirement plan.
- You must receive a monthly retirement plan payment or a lump sum payment (if Department of Retirement Systems (DRS) determines the monthly payment is below the minimum payment that can be paid), with one exception. Plan 3 members do not have to receive a retirement plan payment but must meet the age and length of service requirements.

Depending on your situation, you may be able to enroll in PEBB retiree health insurance now or take action to protect your eligibility for future enrollment.

**NOTE: If you are enrolling in a spouse's retiree medical coverage you cannot defer coverage for the future, unless the retiree is enrolled in the federal retiree plan. If you go to your spouse's retiree medical insurance you will not be allowed to use the State's insurance plan.**

### Important Requirements to Remember

- You have **60 days** after the date your employer or continuous COBRA coverage ends to enroll in or defer (postpone) PEBB retiree coverage. If you don't complete and submit the ***Retiree Coverage Election Form*** within the required timeframe you could lose your right to enroll.
- If entitled, you and/or your dependent(s) must enroll in both Medicare Part A and Part B to qualify for PEBB retiree coverage.

### What Benefits are Included

As an eligible retired public employee, you can apply for [medical](#) and [dental](#) coverage through the PEBB program. In some instances, retiree term life insurance is also available.

### How do I Enroll

Enrolling is simple. Just follow this timeline:

|  |  |
|--|--|
| <b>About 90 days before you retire</b>                     | Contact the Social Security Administration to enroll in Medicare Parts A and B if you or any family members you wish to cover are entitled to Medicare either due to age (65) or disability.   |
| <b>60 days before you retire</b>                           | Request a packet. Call 1-800-200-1004 or 360-412-4200 in the Olympia area. You can also email us your <b>name</b> and <b>daytime phone number</b> at <a href="mailto:askpebb@hca.wa.gov">askpebb@hca.wa.gov</a> . We will need to call you and ask you a few questions.<br><br>We will send you a complete retiree insurance packet (including applications and all the information you need). |
| <b>Within 60 days from the date active employment ends</b> | Return your completed retiree application and/or any applicable forms to the <a href="#">Health Care Authority</a> .   |

### When do I Have to Enroll

You must complete an application to enroll in or defer PEBB retiree coverage within **60 days** after your active employment or continuous Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage ends. If you do not complete an application, you forfeit your right to future enrollment in the PEBB program. (Please see detailed information in the *Retiree Enrollment Guide*, included in the retiree insurance packet.)

### How Much Does It Cost?

Please look at rates in PEBB website with Medicare and without Medicare. Generally, rates change every January 1.

## How Do I Pay My Health Plan Premiums?

You can pay for your retiree medical and dental coverage through:

- Pension deductions. (The premium deduction for the current month comes out of your end-of-the-month pension check.)
- Automatic bank account withdrawals.
- Direct payment by personal check or money order payable to the Washington State Treasurer.
- Post-Employment Health Plan (PEHP) account reimbursements. You must contact Nationwide who invests your sick leave cash out for PEHP (1-877-677-3678) 8am to 11pm Eastern time, to set up your account and make reimbursement arrangements.

We will not enroll you until we receive your first month's premium payment. If you tell us on your enrollment form to have your premiums deducted from your monthly pension check, you do not need to send payment for your first month's premium.

## Who Can Answer My Questions?

|   |   |
|---|---|
| <b>About payments</b>   | <b>Call our Accounting Department at 1-800-200-1004.</b>  |
| <b>About a plan's providers, benefits, or formulary (a list of approved drugs that the plan will cover)</b> | <a href="#">Call the health plan directly.</a>  |
| <b>About eligibility, enrollment, or deferring your retiree coverage</b>                                    | Call us at 1-800-200-1004. This information is also available at <a href="http://www.pebb.hca.wa.gov/policy">www.pebb.hca.wa.gov/policy</a> . |

# PEHP / Sick Leave Cash out

## Sick Leave Cash out

Per Washington State RCW 28A.400.210, at the time of retirement from school district employment, you may be eligible to cash out your sick leave.

