

Getting Ready  
to Retire  
from the  
University of Arizona



To Dos:



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## **INTRODUCTION**

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Congratulations on your upcoming retirement!

This handbook has been designed to help you make important decisions and guide you through the steps necessary to retire from the University of Arizona. It includes information on Social Security, Medicare, retiree health insurance options, University retiree programs, and the Retiree Accumulated Sick Leave Program. Additional information is available on the Arizona State Retirement System website at <https://www.azasrs.gov/web/Home.do>.

## **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 AND UA RETIREMENT DATES**

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You have several opportunities to meet retirement criteria under the Arizona State Retirement System (ASRS) plan.

### **ASRS NORMAL RETIREMENT**

The Arizona State Retirement System (ASRS) defines Normal Retirement as a combination of your age and years of service. There are different requirements depending on your ASRS membership date. Retiring at Normal Retirement provides you with the full monthly retirement payment.

#### Normal Retirement dates 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 dates 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 with 5 or more years of credited service, you may retire before your normal retirement date. 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.

## ASRS LATE RETIREMENT

If you continue to work beyond your Normal Retirement date, you will accrue benefits equal to two percent of your average monthly salary for each additional year of work.

### YOUR CHOSEN ASRS RETIREMENT DATE

Your UA termination date and your ASRS retirement date cannot occur on the same day. Your ASRS retirement date may be as soon as the calendar day after your UA termination date. For example, if your UA termination date is June 30, your ASRS retirement date can be July 1, or any later date.

**IMPORTANT DEADLINE:** Your ASRS retirement date must be within 30 days following your UA termination date to be eligible for certain retiree benefits.

### CALCULATING YOUR MONTHLY RETIREMENT BENEFIT

Your ASRS monthly retirement benefit is determined by a multiplication formula with three components, the Total Credited Service, the Graded Multiplier, and the Average Monthly Compensation.

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

### TOTAL CREDITED SERVICE

This is the amount of time that you have worked for an ASRS employer and have contributed to the ASRS, plus any other service time you purchased that was credited to your account.

### 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 has different requirements dependent on your ASRS membership date and your salary during your last 120 months of service.

#### 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 36 consecutive months and the 60 consecutive months of salary, and automatically provides you with the greater benefit amount.

## **THE ASRS RETIREMENT BENEFIT ESTIMATOR**

Your annual ASRS statement provides general benefit estimates. In addition, the ASRS website features an online Retirement Benefit Estimator, where you can calculate your estimated retirement benefit.

<https://www.azasrs.gov/web/OnlineEstimators.do>

## **PREPARING FOR RETIREMENT**

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One year before you retire, you are encouraged to attend three helpful information sessions.

### **GETTING READY TO RETIRE – PRESENTED BY THE ARIZONA STATE RETIREMENT SYSTEM (ASRS)**

In this session, you will learn about your monthly retirement benefit, health insurance options offered by ASRS, return to work options and more. You will also receive a personal benefit estimate and assistance in completing retirement forms. Additional information, including dates and locations of the sessions and how to register, is available on the ASRS website at

<https://www.azasrs.gov/web/MemberEducation.do>.

### **KNOW YOUR INSURANCE – PRESENTED BY THE ARIZONA STATE RETIREMENT SYSTEM (ASRS)**

In this session, you will learn about the medical and dental insurance options offered by ASRS and meet the network representatives. Additional information, including dates and locations of the sessions and how to register, can be found on the ASRS website at

<https://www.azasrs.gov/web/MemberEducation.do>.

### **PREPARING FOR UNIVERSITY RETIREMENT – PRESENTED BY UA HUMAN RESOURCES**

In this session, you will learn about your options offered by the Arizona Department of Administration (ADOA) for continuation of medical, dental, and life insurance coverage, the Retiree Accumulated Sick Leave Program (RASL), and University retiree programs. To register, visit

[http://www.hr.arizona.edu/transitioning\\_employees](http://www.hr.arizona.edu/transitioning_employees).

The ASRS website has useful tools to help you prepare for retirement, such as the “Getting Ready to Retire Handbook.” <https://www.azasrs.gov/web/GettingReadyForRetirement.do>.

You may visit the ASRS office for an individual meeting with an ASRS representative.

7660 East Broadway Boulevard, Suite 108  
Tucson, AZ 85710-3775  
520.239.3100

3300 North Central Avenue  
Phoenix, AZ 85012-0250  
602.240.2000

## **INITIATING YOUR ASRS RETIREMENT**

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### **YOUR CHOSEN ASRS RETIREMENT DATE**

Your UA termination date and your ASRS retirement date cannot occur on the same day. Your ASRS retirement date may be as soon as the calendar day after your UA termination date. For example, if your UA termination date is June 30, your ASRS retirement date can be July 1 or any later date.

