

Certificated: How to Retire – Step-by-Step Guide

This guide is designed to help employees understand the retirement process, required forms, and important contract considerations.

Step 1: Confirm Retirement Eligibility

- Review your CalSTRS account for service credit and age eligibility.
- Schedule a counseling session with your retirement system.

Step 2: Review of Union Contract Guidelines

- Advance notice requirements
- Unused sick leave conversion
- Health benefits eligibility or vesting rules

Step 3: Submit Required Forms (Mandatory)

- Resignation Letter (attached)

Important: Your retirement will not be processed until this formal notice is received by Human Resources. Once your retirement has been submitted for Board approval, it cannot be rescinded.

Step 4: Health Benefits & Medicare

- Retiree health enrollment forms

Step 5: Final Payroll & Separation

- Confirm last day worked with the payroll department.
- Review final paycheck questions with payroll.
- All District property must be returned using the attached Employee Checkout Form.

Please follow the steps outlined on the form, including meeting with your site or department supervisor to return assigned District property. Human Resources will only collect employee badges.

Helpful Forms

- [CalSTRS Retirement Checklist](#)
- LTA Contract: Article 14 Pre-Retirement/Part-Time Employment
- LTA Contract: Appendix B Health Benefits
- Providence Referral (information only if age 65+)

Important Reminders

- Always review your union contract before submitting your retirement notice.
- Submit retirement paperwork at least 60–90 days in advance.
- Contact Human Resources if you need assistance.

HR Representative	Contact Information (310) 973-1300		Responsibilities
Liz Johnson	ext. 50061	liz_johnson@lawndalesd.net	Certificated
Kenia Guerra	ext. 50062	kenia_guerrapulido@lawndalesd.net	Management
Daisy Chavez	ext. 50042	daisy_chavez@lawndalesd.net	Classified (A - L)
Christian Beabes	ext. 50063	christian_beabes@lawndalesd.net	Classified (M - Z), RAP Classified
Brenda Blas	ext. 50164	brenda_blas@lawndalesd.net	Retirees, Benefits, Leaves
Jeanette Hurtado	ext. 50000	jeanette_hurtado@lawndalesd.net	Frontline Coordinator, Annual Notifications, Mandated Training

Board of Trustees Cathy Burris Bonnie J. Coronado Adim Morales Ann M. Phillips Shirley Rudolph

Administration Virginia Castro, J.D. *Superintendent* Howard Ho, Ed.D. *Assistant Superintendent Business Services* Tracy Pumilia, Ed.D. *Assistant Superintendent Educational Services* Lisa Cooper, Ed.D. *Assistant Superintendent Human Resources*

To: Human Resources**Date:** _____**From:** _____

This letter is to notify you that I hereby resign from my position as _____

_____ from the Lawndale Elementary School District.

The reason for my resignation is: _____

_____.

The effective date of my resignation is: _____.

I will turn in to my immediate supervisor all District property including keys and my ID badge on my last day of work. I will also complete and submit to the HR Office the required Employee Check Out form on my last day of work.

Yours truly,

Employee Signature_____
Work Location_____
Address_____
Phone #_____
Email address

Employees that terminate their services with the District or change positions/locations shall obtain clearance from their school site and/or departments as indicated below. Each step of this form must be completed before your final pay warrant can be released.

Employees are responsible for bringing this form to the appropriate departments listed below.

Step 1 | Employee Certification

I acknowledge that I will not receive my final pay warrant until the completion of this form. I understand that any future pay warrants that I may be entitled to will not be direct deposited. To ensure proper receipt of future W2's or other correspondence, my current mailing address is below.

Reason: Resignation/Retirement/Termination Leave of Absence/Layoff Reassignment/Work location change

Employee Name:		Work Location:	
Street Address:		City, State, Zip:	
Personal Email:		Phone Number:	
Signature:		Last Work Day:	

Employee type: Classified Certificated Management/Confidential SELPA

Step 2 | Principal and/or Director Certification

I certify and confirm that the above named employee has (check all that apply):

- Completed any necessary records/reports Turned in gate and/or cabinet key(s) Turned in laptop (with charger & bag)
 Turned in iPad Cell Phone: _____ Transfer Google Drive documents

Principal Name:		Principal Signature:		Date:	
-----------------	--	----------------------	--	-------	--

Employees that work under a department (Special Education, RAP, Preschool, Food Service) must obtain the Director's signature.

Director Name:		Director Signature:		Date:	
----------------	--	---------------------	--	-------	--

Step 3 | Human Resources Certification

Certification

I certify and confirm that I have notified the "new hire" email distribution list and the above named employee has:

- Turned in their I.D. Badge Been informed of retirement account options (CalSTRS, CalPERS, NBS)
 Been informed of COBRA and life insurance conversion rights (if applicable) Other: _____

HR Rep Name:		HR Rep Signature:		Date:	
--------------	--	-------------------	--	-------	--

Step 4 | Payroll Certification

I certify and confirm that the above named employee (check all that apply):

- Was provided a NBS withdraw form Does not have an outstanding balance due to the District Other: _____

Payroll: upon completion of this form, please return to Human Resources for filing.

