

# ARIZONA STATE RETIREMENT SYSTEM

a guide for participants

## Getting Ready to Retire from the University of Arizona



Human Resources

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## INTRODUCTION

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Congratulations on your upcoming retirement!

This handbook is designed to help you make important decisions and complete the steps for retiring from the University of Arizona. It includes information on the Arizona State Retirement System (ASRS), Social Security, Medicare, retiree health insurance options, University retiree programs, and the Retiree Accumulated Sick Leave Program.

**Remember:** At least 30 days before you retire, submit written notification of your retirement to your supervisor and departmental business office to ensure a smooth transition.

## TENURE AND CONTINUING STATUS

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In accordance with existing University policies, a tenured faculty member or professional with continuing status irrevocably relinquishes all status rights upon retirement.

## ASRS RETIREMENT CRITERIA

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There are several ways to meet retirement criteria under the ASRS plan. Detailed information is available on the ASRS website at [azasrs.gov](http://azasrs.gov).

### ASRS NORMAL RETIREMENT

The ASRS defines "normal retirement" based on a combination of your age and years of service. The requirements differ depending on your ASRS membership date. Retiring at normal retirement age provides you with the full monthly retirement pension.

#### Normal Retirement for employees with an ASRS membership date of June 30, 2011, or earlier

- At age 65; or
- At age 62 with 10 or more years of credited service; or
- At any combination of years of credited service and age totaling 80 points.

#### Normal Retirement for employees with an ASRS membership date of July 1, 2011, or later

- At age 65; or
- At age 62 with 10 or more years of credited service; or
- At age 60 with 25 or more years of credited service; or
- At age 55 with 30 or more years of credited service

### ASRS EARLY RETIREMENT

If you are at least 50 years of age and have five or more years of credited service, you are eligible for early retirement. With early retirement, the ASRS reduces the amount of your retirement benefit based on your age and years of service. This reduced benefit amount is effective for as long as you receive retirement benefits.



## THE MONTHLY RETIREMENT BENEFIT CALCULATION

Your ASRS monthly retirement benefit is determined by a formula with three multipliers:

$$\text{Monthly Benefit} = \text{Total Credited Service} \times \text{Graded Multiplier} \times \text{Average Monthly Compensation}$$

### Total Credited Service

This is the length of time you have been contributing to the ASRS, plus any service time you purchased that was credited to your account. For ASRS members before June 30, 2011, contributions began on your date of hire. For ASRS members after July 1, 2011, ASRS contributions began six months after your hire date.

### Graded Multiplier

This percentage is set by Arizona law, and is based on your total years of service at retirement.

Total Years of Service at Retirement	Graded Multiplier Percentage
0.00–19.99	2.10%
20.00–24.99	2.15%
25.00–29.99	2.20%
30.00 or more	2.30%

### Average Monthly Compensation

This figure is based on your salary during your last 120 months of service, and is calculated differently depending on your ASRS membership date and your salary history.

#### Employees with an ASRS membership date between January 1, 1984, and June 30, 2011

- ASRS averages your highest 36 consecutive months of salary.

#### Employees with an ASRS membership date on or after July 1, 2011

- ASRS averages your highest 60 consecutive months of salary.

#### Employees with an ASRS membership date before January 1, 1984

- ASRS calculates both the highest 36 consecutive months and 60 consecutive months of salary, and automatically provides you with the greater benefit amount.

## ESTIMATING YOUR ASRS RETIREMENT BENEFIT

If you create a myASRS account on [secure.azasrs.gov/web/Login.do](https://secure.azasrs.gov/web/Login.do), you can view your account history and estimated retirement benefits at different ages. General information is available at [azasrs.gov/content/estimate-your-benefits](https://azasrs.gov/content/estimate-your-benefits).

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## LEARNING ABOUT RETIREMENT

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We encourage you to attend these informational sessions in person or via webinar. Find schedules and useful tools to prepare for retirement at [azasrs.gov/content/member-education](https://azasrs.gov/content/member-education). ASRS representatives will also schedule individual meetings with members at their office. To schedule an appointment, log in to your myASRS account or visit [azasrs.gov/content/contact-us](https://azasrs.gov/content/contact-us).

**Destination in Sight – Presented by ASRS:** Attend this session three years before you retire to learn about your pension benefit, the annuity options, and whether you can afford to retire.

**Next Exit – Retirement – Presented by ASRS.** Six months before you retire, attend this session to finalize your retirement choices. You'll learn your options in applying for retirement, such as annuity options, health insurance, and returning to work after retirement. You also receive a customized benefit estimate and learn how to complete the online retirement application.