**IMPORTANT DEADLINE:** Your ASRS retirement date must be within 30 days following your UA termination date to be eligible for certain retiree benefits, including health insurance benefits and the Retiree Accumulated Sick Leave program.

### **NOTIFYING YOUR DEPARTMENT OF YOUR INTENT TO RETIRE**

You should submit written notification of your retirement at least 30 days prior to retiring so that necessary arrangements can be made for a smooth transition. Your department is required to generate your retirement transaction in the UAccess Employee system. This information is critical to ensure that you receive your final UA paycheck as planned, and to enable UA Human Resources to verify your termination date for ASRS.

### **SUBMITTING THE ENDING PAYROLL VERIFICATION FORM DIRECTLY TO UA HUMAN RESOURCES**

The ASRS Ending Payroll Verification Form is required before your retirement will be effective. This form is available on the ASRS website through the “Retirement Information Wizard.”

<https://www.azasrs.gov/web/GettingReadyForRetirement.do>.

You must complete Section 1 and submit this form to UA Human Resources no later than two weeks prior to your chosen ASRS retirement date. UA Human Resources will complete the rest of the form and submit it directly to ASRS.

UA Human Resources  
University Services Building, Ste. 114  
P.O. Box 210158  
888 N. Euclid Ave.  
Tucson, AZ 85721-0158  
Fax: 520.626.4749

### **SUBMITTING FORMS DIRECTLY TO ASRS**

Your ASRS retirement application and tax forms may be submitted to ASRS as early as six months prior to your UA retirement date. Your retirement will not be effective until ASRS receives all of these forms. These forms are available on the ASRS website through the “Retirement Information Wizard.”

<https://www.azasrs.gov/web/GettingReadyForRetirement.do>.

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

Mail these completed forms directly to ASRS:

PO Box 33910  
Phoenix, AZ 85067-3910

You can also hand deliver the completed forms to the ASRS Tucson office located at 7660 East Broadway, Suite 108.

## **SOCIAL SECURITY AND MEDICARE BENEFITS**

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Information about Social Security and Medicare benefits is subject to legislative change. This is a general overview to help you start exploring these programs, which are administered by the US government.

### **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 the amount of your monthly benefit.

### **FULL/NORMAL RETIREMENT BENEFIT**

If you were born in or before 1937, the retirement age for full/normal Social Security benefits is 65. If you were born in 1938 or later, the normal retirement age for receiving full/normal benefits is beyond age 65. To determine when you are eligible to receive full/normal Social Security benefits, visit the Social Security Administration website at <http://www.socialsecurity.gov/pubs/ageincrease.htm>.

### **EARLY RETIREMENT BENEFIT**

You may be eligible for an early retirement Social Security benefit at age 62. The monthly benefit for early retirement is generally less than the monthly benefit for full/normal retirement.

### **MEDICARE**

Medicare is a four-part medical insurance program primarily for individuals who are age 65 or older.

#### 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 usually do not have to pay a monthly premium for Part A because you (or your spouse) paid Medicare taxes while you were working. You are automatically enrolled in Medicare Part A.

#### Part B – Medical Insurance

After you pay a deductible and some co-insurance, Medicare Part B helps pay for medically-necessary services like doctors' services, outpatient care, home health services, and other medical services. Part B also covers some preventive services. You will pay a premium for Part B insurance, and this premium amount normally changes every January 1st. Once retired, you should sign up for Medicare Part B three months before your 65th birthday; however, if you will be covered under a spouse's group health plan you may be able to delay enrolling in Medicare

Part B. If your spouse is employed at the University or another Arizona state agency, contact UA Human Resources at 520.621.3662, option 3 for additional information and options.

#### Part C – Medicare Advantage Plans

A Medicare Advantage Plan (like an HMO or PPO) is another Medicare health plan choice you may have as part of Medicare. Medicare Advantage Plans are offered by private 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 only doctors, facilities, or suppliers that belong to the plan for non-emergency or non-urgent care). These rules can change each year.

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

#### Part D – Prescription Drug Coverage

Medicare 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.

The Social Security Administration (SSA) can provide you with personalized information and explain your options for Social Security benefits and Medicare benefits. The SSA will also provide you with a “Request for Employment” form when you enroll in Medicare to provide proof of prior creditable coverage. Portions of this form will need to be completed by UA Human Resources. Additional information can be found on the Social Security Administration’s website at [www.socialsecurity.gov/](http://www.socialsecurity.gov/) and the Medicare website at [www.medicare.gov](http://www.medicare.gov).

The SSA can be reached at 1.800.772.1213. The Southern Arizona regional office is located at 3500 North Campbell Avenue, Tucson, AZ 85719.

## **HEALTH INSURANCE**

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### **GENERAL INFORMATION**

The information below will describe the health plan options available to you as a UA retiree. You may also want to consider 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.

