

# Sacramento City Unified School District

## Pre-Retirement Guideline Information

### SCUSD STEPS TO SERVICE RETIREMENT

1. Approximately 4 months prior to your prospective retirement date, contact your Retirement System to discuss your pension and decide on an appropriate date of service retirement. Obtain an estimate of what your retirement benefit will be.
  - a. Public Employee Retirement System (CalPERS) at (888) 225-7377 or [www.calpers.ca.gov](http://www.calpers.ca.gov) or visit CalPERS at 400 Q street, Sacramento to speak with a counselor, or
  - b. State Teachers Retirement System (CalSTRS) at (800) 228-5453 or [www.calstrs.com](http://www.calstrs.com) or visit CalSTRS at 100 Waterfront Place, West Sacramento to set up an appointment with a counselor.
2. Once a date of service retirement has been determined, submit *Resignation/Retirement Form PSL-F008* to Human Resources and contact your Site/Department Administrator of your service retirement date. Note: You must use an actual work day as your last day of employment. Also, your last day of work and your first day of service retirement cannot be the same date. You must retire from your retirement system at least one day after your last day of work. (e.g., My last day of work with SCUSD is Thursday, June 13<sup>th</sup>, therefore my first day of service retirement is Friday, June 14<sup>th</sup>.)
3. Speak to a Benefits Technician to verify eligibility for lifetime benefits and to assist in determining your retirement benefits eligibility date. If you will be 65 or older when your retirement benefits become effective, you must have your Medicare in place by that date. Your Benefits Technician will complete an eligibility form for you to take to Social Security Administration to enroll in Medicare. PLEASE SEE "STEPS TO OBTAINING MEDICARE".
4. File a service retirement application with the applicable retirement system (Cal PERS or CalSTRS) no later than three months before your anticipated retirement date.
5. The Employee Compensation Department will receive notification of your retirement date from Human Resources. A Lead Technician will make any salary adjustment necessary to your final payroll check. The Lead Technician will also determine if any accrued vacation will need to be paid out the following month. If you have a large amount of accrued vacation, please speak to your financial advisor regarding the tax ramifications of a large vacation payout warrant.
6. At least two months before your retirement benefits go into effect, complete a Retiree Election Form with your Benefits Technician. If you are of Medicare age, you must have your Medicare card in hand when you complete this form.
7. CalPERS and CalSTRS have guidelines with respect to employment after retirement. Generally, you cannot work for any PERS or STRS agency until at least 180 days after your retirement date. This included substitute work. Please contact your retirement agency for more specific information.