**Know Your Insurance – Presented by ASRS:** In this session, you will learn about the medical and dental insurance options ASRS offers and meet the network representatives. For Medicare-eligible retirees, ASRS offers a Medicare Advantage plan. Find additional information, including dates, in-person session locations, webinar options, and how to register, at [azasrs.gov/content/member-education](https://azasrs.gov/content/member-education).

**Preparing for Retirement – Presented by University of Arizona Human Resources:** This workshop covers retirement distributions, your retiree health insurance options offered by the Arizona Department of Administration and ASRS, Medicare and Social Security basics, the Retiree Accumulated Sick Leave Program, and Official University Retirement Status. You will receive email invitations when sessions are scheduled.

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## INITIATING YOUR ASRS RETIREMENT

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### YOUR CHOSEN ASRS RETIREMENT DATE

Your separation date with the University of Arizona and your ASRS retirement date cannot occur on the same day. Your ASRS retirement date may be as soon as the next calendar day after your University separation date. For example, if you end your University employment on June 30, your ASRS retirement date can be July 1, or any later date.

**IMPORTANT DEADLINE: Your ASRS retirement date cannot be more than 30 days after your University separation date, or you will not be eligible for certain retiree benefits.**

### APPLYING FOR YOUR PENSION ONLINE

You may submit your ASRS retirement application electronically to ASRS as early as six months prior to your University of Arizona separation date. Your retirement will not be effective until ASRS receives all the required forms. Visit [azasrs.gov](https://azasrs.gov) to log in and apply for your pension.

## SUPPLEMENTAL RETIREMENT PLANS

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If you have a Voluntary 403(b) Plan and/or 457 Deferred Compensation Plan account, contact your investment provider directly for information regarding distributions and rollovers.

### 403(b) Representatives

- **Fidelity Investments:** Nick Maly, 480-933-5315, [nicholas.maly@fmr.com](mailto:nicholas.maly@fmr.com), or C. J. Olsen, 208-400-0583, [cj.olsen@fmr.com](mailto:cj.olsen@fmr.com), or schedule an appointment online at [netbenefits.com/aus](https://netbenefits.com/aus) > Contact Us
- **TIAA:** Donn Fitch, 480-350-3209 [dfitch@tiaa.org](mailto:dfitch@tiaa.org), or Julie Flores 505-600-4326, [julie.flores@tiaa.org](mailto:julie.flores@tiaa.org), or schedule an appointment online at [tiaa.org/arizona](https://tiaa.org/arizona) > Request an appointment with an advisor today

### 457 Representative

- **Nationwide Investment Services:** Klark Krauter 800-796-9753 (for opening an account) or 520-262-0348 or [krautek@nationwide.com](mailto:krautek@nationwide.com)

## SOCIAL SECURITY AND MEDICARE BENEFITS

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Social Security and Medicare are US government programs subject to legislative change. This is a general overview to help you start exploring these programs.

### SOCIAL SECURITY BENEFITS

The amount of your monthly Social Security benefit depends on your age when you begin receiving the benefit. Generally, the older you are, the greater your monthly benefit. For more information the SSA can be reached at:

- 800-772-1213 (TTY 800-325-0778) or 3808 N. First Ave., Tucson, AZ 85719 (local office)

**Full Retirement Benefit:** If you were born in or before 1937, the retirement age for full Social Security benefits is 65. If you were born in 1938 or later, the normal retirement age for receiving full benefits ranges from 66 to 67. To determine when you are eligible to receive full Social Security benefits, visit the Social Security Administration website at [ssa.gov/planners/retire/retirechart.html](https://ssa.gov/planners/retire/retirechart.html).

**Early Retirement Benefit:** You may be eligible for an early retirement Social Security benefit at age 62. The monthly benefit for early retirement is less than the monthly benefit for full retirement.

### MEDICARE BENEFITS

Medicare is a four-part medical insurance program for individuals who are age 65 or older or disabled. For more information visit [Medicare.gov](https://www.Medicare.gov). You can also download a “Request for Employment Information” form to provide proof of prior creditable coverage. Portions of this form must be completed by the Division of Human Resources.

For personalized information and explanation of your options for Medicare benefits, phone 800-MEDICARE or the local Medicare agency:

- Pima Council on Aging 520-790-7262 or [pcoa.org/ways-we-help/medicare.html](https://pcoa.org/ways-we-help/medicare.html)

**Part A – Hospital Insurance:** After a deductible and co-insurance, Medicare Part A helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care. You do not have to pay a monthly premium for Part A if you (or your spouse) paid sufficient Medicare taxes while you were working. You can enroll in Medicare Part A at age 65, unless you wish to remain in the University’s high-deductible health plan until you retire..

