Retirement Readiness Timeline
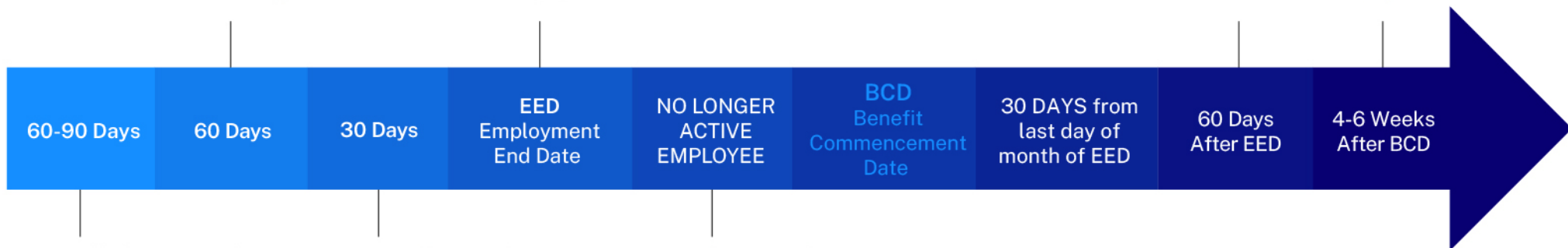

Sign up for Medicare (if applicable) and notify the Benefits Center.

Visit **hr.cop.com** > Life Events > I'm Turning 65 Or My Dependent Is Turning 65 for more details.

Employee or active health & welfare and life insurance benefits end the last day of the month of your Employment End Date.

Last day to enroll in COBRA coverage.

Retirement Plan benefit calculation finalized & payment received.

| 60-90 Days | 60 Days | 30 Days | EED Employment End Date | NO LONGER ACTIVE EMPLOYEE | BCD Benefit Commencement Date | 30 DAYS from last day of month of EED | 60 Days After EED | 4-6 Weeks After BCD |

Establish retirement date with supervisor.

Request Retirement Plan benefit commencement packet (Retirement Plan participants only).

Visit **hr.cop.com** > Retirement > Closed Heritage Plans for more details.

Review health & welfare and life insurance options.

Return all required Retirement Plan forms.

Full Savings Plan distribution available.

Legend:
- Retirement Plan
- Retiree Medical/Life
- Savings Plan