**PEHP Reimbursement Plan** - Your bargaining unit has voted in the PEHP Health Reimbursement Plan which allows your sick leave cash out to be tax-exempt. Your sick leave is cashed out at a ratio of 1 to 4 with the dollars being sent to Nationwide to be used for **out-of-pocket healthcare premiums**.

If you have any questions concerning the PEHP/Nationwide program, call 1-877-677-3678.

Please provide the Payroll Department with a copy of the letter you will receive from the Department of Retirement stating that you will be receiving benefits or a letter stating how many service credit years you have. The District needs to receive the letter within **90** days of your retirement date and will use this letter as verification of your retirement so we may release your sick leave dollars to PEHP/Nationwide. (The dollar amounts on the letter from the Department of Retirement are not needed and may be crossed out.) If you choose not to receive your monthly benefit from Department of Retirement you will need to ask them for a letter showing your service credit years. Please provide payroll a copy of this letter We will also need a hold harmless consent form and a release for us to send your information to Nationwide retirement to cashout your sick leave. These forms must be signed and returned to payroll before we can cash out your sick leave.

### **To be eligible to retire-**

**TRS Plan 1-** You are eligible to retire if you:

- Have at least 30 service credit years regardless of age,
- Are at least age 55 and have at least 25 service credit years, or
- Are age 60 or older and have at least five service credit years.

**TRS Plan 2-** You are eligible to retire with a full benefit

- At 65 if you have at least 5 years of service credit.
- Retirement before age 65 is considered an early retirement. If you have at least 20 years of service credit and are 55 or older, you can choose to retire early, but with a reduced benefit

**TRS PLAN 3-** You are vested in the plan when you have:

- Ten service credit years; or
- Five years of service credit and at least 12 of those months were earned after the age of 44; or
- Five service credit years earned in TRS Plan 2 before July 1, 1996.

**Once vested**, you are eligible to retire with a full benefit at 65 if you have at least five years of service credit. Retirement before 65 is considered an early retirement. If you have at least 10 years of service credit and are 55 or older, you can choose to retire early, but your benefit may be reduced.

**To be eligible to cash out sick leave upon separation without drawing a retirement benefit-**

**TRS Plan 1-** Have to be eligible to retire.

**TRS Plan 2-** Age 55 with 15 service credit years.

**TRS Plan 3-** Age 55 with 10 service credit years.



# Social Security

[www.ssa.gov](http://www.ssa.gov)

**1-800-772-1213**

## Online Resources

[www.ssa.gov/planners/about.htm](http://www.ssa.gov/planners/about.htm)

### Apply Online For Retirement Benefits

#### Boldly Go Online To Retire - It's So Easy!

Social Security offers an online retirement application that you can complete in as little as 15 minutes. It's so easy. Better yet, you can apply from the comfort of your home or office at a time most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

[Apply For Retirement](#)



#### Not ready to retire yet?

It's never too early to start planning. Use the [Retirement Estimator](#) to obtain immediate and personalized estimates of your future retirement benefit.

#### Questions About Our Online Application...

##### Who can use it?

You can file online if you:

- are at least 61 years and 9 months old;
- are **not** currently receiving benefits on your own Social Security record;
- have not already applied for retirement benefits; **and**
- want your benefits to start no more than 4 months in the future.



**Note:** We cannot process your application if you file for benefits more than four months in advance.



### **Important**

If you are within 4 months of age 65, your retirement application will include Medicare benefits. If you do not want to start receiving retirement benefits yet, you can use this application just to sign up for Medicare.

However, if you have a Health Savings Account (HSA) and/or health insurance based on employment, you may want to ask your personnel office or insurance company how signing up for Medicare will affect you.

### ▼ **How do I use it?**

Select the Apply for Retirement button above.