**Part B – Medical Insurance:** After you pay a deductible and some co-insurance, Medicare Part B helps pay for medically necessary services like preventive services, doctors' services, outpatient care, home health services, and other medical services. You pay a monthly premium for Part B insurance, and the premium amount normally changes every January 1. You should sign up for Medicare Part B within 30 days of your retirement, unless you will be covered under a spouse’s qualifying group health plan. If your spouse is employed at the University or another Arizona state agency, contact Human Resources at 520-621-3660 for additional information and options.

**Part C – Medicare Advantage Plans:** A Medicare Advantage Plan functions like an HMO or PPO. Medicare Advantage Plans are offered by private insurance companies. Each Medicare Advantage Plan can charge different out-of-pocket costs and have different rules for how you access services (like whether you need a referral to see a specialist or if you have to go to in-network providers). These rules can change each year.

If you join a Medicare Advantage Plan, it will provide all of your Part A (Hospital) and Part B (Medical) coverage. It may offer extra coverage, such as vision, hearing, dental, or health and wellness programs. Most plans also include Medicare prescription drug coverage (Part D).

**Part D – Prescription Drug Coverage:** Part D helps pay for prescription drugs. To get Medicare prescription drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and drugs covered. Joining a Medicare prescription drug plan is voluntary, and you pay an additional monthly premium for the coverage.

## RETIREE HEALTH INSURANCE

As a State of Arizona retiree, you are eligible to participate in either the ADOA or ASRS retiree health insurance plans. You may also want to compare other options such as individual health plans, Medicare or other federal health plans, your spouse’s/partner’s group health plan, or a retiree group health plan with a previous employer.

Whereas the University offers health insurance to domestic partners of active employees, the State of Arizona does not recognize domestic partners as eligible dependents. Therefore, you will not be able to enroll a domestic partner in either the ADOA or ASRS retiree health insurance plans.

**If you (or your eligible dependent[s]) are Medicare eligible and are enrolling in the ADOA or ASRS retiree medical insurance plan, you (and all Medicare-eligible dependents) must enroll in both Medicare Part A and Part B.**

If your spouse is employed at the University or another Arizona state agency, contact the Division of Human Resources at 520-621-3660 for additional information and options.

## ADOA RETIREE HEALTH INSURANCE PLANS

**IMPORTANT DEADLINE: If you do not make a medical or dental election *within 30 calendar days* following your retirement date, you will permanently and irrevocably forfeit your option to enroll in any ADOA retiree health insurance plan.**

The ADOA retiree medical insurance plan is the Triple Choice Plan offered to active University employees. To view your current benefits as an active employee, go to UAccess Employee at [uaccess.arizona.edu](http://uaccess.arizona.edu) and select Employee/Manager Self Service > University Benefits. As a retiree, you pay the full retiree insurance premiums. You may pay by direct bill or have the health insurance premiums deducted from your monthly ASRS benefit income.

You may elect retiree medical and/or dental coverage. You may only elect retiree vision coverage in combination with medical or dental coverage.

If you are eligible for and enrolled in Medicare, it serves as your primary insurance coverage and pays your claims first. ADOA coverage is your secondary insurance and will be billed for amounts that Medicare does not pay. If you are not eligible for Medicare, ADOA coverage is your primary insurance coverage. For more information on primary and secondary coverage and payments, visit [medicare.gov/supplements-other-insurance](http://medicare.gov/supplements-other-insurance).

You may cancel your ADOA medical, dental, or vision insurance (or remove a dependent) at any time. You must submit a written request at least one month prior to the first day of the month of the desired change. Get more information about ADOA health insurance, including current rates and how to enroll, by visiting [benefitoptions.az.gov](http://benefitoptions.az.gov) or calling 800-304-3687.

## ASRS RETIREE HEALTH INSURANCE PLANS

**IMPORTANT DEADLINE: If you do not make an election *within 30 calendar days* following your retirement date, you will not be able to enroll in the ASRS plans until the next Open Enrollment period, unless you experience a Qualified Life Event during the plan year.**

ASRS offers retiree medical insurance and dental insurance (which includes vision coverage), as well as a Medicare Advantage plan for Medicare-eligible retirees. Detailed information on the ASRS retiree health insurance is available at [azasrs.gov/content/health-care](http://azasrs.gov/content/health-care). You can enroll in an ASRS plan online. For assistance, contact ASRS at 602-240-2000 or 800-621-3778. Premiums for health insurance are deducted from your monthly ASRS benefit income. If the insurance premium exceeds your retirement income, you will be billed directly.

