

Congratulations on your upcoming retirement!

This check list will assist you with completing the important steps as you make the transition to retirement.

Prepare to Retire

Review the **University System of Georgia, “Definition of a USG Retiree”** Policy 8.2.8.2 online- https://www.usg.edu/policymanual/section8/C224/#p8.2.8_retirement to confirm that you meet the eligibility criteria.

Teachers Retirement System (TRS Members only) - Schedule an appointment with a TRS Counselor at (404) 352-6500 at **least 6 months** prior to retiring. Members must submit an online retirement application at www.trsga.com. Online application must be completed **within 45 days** after the process has been initiated.

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Optional Retirement Plan (ORP Members only) - Schedule an appointment with an ORP Counselor (s) at **least 6 months prior** to retiring to review distribution options. [AIG Retirement Services](#), [Fidelity Investments](#), and [TIAA](#)

Social Security Benefits (available at age 62 or older) - Contact Social Security Administration at least 90 days before the date you want your benefits to start by visiting your local SSA office- <https://www.ssa.gov/> or phone 1-800-772-1213.

If you are Medicare Eligible at the time of your retirement - Review [the USG Retiree Checklist Preparing for Retirement Healthcare Benefits](#). Medicare Eligible retirees must have Medicare A and B coverage prior to retirement in order to have healthcare coverage in retirement.

Take Action (Before your Retire)

You are responsible for making sure the following items are taken care of:

Official Retirement Notification - Submit a written intent to retire letter to your department, direct Manager or Department Chair (at least 90- 120 days prior for FY -12 month Faculty and Staff; at least one semester prior for AY Faculty).

MSS Transaction - An MSS transaction (electronic Personnel Action) must be submitted by your Business Manager or HR Coordinator. This action provides formal notification to the Benefits Office of your upcoming retirement.

Age 65 & Older Employees & Dependents

Retirees and dependents are required to obtain supplemental medical coverage through AON Retiree Health Exchange. If you are not already enrolled in Medicare Part A & B you must obtain coverage to be eligible for retiree healthcare through AON. To enroll in Medicare Part B, an Employers Form must be completed and signed by the Benefits Office and taken to your local Social Security Office at least **90** days prior to your retirement date. Contact the Benefits Office for the CMS- L564 form.

Prepare for AON appointment by reviewing the [AON Retiree Transition Video](#) & [2019 AON Retiree Medicare Guide](#)

Complete the Clearance Process - Online- <https://hr.gsu.edu/service-centers/payroll/processes-and-procedures/#2> or manual process. Department will initiate and advise which process is used.

Retiree ID- Obtain a Retiree ID at the PantherCard Office.

Update - mailing/home address, telephone, and email through the [OneUSG Connect – Employee Self Service Portal](#) click on the **Personal Details** tab.

Flexible Spending Accounts - There is a 90-day grace period (after employment end date) to submit claims for services incurred before your employment end date. No card transactions after permitted after your termination date. To request a reimbursement, access your account online at www.mycdh.optumbank.com or contact Optum Bank 1-877-470-1771.

Health Savings Account – You may continue to use the funds in the account to pay eligible expenses until balance has exhausted. To access your account online at www.mycdh.optumbank.com or contact Optum Bank at 1-877-470-1771.

Benefits Continuation (After You Retire)

Meeting the retirement eligibility requirements under the University System allows you to continue benefits with USG contribution where applicable.

Contact- Benefits Office (404)413-3330 or email benefits@gsu.edu to request the Plan Administrator's authorization signature on vendor forms required to start the distribution of funds from **ORP/403b/457 account (s)**. Forms may be faxed to our confidential fax at (404)413-3324 or scanned to us at the email address given above. If you are faxing forms to us, please do not include SSN's on forms.

Pre-65 Retirees & Dependents

Retirees and dependents remain on the USG health, Dental, Vision and Life plans. Please contact the OneUSG Connect-Benefits Call Center at 1-844-587-4236 or visit connect-benefits.usg.edu and on the USG Faculty & Staff Portal home page, under MANAGE MY BENEFITS, click the USG Retirees box for information about billing and payment to continue your retiree benefits.

Age 65 & Older Retirees & Dependents

Dental, Vision and Life Insurance is provided through the USG. Please contact the OneUSG Connect-Benefits Call Center at 1-844-587-4236 or on the web visit connect-benefits.usg.edu and on the USG Faculty & Staff Portal home page, under MANAGE MY BENEFITS, click the USG Retirees box for information about billing and payment to continue your retiree benefits.

How to Reach Us

GSU Benefits Office, P.O. Box 3982, Atlanta, GA 30302 – 3982, Email: benefits@gsu.edu Phone: (404)413-3330, Fax: (404)413-3335
OneUSG Benefits Service Center 1-844-587-4236, [Email](#)