You'll go through a series of screens that will ask you questions about yourself, your family and your work.

If you get stuck on a question, you can skip it and go back later. When you get to the end of the application, we'll let you know if there are any questions you still need to answer.

Once you've answered all of the questions, just click on "Sign Now" to send your application to Social Security.



### **Note**

You may also have to mail or bring in some documents that we need to process your application.

### ▼ How does it make it easier to apply for benefits?

Our online application has number of features:

- **A Retirement Estimator** - gives you a personal estimate of how much your benefits will be at different ages and "stop work" dates.
- **Avoid trips to your Social Security office.** That saves you time and money.
- **Answer questions on your schedule** - you can start and stop the application without fear of losing any of the information you entered.
- **Chance to correct mistakes** - before you finish the application you'll be given a chance to go back and make corrections.
- **[More Info] links** - when you have trouble answering a question help is just a click away...
- **No need to mail in your application** - when you're finished, just click "Sign Now" to send your application to Social Security.

#### Note

You'll get a receipt for your online application that you can print and keep for your records. We'll also give you a confirmation number. Use that number to check the status of your application after you've applied.

### ▼ What happens after I apply?

Once we receive your application, we'll review it. After the review, we will contact you if we need more information or if we need to see your documents. We'll also let you know if...

- [you may be able to receive benefits on another person's record](#), such as your spouse.
- [other family members may be able to receive benefits](#) on your work record.

When we have all of the necessary information and documents, we'll process your application and send you a letter about our decision in the mail.

#### Note

If you applied online for just Medicare, you can still apply online for retirement benefits later on.

# Applying for Retirement Benefits

[www.ssa.gov/pgm/retirement.htm](http://www.ssa.gov/pgm/retirement.htm)



## Social Security

The Official Website of the U.S. Social Security Administration

FAQs | Login | Mail | Contact Us   

[Home](#) | [Retirement](#) | [Disability](#) | [Survivors](#) | [SSI](#) | [Medicare](#) | [Business Services](#)

### Apply Online For Retirement Benefits

Social Security offers an online retirement application that you can complete in as little as 15 minutes. It's so easy. Better yet, you can apply from the comfort of your home or office at a time most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

More...



### Learn About Retirement Benefits

- [Retirement publications](#)
- [Use our retirement planner](#)
- [Estimate your Social Security retirement benefits](#)
- [Estimate other potential benefits](#)
- [Find your full retirement age](#)
- [Benefits for your spouse](#)
- [Benefits for you as a spouse](#)

### If You Already Receive Retirement Benefits...

[Online Services](#) | [Important Information](#)

- [Get a replacement Medicare card](#)
- [Get or change a password \(Not available for SSI\)](#)
- [Check your Social Security information or benefits](#)  
See the contact, direct deposit, Medicare and payment information we have on file for you. (Password required)
- [Request a proof of income letter](#)  
Get a letter that verifies your Social Security benefit information. (Includes Medicare and SSI)
- [Get a Form 1099/1042S -- Social Security Benefit Statement](#)  
Replace the lost, damaged, or missing tax summary of your Social Security benefits for 2011. (Not available for SSI)
- [Change your address or telephone number](#)  
(Not available for SSI)
- [Change or sign up for direct deposit \(Password required\)](#)
- [Block electronic and automated telephone access to your personal information](#)
- [Select or change the way you receive information from Social Security if you are blind or visually impaired](#)

# Social Security – Get a Publication

[www.ssa.gov/pubs/index.html?topic=retirement](http://www.ssa.gov/pubs/index.html?topic=retirement)



## Social Security

The Official Website of the U.S. Social Security Administration

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Retirement
Disability
Survivors
SSI
Medicare
Business Services