You may cancel your medical or dental coverage (or remove a dependent) at any time. You must submit a written request at least one month prior to the first day of the month of the desired change.

### Health Insurance Premium Benefit for ASRS Participants

If you have at least five years of service in the ASRS, you are eligible for a Health Insurance Premium Benefit (subsidy) to offset some of the cost of retiree health insurance for yourself and your dependents. The amount of



the Premium Benefit is determined by your years of credited service, your Medicare eligibility, and the coverage in which you enroll. The Premium Benefit ranges from \$75 to \$260 per month and may be applied to retiree medical or dental coverage with either ADOA or ASRS. More information is available on the ASRS website at [azasrs.gov/content/health-care](https://azasrs.gov/content/health-care).

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## LIFE INSURANCE

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You may retain any group life insurance coverage that was in effect at the time you retired if you submit a written request **within 30 calendar days following your separation date**. To view your coverage as an active employee, go to UAccess Employee at [uaccess.arizona.edu](https://uaccess.arizona.edu) and select Employee/Manager Self Service > Benefits > Benefits Summary.

### SECURIAN LIFE INSURANCE – Policy #3468I

Your basic \$15,000 coverage and any Securian supplemental life insurance in which you were enrolled at the time of retirement can be converted or ported.

- **Converting** allows you to convert your group coverage to an individual whole life policy.
- **Porting** allows you to continue your (and your dependents') term life insurance coverage. You are only eligible for porting if you separate from University employment prior to your Social Security full retirement age.

The converted or ported coverage is issued without a medical examination. Contact Securian at 833-745-5517 for more information. If you wish to continue coverage, request an application form from Securian at 866-365-2374.

### THE HARTFORD LIFE INSURANCE – Policy #GP-066050

Aetna has been rebranded The Hartford. If you were enrolled in Aetna/The Hartford supplemental life insurance at the time of retirement, your coverage can be converted or ported.

- **Converting** allows you to convert your group coverage to an individual whole life policy.
- **Porting** allows you to continue your (and your dependents') existing group term life coverage.

The University also offers a group life insurance plan for retirees. In order to be eligible, you must have been enrolled in the Aetna/The Hartford supplemental life plan when you were an active employee.

The converted or ported coverage is issued without a medical examination, but your coverage is automatically reduced at age 70. To obtain information on the options available, contact Human Resources at [hrrsolutions@arizona.edu](mailto:hrrsolutions@arizona.edu) or 520-621-3660 for the required form.

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## OFFICIAL UNIVERSITY OF ARIZONA RETIREMENT STATUS

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The University offers specific privileges to retirees with Official University of Arizona Retirement Status. To qualify, you must meet **all** of the following requirements:

- Be considered in retirement status by receiving a distribution from any retirement program recognized by the State of Arizona.
- Be at least 50 years of age.
- Have completed five years of continuous, benefits-eligible employment in the Arizona University System (or approved leave of absence or long-term disability) immediately preceding retirement.
- Have not been terminated for cause by the University.

## PRIVILEGES

**Tuition Reduction:** If you are eligible for the Qualified Tuition Reduction or Domestic Partner Tuition Program at the time of your retirement, you may continue to be eligible under the same terms and fee schedules that applied to you as an active employee. Students must meet admission requirements. For details, visit [hr.arizona.edu/employees-affiliates/benefits/educational-benefits](http://hr.arizona.edu/employees-affiliates/benefits/educational-benefits).

**Free Parking Permit:** Contact Parking and Transportation Services at 520-626-7275 to obtain a retiree parking permit and more information on the defined retiree parking locations.

**Email Privileges:** You may retain your University email address as a CatMail account. Your employee email address will deactivate 60 days after you retire. Before you retire or during the 60-day grace period, log in to <https://account.arizona.edu/welcome> if you wish to retain a University email account.

**University of Arizona Retirees Association (UARA):** Membership fee is \$20 per year and includes a free e-newsletter. Call UARA at 520-626-6936 or visit [uara.arizona.edu](http://uara.arizona.edu) for more information.

