

# RECOMMENDED STEPS BEFORE RETIREMENT

- Plan ahead at least six months to a year in advance of your retirement.
  - ❖ Contact your **retirement agency- CalPERS/ CalSTRS** to start your retirement application process. They will help you get a basic understanding and questions regarding your retirement benefits, such as:
    1. Learning how your pension is calculated.
    2. Can you set aside money for retirement in addition to your pension?
    3. What happens if you pass away or leave your employer before you retire?
    4. Importance of having a power of attorney on file
    5. Can you use sick leave to purchase service credit years?
    6. Learning how to run estimates to determine your retirement salary.
    7. Attend training and events posted on their websites.
    8. Videos and webinars

**CalPERS:** California Public Employees' Retirement System ([www.calpers.ca.gov](http://www.calpers.ca.gov)) 1-888-225-7377

**CalSTRS:** California State Teachers Retirement System ([www.calstrs.com](http://www.calstrs.com)) 1-800-228-5453

- Contact [Employment Services Department](#) to schedule an appointment with your HR Specialist to discuss your retirement. Once your retirement date is confirmed, you will be given a Retirement form to fill-out and submit. It is essential that you contact your site supervisor or manager to inform them of your retirement plans. The Retirement form will generate a retirement letter that will be sent to Assistant Superintendent of Personnel Services for approval. Employment Services will forward a copy of approved retirement letter to Employee Benefits Department for processing.
  - ❖ [Retirement form](#)
- Your Benefits Specialist will send you information regarding your retiree benefits which includes a worksheet that outlines your health options. If you are under the age 65 and have worked for the SCCOE for 10 years, the SCCOE will pay a percentage of your retiree medical benefits. This percentage is calculated based on your years of service and your bargaining unit. Schedule an appointment with your Benefits Specialist to discuss your retiree health benefits options or reach out for any questions you may have regarding your health benefit plans.