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Search by **Topic**: 
Search by **Title** or **Number**:

| Title   | Number   | Date  | Audio |
|---|----------|-------|-------|
| Benefits For Children                               | 05-10085 | 06/11 | 🎧     |
| Government Pension Offset                           | 05-10007 | 03/11 | 🎧     |
| How To Apply Online For Retirement Benefits         | 05-10523 | 11/11 | 🎧     |
| How To Use The Online Retirement Estimator          | 05-10511 | 09/11 |       |
| How Work Affects Your Benefits                      | 05-10069 | 03/12 | 🎧     |
| Moving? Save Time--Change Your Address Online       | 05-10028 | 10/08 | 🎧     |
| Online Retirement Estimator                         | 05-10510 | 02/12 | 🎧     |
| Retire Online - It's So Easy!                       | 05-10522 | 02/12 |       |
| Retirement Benefits                                 | 05-10035 | 09/11 | 🎧     |
| Retirement Information For Medicare Beneficiaries   | 05-10529 | 12/09 | 🎧     |
| Social Security Demo: Online Retirement Application | 05-10691 | 06/09 |       |
| Social Security Demo: Online Retirement Planning    | 05-10658 | 06/10 |       |
| Social Security Retirement Planner                  |          |       |       |
| Special Payments After Retirement                   | 05-10063 | 01/12 |       |
| The "Notch" Provision                               | 05-10042 | 01/04 |       |

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## Other Things to Consider

[www.ssa.gov/retire2/otherthings.htm](http://www.ssa.gov/retire2/otherthings.htm)

### **What is the best age to start your benefits?**

The answer is that there is no one “best age” for everyone and ultimately, it is your choice. You should make an informed decision about when to apply for benefits based on your individual and family circumstances.

Your monthly benefit amount can differ substantially based on the age when you start receiving benefits. If you decide to start benefits:

- Before your full retirement age, your benefits will be smaller but you will receive it for a longer period of time
- At your full retirement age or later, you will receive a larger monthly benefit for a shorter period of time.

The amount you receive when you first get benefits sets the base for the amount you will receive for the rest of your life.

### **Are you still working?**

If you plan to continue working, there are limits on how much you can earn each year between age 62 and full retirement age and still get all your benefits.

Depending on the amount of your benefit and your earnings for the year, you may have to give up some of your benefits. If your earnings will be high, you may decide to wait until full retirement age to start your benefits.

Once you reach full retirement age, there is no limit on how much you can earn.

### **Reminders:**

- After you reach full retirement age, we recalculate your benefit amount to give you credit for any months in which you did not receive a benefit because of your earnings.
- When additional earnings appear on your record, we check whether they will increase your monthly benefit. If they do, we will send you a letter telling you your new benefit amount.
- You can apply for just Medicare at age 65 and start receiving Retirement Benefits at a later date.

# Medicare

[www.medicare.gov](http://www.medicare.gov)

**1-800-633-4227**

**1-800-MEDICARE**



## **What is Medicare?**

Medicare is health insurance for the following:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with **End-Stage Renal Disease (ESRD)** (permanent kidney failure requiring dialysis or a kidney transplant)

## **The Different Parts of Medicare**

Medicare **Part A** (Hospital Coverage)

- Helps cover inpatient care in hospitals
- Helps cover **skilled nursing facility, hospice, and home health care**

Medicare **Part B** (Medical Insurance)

- Helps cover doctors' and other health care providers' services, outpatient care, durable medical equipment, and home health care
- Helps cover some **preventive services** to help maintain your health and to keep certain illnesses from getting worse

Medicare **Part C** (also known as Medicare Advantage)

- Offers health plan options run by Medicare-approved private insurance companies
- Medicare Advantage Plans are a way to get the benefits and services covered under Part A and Part B
- Most Medicare Advantage Plans cover Medicare prescription drug coverage (Part D)
- Some Medicare Advantage Plans may include extra benefits for an extra cost

Medicare **Part D** (Medicare Prescription Drug Coverage)

- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs in the future
- Run by Medicare-approved private insurance companies



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