### Other Privileges

- University Library loan privileges
- Discounts at University Bookstores and University Athletic events, CatCard, and membership at Campus Recreation

You may need your CatCard to receive some of these discounts and services. If you lose your CatCard, contact the CatCard Office at 520-626-9162 or visit [catcard.arizona.edu](http://catcard.arizona.edu).

## RETIREE ACCUMULATED SICK LEAVE PROGRAM

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Upon retirement, you may be eligible to receive partial payment for your accumulated sick leave balance through the RASL program. To be eligible, you must:

- have an accumulated sick leave balance of **500 or more** hours on the date of separation from employment, *and*
- establish a retirement date with ASRS **within 31 calendar days** after your separation date.

**PAYMENTS**

Your RASL benefit value is calculated by multiplying your hourly pay rate at the time of retirement by your number of unused sick leave hours multiplied by the percentages below.

500–749 hours	750–999 hours	1,000–1,500 hours
<b>25%</b>	<b>33%</b>	<b>50%</b>

Regular RASL payments are paid in three annual installments and are considered taxable income. You have the option to direct your first year’s RASL payment into a 457 Deferred Compensation Plan account to delay taxation. You must indicate this election on the application form.

The maximum total RASL benefit that you can receive is \$30,000, and the maximum number of sick leave hours that that you can be paid for is 1,500. Find your sick leave balance in UAccess Employee [uaccess.arizona.edu](http://uaccess.arizona.edu). Select Employee/Manager Self Service > Time > Leave/Comp Time.

**APPLYING**

To apply for the RASL program, complete and submit the following forms according to the deadlines listed. Submit the completed forms directly to the Division of Human Resources in the University Services Building, 888 N. Euclid Ave., Room 114. Human Resources will complete the employer sections and forward your forms to the GAO. **Please allow sufficient time for processing by Human Resources.**

RASL Program Forms are available at [gao.az.gov/payroll/rasl](http://gao.az.gov/payroll/rasl).

- RASL Program Application and Certification Form (GAO-SL-50)
- RASL University Employee Checklist
- IRS Form W-4 (withholding)
- Arizona Form A-4 (withholding)
- (Optional) Deferral Notification Form to direct your first year’s RASL payment to your 457 Deferred Compensation Plan account

<b>RASL - NOT ELECTING the 457 Deferred Compensation Plan</b>	
<b>Action</b>	<b>Deadline</b>
Establish a retirement date with ASRS.	Within 31 calendar days after your separation date.
Submit the four required forms above to Division of Human Resources.	GAO must receive within 180 calendar days after your separation date. Allow time for processing by Human Resources.

<b>RASL - ELECTING the 457 Deferred Compensation Plan</b>	
<b>Action</b>	<b>Deadline</b>
Contact Klark Krauter at Nationwide at 800-796-9753 to open a 457 account.	Prior to your separation date.

Submit a Deferred Compensation Notification form to Nationwide.	Prior to your separation date.
Establish a retirement date with ASRS.	Within 31 calendar days after your separation date.
Submit the remaining forms above to the Division of Human Resources.	GAO must receive within 30 calendar days after your separation date. Allow time for processing by Human Resources.

The RASL program is a state employee benefit administered by the ADOA General Accounting Office (GAO). Find additional information, including frequently asked questions, by visiting the GAO website at [gao.az.gov/payroll/rasl](http://gao.az.gov/payroll/rasl) or by calling 602-542-6222.

## RETURNING TO WORK AFTER RETIREMENT

**IMPORTANT: Returning to work for an ASRS employer could impact or interrupt your monthly retirement benefit, so be sure to contact ASRS at 800-621-3778 or 602-240-2000 before you decide to return to work for an Arizona state employer.**

ASRS restrictions governing return to work are encoded in the Arizona Revised Statutes and are subject to change by the Arizona state legislature. The main factor is you cannot work **for an ASRS employer** for more than 19 hours a week during the first 365 days after your retirement date. (There are no restrictions on working for a non-ASRS employer.)

1. Find information about your options and potential restrictions on the “Return to Work” page on the ASRS website at [azasrs.gov/content/return-work](http://azasrs.gov/content/return-work).
2. Discuss your current options with an ASRS representative.
3. If you decide to return to work at the University of Arizona, contact Human Resources (520-621-3660) regarding required return-to-work documents.

