

## AFT Guild, Local 1931 Retiree Chapter

### Q & A

#### Steps, Timelines, and Paperwork

1. What are the steps to take and timelines to follow to ensure your timely retirement income?  
The four (4) steps and timelines listed below come from the San Diego Community College District's Benefits Office retirement packet entitled: *Steps to Retirement*.
  - (a) Throughout your career make sure your pay is correct and that your sick leave hours are accurate. You can review your service credits with CalSTRS and CalPERS on line and review your sick leave hours with your District's Retirement Reporting Office. These need to be accurate before you retire.
  - (b) At least 5 years before you retire attend an in-person CalSTRS or CalPERS retirement seminar.
  - (c) At least 6 months before you retire: confirm your years of service with your District, make an individual appointment with a CalSTRS or CalPERS counselor to see what your options are, and check your union Collective Bargaining Agreement about language for early retirement.
  - (d) At least 3 months before you retire: notify your supervisor of your plan to retire, complete the District's retirement forms and complete your CalSTRS or CalPERS forms.

We highly recommend having face-to-face meetings with your District's Benefits Office and CalSTRS or CalPERS. Prior to your meetings, make a list of your questions and concerns and address these in person, take good notes, and be sure that you completely understand your deadlines.

2. Before I retire, how much advance time do I need to fill out the separate paperwork for my District, CalSTRS, CalPERS, Medicare and Social Security? Your District has its own forms and deadlines and you can obtain those forms and deadlines from your District's Benefits Office. CalSTRS and CalPERS each have their own deadline and you need to find out what is the deadline. Follow these deadlines carefully. In addition, Medicare and Social Security also have deadlines which need to be followed.
3. How do I deal with all the paperwork? We recommend making blank copies of all of the paperwork that you have to fill out before you fill it out. This way you can review what type of information you will need to collect for the various types of paperwork from your District, CalSTRS, CalPERS, Social Security, and Medicare. Keep copies of everything you submit. We recommend that you organize your folders so that ALL of your written/oral communication is documented with copies and notes.
4. When should I submit my District's final Retirement Notice? You are the only person who decides your date of retirement. For your District paperwork, you will be asked to submit a signed Retirement Notice. We recommend that you submit your District's Retirement Notice at the latest date possible, because once you sign it and submit it, it is irrevocable.
5. Will my first paychecks be accurate? Generally speaking, your first paychecks from CalSTRS, CalPERS or Social Security will not be accurate because although these separate systems are in contact with

one another, there is a lag time in their communication. For example, after you retire, your District will need to report your sick leave hours and this will increase your retirement pay. Usually after about two or three months your retirement checks are accurate.

### Social Security, Medicare, and Medical Coverage

6. What do I do if I want to apply for Social Security? Prior to having a face-to-face meeting or a telephone appointment with Social Security, we recommend going online to the Social Security website and printing out the paperwork that applies to you. If you need to go to a Social Security Office, there are several smaller satellite offices that offer very good services.
7. What do I do if I want to enroll in Medicare? Be sure to discuss your Medicare options with your District's Benefits Office, as they have requirements about which parts of Medicare you need to enroll in after retirement. Most people age 65 or older are eligible to apply online for free Medicare hospital insurance (Part A) if they have worked and paid Medicare taxes long enough. You should sign up for Medicare hospital insurance (Part A) three months before your 65<sup>th</sup> birthday, whether or not you want to begin receiving retirement benefits. When you retire and if you are over age 65 you will need to enroll in Medicare Part B (Medical) and there is a monthly cost.
8. Will my medical coverage be a major part of my budget in retirement? In retirement your biggest decision and biggest expense will probably be your choice of medical, vision and dental coverage. Each individual and family will need to evaluate their choices based on their own situation. We recommend attending all of the possible workshops and making appointments with the various insurance providers so that you can gather information, ask particular questions, and collect data that will help you make a well-informed decision.
9. How do I decide which medical coverage to take into retirement? While you are still working, we suggest that you have your medical, vision, and dental needs addressed before you retire as you don't know what type of medical coverage you will have in your future retirement. We recommend having face-to-face meetings with each medical provider and then deciding which works best for you and your family. Also, speak with your retired colleagues and plan to attend the AFT Retiree Chapter workshop where presenters give specific information about retirement choices. After taking these steps, you will be more confident in making your medical coverage decisions.

### Joining the AFT Retiree Chapter

10. How do I join the AFT 1931 Retiree Chapter? We are an open, diverse, communicative, and action-oriented organization. To become a member, please fill out the attached form, along with a check for \$20 and mail it to our AFT Union Office. Once we receive your paperwork and dues, we will add you to our email membership list and keep you informed as to our upcoming social activities, informative programs, and luncheons.

In Unity,  
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