



CHECKLIST FOR RETIREMENT

12 MONTHS BEFORE YOU RETIRE

- ✓ ***Become Informed.*** Contact the appropriate retirement system and schedule an appointment to meet with a local field representative or attend one of the pre-retirement seminars offered.

New York State Employees' Retirement System

866-805-0990

www.osc.state.ny.us/retire

New York State Teachers' Retirement System

800-348-7298

www.nystrs.org

- ✓ ***Request a General Pension Estimate.*** By requesting a pension estimate from the appropriate retirement system, you are able to learn the approximate amount you can expect to receive monthly.
 - Claim and purchase (if required) credit for prior New York State public employment or military service.
 - Discuss the date of your retirement, last actual work date, and when you can expect to receive your first pension check.
- ✓ ***Review Your Union Contract or Terms and Conditions of Employment document.*** Review the document to determine the parameters of continuing your benefits into retirement.

6-9 MONTHS BEFORE YOU RETIRE

- ✓ ***Locate Proof of Your Birthdate.*** Proof of your birthdate is required before the retirement system will pay you a monthly benefit. The most common documents that are accepted are:
 - Birth Certificate
 - NY State Driver License issued on or after January 1, 2005
 - Marriage Certificate
 - Passport
 - Naturalization Papers

- ✓ **Contact the Social Security Administration.** Based upon your age and if applicable request an estimate of your Social Security retirement benefits.

- **If you and/or dependent spouse are age 65 upon retirement, you are required to enroll in Medicare Parts A and B.**

- ✓ **Determine Your Health Insurance Coverage.** Review your union contract or Terms and Conditions of Employment document and the NYSHIP General Information Booklet to determine your eligibility for health insurance coverage in retirement as well as if you will be required to pay a monthly premium. For any questions concerning your health coverage in retirement please contact:

Jodi Rivero
Benefits Coordinator
(914) 937-3820 x4509
jrivero@swboces.org

Alison Strauzer
Benefits Representative
(914) 937-3820 x4511
astrauzer@swboces.org

- ✓ **Contact Your Financial Advisor.** Review all your estimates and expenses with your financial advisor and prepare a retirement budget.

1-3 MONTHS BEFORE YOU RETIRE

- ✓ **Submit Application to Social Security Administration.** If applicable, submit your application for Social Security retirement benefits.
- ✓ **Submit Medicare Application to Social Security Administration.** If you and/or dependent spouse are age 65 and over, complete the necessary paperwork to enroll for Medicare Parts A & B as Medicare will now be your primary health insurance coverage.
- ✓ **Submit Final Application to Retirement System.** Submit all of the required forms to the appropriate retirement system via registered or certified mail. **Please note; the New York State Employee's Retirement System requires that an Application for Retirement be on file for at least 15 days before your retirement can become effective.**
- ✓ **Submit Written Notice of Retirement.** Submit written notice, with your signature, of retirement to your supervisor. Send a copy of that letter to the Director of Human Resources, Southern Westchester BOCES.
- ✓ **Submit Copy of Medicare ID Cards.** If age 65+, provide copy of Medicare ID card for you and/or dependent spouse to the Benefits office.

- ✓ **Submit Change of Address.** If you are moving upon retirement, please notify the Benefits office of your new address.
- ✓ **Print documents from WinCap Web.** You will no longer have access to WinCap Web starting the day after your retirement. If you may need copies of documents relating to your earnings (paychecks, W2) while employed by SWBOCES, we suggest you print these documents prior to your last day of work.

This Checklist is provided for informational purposes only and presents suggested timelines for various steps in the retirement process. You are encouraged to speak to your union representative (if you are a union member) for rights and obligations under any contract and a representative(s) of the retirement system you belong to for information regarding eligibility for and amounts of pension benefits. Nothing herein constitutes a promise or guarantee of eligibility for retirement benefits, whether under a collective bargaining agreement or the TRS/ERS.