## FORMS

### ASRS Retirement Forms

Log into your [myASRS](#) account

1. ASRS Application for Retirement Benefit
2. Federal W4-P Tax Withholding Certificate for Pension or Annuity Payments
3. Arizona A4-P Annuitant’s Tax Withholding Form

### ASRS Health Insurance Enrollment Form

Online only: [azasrs.gov/content/online-health-insurance-enrollment](http://azasrs.gov/content/online-health-insurance-enrollment)

### Arizona Department of Administration Health Insurance Enrollment Form

1. State of Arizona Benefit Options Retiree/LTD Enrollment Form [benefitoptions.az.gov/forms](http://benefitoptions.az.gov/forms)

### Retiree Accumulated Sick Leave (RASL) Program Forms

1. RASL Program Application and Certification Form (GAO-SL-50) [gao.az.gov/payroll/rasl](http://gao.az.gov/payroll/rasl)
2. RASL University Employee Checklist [gao.az.gov/payroll/rasl](http://gao.az.gov/payroll/rasl)
3. IRS Form W -4 (withholding) [gao.az.gov/payroll/rasl](http://gao.az.gov/payroll/rasl)
4. Arizona Form A-4 (withholding) [gao.az.gov/payroll/rasl](http://gao.az.gov/payroll/rasl)
5. Deferral Notification Form to direct your first year’s RASL payment to your 457 Deferred Compensation Plan account (if applicable) [gao.az.gov/payroll/rasl](http://gao.az.gov/payroll/rasl)

**ASRS Return-to-Work Forms**

Log into your [myASRS](#) account.

1. ASRS Retiree Return to Work Form
2. ASRS Reimbursement of Medical and/or Dental Cost Form – Contact ASRS at 800-621-3778 to obtain

**SUMMARY OF RETIREMENT BENEFITS FOR ASRS MEMBERS**

BENEFIT	CONTACT INFORMATION	OTHER INFORMATION	TIME CRITICAL DEADLINES
<p><b>Medical Insurance</b>                      ADOA Benefit Options                      - <i>BCBS, UnitedHealthcare</i></p> <p style="text-align: center;"><b>OR</b></p> <p>ASRS Retiree Healthcare                      - <i>UnitedHealthcare</i></p>	<p><a href="#">ADOA</a>                      602-542-5008,                      Select Option 2                      800-304-3687,                      Select Option 2</p> <p><a href="#">ASRS</a>                      602-240-2000                      800-621-3778</p>	<p><b>ADOA Medical:</b> If you do not make an election of at least dental coverage within 30 days following retirement, you permanently and irrevocably forfeit the option to enroll.</p> <p><b>ASRS Medical:</b> If you do not make an election within 30 days following retirement, you will not be able to enroll until the next Open Enrollment unless you experience a Qualified Life Event.</p>	<p>30 days after retirement date</p>
<p><b>Dental Insurance</b>                      ADOA Benefit Options                      - <i>Delta Dental, Cigna DHMO</i></p> <p style="text-align: center;"><b>OR</b></p> <p>ASRS Retiree Healthcare                      - <i>Delta Dental, Cigna DHMO</i></p>	<p><a href="#">ADOA</a>                      602-542-5008,                      Select Option 2                      800-304-3687,                      Select Option 2</p> <p><a href="#">ASRS</a>                      602-240-2000                      800-621-3778</p>	<p><b>ADOA Dental:</b> If you do not make an election of at least dental coverage within 30 days following retirement, you permanently and irrevocably forfeit the option to enroll.</p> <p><b>ASRS Dental:</b> If you do not make an election within 30 days following retirement, you will not be able to enroll until the next Open Enrollment unless you experience a Qualified Life Event.</p>	<p>30 days after retirement date</p>