Payroll Rep Name:		Payroll Rep Signature:		Date:	
-------------------	--	------------------------	--	-------	--

MEMBERS

Early career

Midcareer

Near retirement

Know your benefits

Near retirement checklist

Attend a webinar

Part-time educator

Job and life changes

Understand your benefits

Benefits planning services

Videos and webinars

Tools and FAQs

Calculators

Teacher profiles

Near retirement checklist

You're eligible to retire if you're age 55 with at least five years of service credit—or fewer, if you retire under the special circumstances of concurrent service retirement (or age 50 with at least 30 years of service credit if under CalSTRS 2% at 60).

Eligible for retirement

- Transfer eligible unused sick leave from a previous employer, if you have any, to your current employer.
- Sign up for a [CalSTRS and Your Retirement](#) group benefits planning session to receive personalized benefit estimates prepared by a CalSTRS benefits specialist.
- Submit the [Preretirement Election of an Option](#) form if you want to provide a lifetime monthly benefit to someone should you die before retirement.
- Make sure your one-time death benefit recipient information is current.
- Look for your [Learn and Discover: Near Retirement](#) booklet from us in the mail and learn about important considerations as you get closer to a well-earned retirement.
- Complete and submit your [Service Retirement Application](#) online using *myCalSTRS* for faster processing up to six months before your retirement date. If you have a complex application, you can still complete it online, then print, sign and mail or fax it to us.

At retirement

- Complete and submit your [Service Retirement Application](#) online using *myCalSTRS* for faster processing up to six months before your retirement date. If you have a complex application, you can still complete it online, then print, sign and mail or fax it to us.

What to consider before retirement

If you are nearing 50 or are within a few years of your projected retirement date, review your financial status to plan for your retirement.

Electing an option

To provide a lifetime monthly benefit to someone when you die, you can elect an option at retirement.

Log in to myCalSTRS

Access your CalSTRS information online, any time. Complete and submit forms, update your contact information and more.

CALSTRS

Visit a member service center

8 a.m. to 5 p.m.

Monday through Friday

800-228-5453

Privacy

Accessibility and certification

Bilingual services

Careers

Webinars



APPENDIX B HEALTH BENEFITS

ELIGIBLE UNIT MEMBERS

- B-1 Effective January 1, 2023, the District shall increase its contribution to the total aggregate pool towards medical health benefits for eligible District employees under Appendix B-1 by \$175,000.
- B-1.1 The District shall first allocate the funds from the health benefits pool to unit members who irrevocably waive available District fringe benefits coverage, to which they are eligible, for the full insurance year. For unit members hired on or before July 1, 2017, an amount of \$1,797.00 shall be provided for active eligible full-time District employees who have irrevocably waived available District fringe benefit coverage, to which they are eligible, for the full insurance year. For unit members hired after July 1, 2017, that amount shall be \$1,000.
- To qualify under B-1.1, the employee must: (a) demonstrate to the satisfaction of the District that the employee has fringe benefit insurance coverage provided by a plan of the employee's spouse; (b) provide evidence each year, no later than the annual enrollment period, that fringe benefit insurance coverage exists; and (c) sign a hold-harmless agreement with the District releasing the District from liability for selecting no District fringe benefit insurance coverage.
- B-1.2 The District shall next allocate funds from the health benefits pool toward the annual premium costs of individual-only HMO, PPO, and Kaiser medical plans for all unit members who have not waived benefit coverage.
- B-1.3 After the costs of coverage described in B-1.1 and B-1.2 have been deducted from the total aggregate District contribution pool, the District shall apportion the remaining funds equally as contributions to members opting for two-party and family medical plans.

ELIGIBLE RETIREES

- B-2 For the duration of this Agreement, a unit member who retires from the District between the age of 55 and 64 and has 15 full time equivalent years of paid service with the District shall be provided an annual contribution equivalent to the amount provided to active unit members as described in B-1.2.

B-2.1 A unit member must notify the District on the appropriate District form no later than June 1st of each year of continuing eligibility in order to qualify for continued coverage as provided herein.

B-2.2 To be eligible for retiree medical benefits, the unit member must be receiving health benefits under the District selected fringe benefit program during the insurance year immediately preceding retirement.

SPOUSES MEDICAL COVERAGE AT TIME OF RETIREMENT

B-3 Spouses of the unit member may be included in the medical plan provided they are on the plan at the time of retirement and premium costs are assumed by the retiree.

IRC SECTION 125 'PREMIUM-ONLY PLAN'

B-4 Effective the 1989-90 insurance year, the District shall implement an IRC Section 125 "premium-only plan" for unit members.

