** RETIREMENT Q & As**

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| **QUESTION** | | **ANSWER** |
| 1. Who do I contact with questions about retirement? | | For questions about retirement benefits, please contact Brittany Clark at [bclark@bartlettschools.org](mailto:bclark@bartlettschools.org).  For questions about your TCRS pension, please contact Charlton Gutierrez from RetireReadyTN at [**Charlton.Gutierrez@empower.com**](mailto:Charlton.Gutierrez@empower.com) or 901-623-6917. |
| 1. Can I still cover my spouse with medical insurance after he or she turns 65? | | You may cover your insured spouse after retirement, but because he or she is eligible for Medicare. The plan offered would be the Medicare Advantage plan, through United Health Care |
| 1. Will benefits be available if I move out of TN? | | Yes, the plan will provide benefits if the retiree should move outside of the Memphis area. |
| 1. Can my spouse continue MedBen if the retiree chooses to use another supplemental plan? | | No, if the retiree ‘waives’ the Medicare Advantage plan, then they are waiving coverage for all family members. |
| 1. If I take early retirement and choose not to draw my pension now, can I continue the insurance? | | No, if you do not draw your pension at the time you separate from BCS, then you are not retiring and therefore, not eligible to continue the insurance. You would be eligible for COBRA. |
| 1. If you are a 10-month employee and you plan to retire at end of school term, when does your medical insurance expire? | | The transition from active employee benefits to retiree is 09-01. The member’s last day of active coverage is 08-31. |
| 1. How do I make changes to my insurance after I retire? | | You will receive a letter from the Benefits Department each summer notifying you that you can make changes to your insurance plans at that time. You can also make changes throughout the year due to a qualifying event. |
| 1. What’s my retirement date? | | The retirement date is the day “After” your last worked day. |
| 1. How do I pay my insurance premiums when I retire? | | Your premiums are deducted from your TCRS check if you have enough to deduct. Otherwise, you will be manually billed by the Benefits Department each month starting for the month of September. |
| 1. Can I still use the clinic and pharmacy when I retire? | | All retirees on the Pre-65 retirement plan can use the clinic and pharmacy when they retire. However, retirees on the Post-65 plan cannot. |
| 1. What’s my retirement date? | The retirement date is the day “After your last worked day. | |
| 1. Which benefits can I continue at retirement? | You can continue your Medical, Dental and Vision insurance through BCS when you retire. BCS also offers a basic life insurance policy worth one times your annual salary that will never reduce or expire.  You can also reach out to American Fidelity and the Standard Group to port their products over. However, BCS does not take out payroll deductions for these products for retirees | |