BENEFIT	CONTACT INFORMATION	OTHER INFORMATION	TIME CRITICAL DEADLINES
<p><b>Vision Insurance</b>                      ADOA Benefit Options                      - <i>Avesis</i>                      OR                      ASRS Retiree Healthcare                      - <i>Discount plans included with dental coverage</i></p>	<p><a href="#">ADOA</a>                      602-542-5008,                      Select Option 2                      800-304-3687,                      Select Option 2  <a href="#">ASRS</a>                      602-240-2000                      800-621-3778</p>	<p><b>ADOA Vision:</b> Must elect medical or dental to enroll.  <b>ASRS Vision:</b> Vision coverage is included in the dental plan.</p>	<p>30 days after retirement date</p>
<p><b>Supplemental Life Insurance</b>                      ADOA Benefit Options:                      - <i>Securian</i>                      University of Arizona sponsored plans:                      - <i>The Hartford</i>                      - <i>Reliastar</i></p>	<p><a href="#">Securian</a>                      866-365-2374</p> <p><b>The Hartford</b>                      800-523-5065  <a href="mailto:hrosolutions@arizona.edu">hrosolutions@arizona.edu</a></p> <p><a href="#">Reliastar</a>                      800-955-7736                      Ext. 3766</p>	<p>You may convert or port coverage. Dependent coverage is available.</p> <p>You may convert or port coverage. Dependent coverage is available.</p> <p>You may convert or port coverage.</p>	<p>30 days after separation date</p> <p>30 days after separation date</p> <p>30 days after separation date</p>
<p><b>Short-Term Disability</b></p>		<p>Not available to retirees</p>	
<p><b>Flexible Spending Account (FSA)</b>                      - <i>ASI</i></p>	<p><a href="#">ASI</a>                      800-659-3035</p>	<p><b>Health-Care FSA only:</b> You may elect COBRA to continue contributing on an after-tax basis through the end of the current plan year.                      If no COBRA, you may submit claims for expenses incurred prior to your retirement date, up to the amount you contributed before your retirement date.</p>	<p>60 days from date of COBRA notification letter</p>
<p><b>Retiree Accumulated Sick Leave Program</b>                      Administered by ADOA’s General Accounting Office</p>	<p><a href="#">Road Ahead website</a>                      520-621-3660  <a href="#">GAO website</a>                      602-542-5601</p>	<p>You must have a minimum of 500 sick hours. Pay particular attention to deadlines because the GAO strictly enforces them.</p>	<p>Open 457 before separation date.                      Apply for retirement within 31 days of separation.                      Submit RASL paperwork within 180 days.</p>

## CONTACT INFORMATION

<b>Arizona State Retirement System</b>		
Areas outside Phoenix	800-621-3778	<a href="http://azasrs.gov">azasrs.gov</a>
Phoenix	602-240-2000	
<b>State of Arizona Benefit Options</b> Benefits & Administrative office	602-542-5008, Opt 2 800-304-3687, Opt 2	Arizona Department Of Administration (ADOA) <a href="http://benefitoptions.az.gov">benefitoptions.az.gov</a>
<b>Health Insurance - ADOA</b>		
BCBS of Arizona	866-287-1980	<a href="http://benefitoptions.az.gov">benefitoptions.az.gov</a>
UnitedHealthcare	800-896-1067	
<b>Health Insurance - ASRS</b>		
UnitedHealthcare (with Medicare)	844-876-6161	<a href="http://uhretiree.com/asrs">uhretiree.com/asrs</a>
United Healthcare (pre-Medicare)	800-509-6729	<a href="http://myuhc.com">myuhc.com</a>
<b>Prescription Plans - ADOA</b>		
MedImpact (pre-Medicare)	888-648-6769	<a href="http://medimpact.com/plan/adoa">medimpact.com/plan/adoa</a>
Vibrant Rx (with Medicare)	844-826-3451	<a href="http://myvibrantrx.com/stateofaz">myvibrantrx.com/stateofaz</a>
<b>Dental Insurance - ADOA</b>		
Delta Dental	866-978-2839	<a href="http://deltadentalaz.com">deltadentalaz.com</a>
Cigna DHMO	800-968-7366	<a href="http://view.ceros.com/cigna/state-of-arizona/p/I">view.ceros.com/cigna/state-of-arizona/p/I</a>
<b>Dental Insurance - ASRS</b>		
Delta Dental	833-335-8201 Vision Discount: 866-246-9041	<a href="http://deltadentalaz.com/asrs">deltadentalaz.com/asrs</a> <a href="http://eyemedvisioncare.com/deltadental">eyemedvisioncare.com/deltadental</a>
Cigna DHMO	800-244-6224	<a href="http://cigna.com/asrs">cigna.com/asrs</a>
<b>Vision Insurance - ADOA</b>		
Avesis, Inc.	888-759-9772	<a href="http://avesis.com/arizona">avesis.com/arizona</a>
<b>ASI</b>		
Healthcare Flexible Spending	800-659-3035	<a href="http://asiflex.com">asiflex.com</a>
<b>Life Insurance</b>		
The Hartford	800-523-5065	
Securian	Claims: 833-745-5517; Porting/Conversion: 866-365-2374	<a href="http://lifebenefits.com/plandesign/Arizona">lifebenefits.com/plandesign/Arizona</a>
Reliastar	800-955-7736	<a href="http://ing-usa.com">ing-usa.com</a>

