

# Retirement Planning Checklist



## Have you contacted CALSTRS or CALPERS?

CALSTRS: 800-228-5453  CALPERS: 888-225-7377

It is recommended to contact CALPERS or CALSTRS to determine eligibility and to understand pension benefits.



## Social Security

- Contact Social Security Administration to review your anticipated Social Security benefit (if eligible).
- Attend Medicare 101 Workshop. Typically held in May and sponsored by Oxnard School District to learn more about coordination of retiree health benefits and Medicare.



## Retirement Date

- Identify or plan your retirement date.

Notify Human Resources of your retirement date by submitting [Resignation/Retirement Form](#)



## Review Your Retiree Insurance Options

- Eligibility Plan Options
- Risk Management will send a letter regarding eligibility requirements.
- Life Insurance Enrollment
- Life Insurance Beneficiary to contract for eligibility (if eligible)



## Do you have a District paid life insurance policy after retirement?

Make sure you have a beneficiary listed.



## Have you planned for Medicare premiums?

- It is the retiree's responsibility to enroll and pay for Medicare premiums
- Visit Medicare website [here](#) to see current costs
- Enroll in Medicare Parts A & B when first eligible, 3 months prior to your 65th birthday month
- Medicare must be effective the 1st of the month prior to your 65th birthday. (example: birthday February 1st, Medicare effective January 1st; birthday January 10th, Medicare effective January 1st)
- Provide a copy of the Medicare card to your school district. The same applies to your spouse/domestic partner
- Complete Anthem PPO+ Form or Kaiser Senior Advantage as applicable



## Are you or your spouse/domestic partner over age 65 after you plan on retiring?

Enroll in Medicare Part A and B three months prior to your retirement date and provide a copy to the District. Provide a copy of the Medicare card to your school district. The same applies to your spouse/domestic partner. If you qualify for District paid benefits:

Anthem PPO→ PPO+ Form needs to be completed and given to Risk Management (*if both retiree and spouse are over 65 and receiving District paid benefits*)

Kaiser→ Kaiser Senior Advantage Form needs to be completed (*if retiree or spouse are over 65 and receiving District paid benefits*)



## Have you moved?

- Keep your contact information (address, phone numbers, personal email address) up to date with Human Resources, Cal STRS and CalPERS to ensure you receive important plan and enrollment updates.

