

## Retirement Benefits Checklist

- Check out the Retirement Considerations tab located here: [I'm Retiring](#)
- Establish your termination date with your supervisor and HRBP 60-90 days before your retirement date.
  - Your termination date equals the last day you are active with the company.
  - Make sure your home address is up to date.
    - Go to [Workday](#), click on your photo icon, view profile, then select Personal.
- Update your preferred W-2 delivery method here: [Tax Form](#).
  - If you choose to continue to receive via ground mail, no action is needed.
  - If you choose to receive via email, confirm here: [Tax Form](#)

**Health & Welfare:** Benefits end on the last day of the month on which termination date occurs.

- Review options for continued coverage and contact the Benefits Center with questions 60-90 days prior to your retirement date. Be sure to enroll by specified dates. For those who are not Medicare eligible, options include:
  - Enroll in continuation of coverage at [COBRA rates](#) typically for 18 months following a termination. Expect to receive the enrollment packet within 2 weeks after your termination date. Enroll within 60 days from your termination date by calling the Benefits Center at [800-622-5501](#).
  - If eligible, enroll in [Retiree Medical](#) (Pre-65 coverage/non-Medicare). Expect to receive enrollment information within 2 weeks after your termination date. Enroll within 30 days after active employee coverage ends. If you do not enroll initially, you may enroll during annual enrollment or if you have a qualifying status change (e.g., loss of coverage).
  - Enroll in the Health Insurance Marketplace. Visit [HealthCare.gov](#).
- If you are eligible for [Retiree Medical](#) and are Medicare eligible, please contact the Benefits Center at [800-622-5501](#) to disclose your Medicare eligible status.
  - Must be done at least 60 days prior to your termination date to avoid gaps in coverage.
  - Group Medicare Advantage (PPO) options are available through United Healthcare by calling [855-323-1665](#), you must have enrolled in Medicare parts A & B to be eligible.
- If eligible for Retiree Medical, you are also eligible to enroll in Retiree Dental through UnitedHealthcare by calling [800-996-7563](#). You can enroll any time after you retire. Other Retiree Dental benefits options are available. Please refer to the [Retiree Dental Benefits](#) for more information on the following options:
  - MetLife
  - United Healthcare
  - Health Insurance Marketplace

**Employee Life Insurance** coverage ends on the last day of the month in which your termination date occurs.

Review and update beneficiaries as needed by calling the Benefits Center at [800-622-5501](tel:800-622-5501).

Review and select options for continued coverage if desired and contact the Benefits Center with questions 60-90 days prior to your retirement date.

*Basic & Supplemental:*

- Employees eligible for Retiree Life Insurance should expect to receive an enrollment packet within 2 weeks of the termination date. You must enroll within 30 days after current coverage ends for coverage continuation.
- Those not eligible for Retiree Life Insurance or those age 65 and up at the time of the termination date will receive conversion notices within 2 weeks after coverage ends. Conversion to individual policies must be done within 31 days after active coverage ends if continued coverage is desired.

*Accidental Death & Dismemberment (AD&D) and Dependent Life Insurance:*

- Expect to receive conversion notices within two weeks after coverage ends. Conversion to individual policies must be done within 31 days after active coverage ends if continued coverage is desired.

**Health Savings Account (HSA)** contributions will depend on the type of medical coverage plan.

Review [I'm Leaving the Company](#) and follow up accordingly.

- If you select a qualified health plan through COBRA or Pre-65 Retiree Medical, you may continue HSA contributions. Note: If you enroll in Medicare or commence Social Security Retirement benefits, you are no longer eligible to contribute to an HSA.
- You will receive a letter from Bank of America (account custodian) explaining your next options.

**Flexible Savings Account (FSA)** coverage will end on the last day of the month in which your termination date occurs.

Follow expense and claims deadlines to ensure coverage.

- Expenses must be incurred by the end of the month in which your termination occurs.
- Claims must be filed by June 30 of the following year.
- If you expect to have eligible expenses past your termination date, you may be eligible to enroll in the COBRA Health Care FSA.
- Refer to the [I'm Leaving the Company](#) document for more information.

**For Retirement Plan participants only**

Initiate retirement process by requesting the benefit commencement packet through [Fidelity](#) or call [833-637-4015](tel:833-637-4015).

- Must be done at least 15 days prior to desired commencement date (and no more than 180 days before).

Return all required forms 30 days prior to benefit commencement date.

**Savings Plan participants**

Go to [Fidelity](#) or call [833-637-4015](tel:833-637-4015) if you wish to initiate account distributions, rollovers, discuss outstanding loan options, or for any other questions.

Check the [I'm Leaving the Company](#) document for information on other benefits including:

- Pay (Final Payroll/PTO/Short-term Disability/VCIP/RSU)
- Trailing Company Discretionary Contribution from the Savings Plan
- Stock Purchase Program

- Tuition Reimbursement
- Service Award