<b>403(b) Supplemental Retirement Plan</b>		
Fidelity Investments	800-343-0860	<a href="http://netbenefits.com/aus">netbenefits.com/aus</a>
Nick Maly	480-933-5315, <a href="mailto:nicholas.maly@fmr.com">nicholas.maly@fmr.com</a>	
C. J. Olsen	208-400-0583, <a href="mailto:cj.olsen@fmr.com">cj.olsen@fmr.com</a>	
<b>TIAA</b>		
TIAA	800-842-2252	<a href="http://tiaa.org/arizona">tiaa.org/arizona</a>
Julie Flores	505-600-4326, <a href="mailto:julie.flores@tiaa.org">julie.flores@tiaa.org</a>	
Donn Fitch	480-350-3209, <a href="mailto:dfitch@tiaa.org">dfitch@tiaa.org</a>	
<b>457 Supplemental Retirement Plan</b>		
Nationwide	800-796-9753	<a href="http://arizonadc.com/iApp/tcm/">arizonadc.com/iApp/tcm/</a>
Klark Krauter	520-262-0348	<a href="http://arizonadc/index.jsp">arizonadc/index.jsp</a>
<b>Medicare</b>		
Centers for Medicare & Medicaid	800-633-4227 (TTY 877-486-2048)	<a href="http://medicare.gov">medicare.gov</a>
Pima Council on Aging	520-790-7262; <a href="mailto:medicare@pcoa.org">medicare@pcoa.org</a>	<a href="http://pcoa.org/ways we help/medicare">pcoa.org/ways we help/medicare</a>
<b>Social Security</b>		
Social Security Administration	800-772-1213	<a href="http://ssa.gov">ssa.gov</a>
<b>Other Information</b>		
Division of Human Resources	520-621-3660	<a href="http://hr.arizona.edu">hr.arizona.edu</a>
Qualified Tuition Reduction & Domestic Partner Tuition Program	520-621-3232	Bursar's Office (billing) <a href="http://bursar.arizona.edu">bursar.arizona.edu</a>
	520-621-3660	Human Resources (approval) <a href="http://hr.arizona.edu">hr.arizona.edu</a>
UArizona Retirees Association	520-626-6936	<a href="http://uara.arizona.edu">uara.arizona.edu</a>
University Information Technology Services (UITS)	520-626-8324	<a href="http://uits.arizona.edu">uits.arizona.edu</a>
Parking and Transportation	520-626-7275	1117 E. 6th St. <a href="http://parking.arizona.edu">parking.arizona.edu</a>
Retiree Accumulated Sick Leave	602-542-6222	<a href="http://gao.az.gov/payroll/rasl">gao.az.gov/payroll/rasl</a>
CatCard Office	520-626-9162	<a href="http://catcard.arizona.edu">catcard.arizona.edu</a>
University Libraries	520-621-6406	<a href="http://new.library.arizona.edu/">new.library.arizona.edu/</a>

# Retirement Timeline and Checklist

## Six Months to One Year Prior to Retirement

- Attend an ASRS education session on getting ready to retire.
- Attend the Human Resources session “Preparing for Retirement.”

## Three to Six Months Prior to Retirement

- Attend the ASRS education session “Know Your Insurance.”
- Review ADOA and ASRS retiree health insurance options and determine whether to enroll in coverage.
- Meet with my tax advisor and/or financial planner to determine my tax liability and income sources after retirement.
- Apply for Social Security benefits and Medicare for myself and my spouse, if eligible.

## One Month Prior to Retirement

- Submit written notification of my retirement to my department.
- Confirm with my department that my termination will be processed based on my letter of resignation.
- Complete the ASRS Application for Retirement Benefit, Federal W4-P Tax Withholding Certificate for Pension or Annuity Payments, and the Arizona A4-P Annuitant’s Tax Withholding Form and submit directly to ASRS.
- Meet with the Deferred Compensation Plan 457 and/or Voluntary 403(b) Plan representative regarding my supplemental retirement plan(s) if applicable.
- If applicable, contact the Social Security Administration and Medicare to ensure that my applications were processed. Ensure that I have received my Medicare Card or a letter verifying the effective start date of insurance coverage. Ensure that I have received a letter from Social Security verifying the effective start date of my Social Security payments.
- Complete the application for my chosen (ADOA or ASRS) retiree health, dental and/or vision insurance.
- Contact my life insurance carrier directly for conversion or portability information.
- Consider electing COBRA for the Healthcare Flexible Spending Account.
- If eligible, apply for Retiree Accumulated Sick Leave (RASL). Contact Nationwide to open a 457 account if electing the Deferred Compensation option for my first RASL payment.
- If eligible for Official Retirement, opt in if I want to retain my email address.