

# Retirement Planning Checklist

If you're thinking of retiring or have decided to retire from KCSOS, this information is provided to assist you with making the transition as smooth as possible. The checklist below will help guide you toward retirement by identifying the steps, timelines, and documents needed to complete the process.

## 1) The year before you plan to retire:

- Visit your retirement system's website to review your annual statement and learn about your benefits.
  - California Public Employees Retirement System (CalPERS): <https://my.calpers.ca.gov/>
  - California State Teachers' Retirement System (CalSTRS): [www.mycalstrs.com](http://www.mycalstrs.com)
- Schedule an appointment to attend a workshop, webinar, or individual appointment with a benefits specialist.
  - For an appointment in Bakersfield, call the appropriate number listed below:
    - CalPERS: 888-225-7377
    - CalSTRS: 800-228-5453
- Contact Human Resources at 661-636-4747 to determine:
  - Eligibility for office-provided medical benefits.
  - Rates for continuing medical benefits at your expense.
  - Rates for dental and vision coverage at the KCSOS group rate.
  - If any additional insurance you may have elected to purchase (i.e., supplemental life insurance) can be continued in retirement.

## 2) Three to six months before retirement:

- Submit your retirement application to CalSTRS/CalPERS:
  - CalPERS retirement applications are available on-line at [www.calpers.ca.gov](http://www.calpers.ca.gov).
  - CalSTRS retirement applications are available on-line at [www.calstrs.com](http://www.calstrs.com), or from the Special Services Department located at the Access Center, 1330 Truxtun Avenue, Bakersfield.
- Once your retirement application has been received by CalPERS/CalSTRS and you have a firm retirement date, you are required to submit your retirement letter to Human Resources [please provide at least two weeks' notice]:
  - Address your letter to the Superintendent. Submit the original to Human Resources and a copy to your immediate supervisor.

- HR will forward your letter to the Superintendent for her/his acceptance.
- Specify your last day of work and the first day of retirement [please note—the dates are not the same day].
- Contact Social Security to determine possible benefits and eligibility for Medicare. You can also contact HiCAP, a non-profit agency that helps people understand their Social Security and Medicare benefits.
  - Social Security: 800-772-1213  
[www.socialsecurity.gov](http://www.socialsecurity.gov)
  - HiCAP: 800-434-0222  
[www.cahealthadvocates.org](http://www.cahealthadvocates.org)

## 3) Two weeks to one month before retirement:

- Submit the portion of your retirement application requiring your employer's signature to Human Resources.
  - CalPERS: [No form required]
  - CalSTRS: Express Benefit Report
- Discuss with your supervisor/manager the status of current job duties/projects and tasks that need to be reassigned, and disposition of e-mail and network files.
- You will be contacted by Human Resources to arrange an exit interview during your last few weeks of work.

## 4) One week to one day before retirement:

- Return office property (electronics, keys and cardkeys) to your supervisor.
- Pack and remove all personal items from computer and work area.
- Delete or transfer your e-mail and computer files as instructed by your supervisor.
- Set up voicemail and e-mail automatic responses as directed by your supervisor.

## 5) Post-retirement

- Update your address with Human Resources, if necessary.