

## Pre-Retirement Checklist

### If you are considering retiring you should review the following:

- Have you met with your pension carrier to discuss payout options? The phone #s are listed on the reverse. You should notify your pension carrier in writing about your retirement, 30 to 90 days before your actual retirement date.
- Have you received an Estimate of your Social Security Benefit?
- Retiree Health Insurance
  - Have you met the requirements to continue health insurance in retirement? Your campus Human Resource Department will have complete information on this. You must make certain decisions about health insurance before you leave the payroll.
  - Have you calculated your Sick Leave Credit?
  - Have you considered selecting the Dual Annuitant Option allowing your spouse to use your sick leave credit after your death? Information is on the Sick Leave Credit form.
  - Did you know that if you qualify for the retiree New York State Health Insurance Program (NYSHIP) after retirement, that your prescription benefits will continue through your health insurance carrier?
- If you will be eligible for Medicare, have you considered how benefits will coordinate between Medicare and NYSHIP?
- Have you considered continuing UUP membership into retirement? Specific retirement benefits are only available with membership.
- Will you be continuing the NYSUT benefits that you have been purchasing? Premiums may be deducted from monthly pension checks or billed on a direct pay basis. Call NYSUT Member Benefits before you leave the payroll.
- Have you requested information on the many options you can purchase to continue dental coverage?
  - COBRA- This program can be purchased to continue your dental and vision with the same coverage as when you were working. The UUP Benefit Trust Fund will automatically send a COBRA contract to your address on record at the point your coverage ends. You have 60 days to enroll.
  - UUP Retiree Dental Plan- This Delta plan is available to UUP Retiree Members. You must enroll within 90 days after your retirement, or within 90 days after COBRA ends.
  - NYSUT Retiree Dental Plan- This plan is available to UUP Retiree Members and is administered by MetLife. Information will be included with your COBRA contract.
- Have you considered purchasing COBRA Vision benefits, continuing the same coverage as when you were working?
- Did you know that the Value Advantage Vision Care Program (a discount vision plan through Davis Vision) is included with UUP Retiree Membership? A voluntary retiree vision plan is also available.
- Have you noted the important telephone and web address listing on the reverse of this page? Please save.
- Did you know that you may contact UUP at 800-342-4206 if you have any questions or need additional information?

**Some of these items may have  
DEADLINES  
Please review carefully.**