

ECRCHS Employee Retirement Planning Checklist & Resources

“Supporting All ECRCHS Employees”

Revised January 13th, 2022

Dear Valued ECRCHS Employee,

Congratulations *on nearing your well-deserved retirement after a lifetime of dedicated service!*

The following Retirement Planning Checklist and List of Resources are provided to guide you through important steps and timelines that will help you transition from the world of work to the beginning of what we hope is a long and enjoyable retirement.

If you are 55 years of age or older, or if you are otherwise considering retiring from active service, we encourage you to make an appointment with our HR Staff to review the following steps and resources and to assist you as you prepare for your retirement. Again, Congratulations, and thank you for your service!

ECRCHS Human Resources Department

Retirement Planning Checklist + Timelines + Resources:

☐ **STEP 1** - Download and/or print a Copy of this Checklist (see attached "ECRCHS Employee Retirement Planning Checklist" below)

☐ **STEP 2** - Make an appointment with an HR Staff member to review this Checklist

☐ **STEP 3** - Review Information and Resources Regarding Eligibility for Retirement Benefits (available in HR Office)

Retiring Before Age 63:

Retiring Age 63+:

Employees Hired On or After July 1, 2018:

What retirement benefits are offered?

Who is covered if I am eligible for retirement benefits upon my retirement?

Are my children and/or other dependents covered under my retirement benefits plan?

☐ **STEP 4** - Enroll in Medicare Parts A and B if a Medicare-eligible Retiree

☐ **STEP 5** - Enroll in Dental and/or Vision Plan Coverage

☐ **STEP 6** - Learn About Whether or Not a Retiree Can Decline District Coverage(s)

☐ **STEP 7** - Review the following Resources:

1. Eligibility for Retirees - (web link or link to PDF "in progress")
2. Medicare Parts A, B, and D (Refer to "[Medicare and You](#)" booklet available from www.medicare.gov).
3. Health plans for Retirees 65+:
 - a. [SISC Retiree Group Medicare Plans \(RGMP\) \(65+\)](#)
 - b. [Blue Shield 65 Plus HMO Medicare Advantage](#)
 - c. [Companioncare Medicare Supplement Plan](#)
 - d. [Kaiser Senior Advantage \(KPSA\) Medicare Advantage Plan](#)

4. Health Plans for Retirees Under 65:

- a. Anthem Blue Cross (Full Network) PPO
 - i. Ret <65 (90-G.....)
 - ii. Ret<65 (80-G.....)
- b. California Care Anthem (Select Network) HMO
 - i. Ret<65 (\$10 OV, \$10 Rx) (High)
 - ii. Ret<65 (Value 30/40/500/day Select; Rx 200/10-35) (Low HMO)
- c. Kaiser Permanente
 - i. Ret<65 (\$10 OV, \$10 Rx) (High)
 - ii. Ret<65 (\$20 OV, \$10-30 (30) Rx) (Low)

☐ **STEP 8** - Submit all Applicable Forms and Paperwork on or before Due Dates (HR will assist you)

☐ **STEP 9** - Maintain copies of all submitted Forms and Paperwork for your records

☐ **STEP 10** - Review CalSTRS (<http://www.calstrs.com/>) or CalPERS (<https://www.calpers.ca.gov/>) Retirement Plans

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