DENTAL/VISION/LIFE/DISABILITY

B-5 The District shall pay the premium cost for the same level of dental, vision, life and disability insurance for eligible unit members that was provided by the District as of the effective date of this Agreement (TA 5-5-05).

B-5.1 Extend current vision program to include one eyeglass frame and lenses per eligible unit member per year (TA 3-18-97)

B-5.2 Extend current Vision Service Plan (VSP) and Delta Dental programs to include eligible dependent coverage contingent upon the unit member paying the full premium cost through payroll deduction (TA 3-18-97).

Article 14 PRE-RETIREMENT/PART-TIME EMPLOYMENT

Certificated employees in the Lawndale School District may engage in part-time employment according to the following provisions:

- 14.1 Unit members on the pre-retirement part-time employment shall retain all rights, protections and privileges provided under the terms of the Agreement except as modified by this Article.
- 14.2 The employee must have reached the age of 55 to attain eligibility in the plan.
- 14.3 The employee must have been employed full-time in a position requiring certification for at least ten years, of which the immediately preceding five years were full-time employment, all in the Lawndale School District.
- 14.4 The option of part-time employment must be exercised at the request of the employee and can be revoked only with the mutual consent of the employer and the employee, except that such employees shall be subject to layoff and dismissal for cause according to the provisions of the Education Code.
- 14.5 The District and the employee shall pay their respective share of the employee's STRS contributions in an amount equal to the amount that would be contributed if the employee was in full-time status.
- 14.6 The employee shall be paid a salary which is the pro rata share of the salary he/she would be earning if he/she were full-time in the category of the part-time assignment but shall retain all other economic rights and benefits for which he/she makes the payments that would be required if he/she were full-time in the category of the part-time assignment.
- 14.7 The employee shall receive health benefits as provided in Section 53201 of the Government Code, in the same manner as a full-time employee.
- 14.8 The minimum part-time employment shall be the equivalent of one half of the number of days of service in a full-time position.
- 14.9 An employee may not participate in this retirement plan past the age of 70 years, or for more than five years, whichever comes first.
- 14.10 Once an employee has elected to be on a part-time status, such employee cannot return to a full-time employment status, except by consent of the Governing Board.

- 14.11 All employees who are on part-time employment status will accrue seniority on the same prorated basis as their employment proration.
- 14.12 The final determination as to how many employees and which employees will participate in this program and which form of part-time employment rest within the sole discretion of the Governing Board. The District has the right to reject all new applicants in any given year. However, the District's determination shall not be arbitrary or capricious.

Should the District find it necessary to choose between new applicants for participation in this program, the following criteria shall be applied to determine who is selected:

- 14.12.1 Legitimate identifiable educational needs of the District.
- 14.12.2 Availability of partner teacher, where applicable, with the appropriate credential and subject area or grade level experience as defined in Article 10.
- 14.12.3 Availability of a partner teacher, where applicable, who is compatible with the applicant.
- 14.12.4 Legal requirements, including credentials.
- 14.12.5 Identifiable skills and strengths.
- 14.13 When an employee serves a partial day under this program, the pro rata salary will be determined by using the fraction of instructional minutes taught compared to the instructional minutes in a full-time assignment at the same grade level. The part-time employee shall also be required to be on duty for the preparation period and to perform before and after school responsibilities on the same pro rata basis.

The normal day-to-day duties outside the classroom shall be contiguous to the instructional day of the employee. The employee may be required to perform noncontiguous duties or spend more than a pro rata amount of time in the case where fulltime employees are required by the District to serve non-contiguous time and in cases where it would be administratively impractical to prorate the time, such as during Back-to-School Night, or required staff meetings. Such duties shall be specified in the Pre-Retirement/Part-Time Employment Agreement between the District and the eligible unit member.



BROKER SERVICES

A Division of Corporation of Healthcare Marketing, Inc.

Meet

YOUR HEALTH PLAN ACCOUNT SPECIALIST!

When you partner with CHM Insurance Services, you get our commitment to provide agents with specialized knowledge and experience in Medicare to assist with your patient insurance needs. We have been partnering with Providence Health System for 12+ years and are continually dedicated to your growing needs. We are excited to share with you that not only do you have a dedicated Healthcare Insurance Specialist but we have added a team of service specialist to assist taking care of your physician practice/patient needs and questions.



Martha Gonzales
Health Plan Account Specialist

Mark your calendars - Annual Open Enrollment starts every October 15 – December 7.



855-466-1008 or 626-345-1994
martha@chmininsurance.com
CA LIC. **0B79057** • Agency Lic. **0G00859**

Contact Your Product Specialist
FOR ALL YOUR INSURANCE NEEDS!

(855) 466-1008

Licensed in California +25 States.

WWW.CHMININSURANCE.COM

Calling the number above will direct you to a licensed insurance agent. We do not offer every plan available in your area. Currently we represent 12+ organizations which offer 60+ plans/products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options. Not affiliated with or endorsed by the government or federal Medicare program.