Upon retirement, you are eligible to participate in the health insurance plans of either the Arizona Department of Administration (ADOA) or the Arizona State Retirement System (ASRS). While the University does offer health insurance to the opposite-sex domestic partners of active employees, the State of Arizona does not recognize opposite-sex domestic partners as eligible dependents under the retiree health insurance plans. Therefore, you will not be able to enroll an opposite-sex 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, it is mandatory that the Medicare eligible participant enrolls in both Medicare Part A and Part B.**

If your spouse is employed at the University or another Arizona state agency, contact UA Human Resources at 520.621.3662, option 3 for additional information and options.

### **IMPORTANT DEADLINE**

*Enrollment in any ADOA or ASRS retiree medical, dental or vision plans must be made **within 30 calendar days** following your termination date.*

### **ARIZONA DEPARTMENT OF ADMINISTRATION (ADOA) RETIREE HEALTH INSURANCE PLANS**

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

The retiree health insurance plans offered by ADOA are the same plans offered to active UA employees. As a retiree, you are responsible for the full premium. To view your active employee benefits, go to UAccess Employee at [www.UAccess.arizona.edu](http://www.UAccess.arizona.edu) and select Employee/Manager Self Service > Self Service > Benefits > Benefits Summary.

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

If you are a retiree 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 it 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 <http://www.medicare.gov/Publications/Pubs/pdf/02179.pdf>.

You may cancel your ADOA health, dental and/or vision insurance (or remove a dependent) at any time. You must submit a written request at least one month prior to the first of the month of the desired change. Detailed information on health insurance offered by ADOA, including current rates, are available at <http://www.benefitoptions.az.gov> or by calling 800.304.3687.

You may enroll by completing an enrollment form located on the ADOA website at <http://www.benefitoptions.az.gov>.

### **ARIZONA STATE RETIREMENT SYSTEM RETIREE HEALTH INSURANCE PLANS**

**IMPORTANT DEADLINE:** *If you do not make an election **within 30 calendar days** following your termination date, you will not be able to enroll in the ASRS plans until the next Open Enrollment period or you experience a qualified life event during the plan year.*

ASRS offers retiree medical insurance (including vision coverage) and dental insurance. Detailed information on the ASRS retiree health insurance is available at <https://www.azasrs.gov/web/HealthInsurance.do>. To enroll in an ASRS plan, you must obtain an enrollment form by calling ASRS at 520.239.3100 or 800.621.3778. ASRS will explain the enrollment process to you.

You may cancel your medical and/or dental coverage (or remove a dependent) at any time. A written request to do so must be submitted prior to the first of the month of the desired change.

### **Health Insurance Premium Benefit for ASRS Participants**

If you have at least 5 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 you 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 are enrolled. The Premium Benefit ranges from \$50 to \$260 per month, and may be applied to either ADOA coverage or ASRS coverage. More information is available in the Health Insurance Enrollment Guide on the ASRS website at <https://www.azasrs.gov/web/HealthInsurance.do>.

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.

## **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 or financial advisor directly for information regarding distributions and rollovers.

Fidelity Investments: Damond Petersen 866.588.2612; Scott Thomas 480.263.1622

TIAA-CREF: Mark Largent 866.548.3705, ext. 457749

VALIC: Stephen Caine 520.405.5720

Nationwide Investment Services: Klark Krauter 520.262.0348

## **LIFE INSURANCE**

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

### **THE HARTFORD LIFE INSURANCE – Policy #395211**

Your basic \$15,000 of coverage and any Hartford supplemental life insurance in which you were enrolled at the time of retirement can be converted or ported. Porting allows you to continue your existing group term life insurance coverage. You must terminate employment prior to your Social Security Normal Retirement age to be eligible for porting. Converting allows you to convert your group coverage to an individual whole life policy.

The converted or ported coverage is issued without a medical examination. Contact Hartford at 1.877.320.0484 for more information. If you elect to continue coverage with Hartford after you retire, you will be asked to complete the coverage continuation form available at [http://groupbenefits.thehartford.com/servlet/Satellite?c=Page&cid=1150852416370&pagename=GBD\\_Sites%2FPage%2FGeneralPage](http://groupbenefits.thehartford.com/servlet/Satellite?c=Page&cid=1150852416370&pagename=GBD_Sites%2FPage%2FGeneralPage).

### **AETNA LIFE INSURANCE** – Policy #GP-066050

Your Aetna supplemental life insurance in which you were enrolled at the time of retirement can be converted or ported. Porting is an option that allows you to continue your existing group term life coverage. You also have the option to convert your group coverage to an individual whole life policy.

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

The converted, ported or retiree coverage is issued without a medical examination. Contact Aetna Life Insurance at 800.523.5065 for more information on the options available.

### **RELIASTAR LIFE INSURANCE**

You have two options to continue your existing Reliastar life insurance, either retaining term life insurance or converting to whole life insurance. Contact Reliastar directly at 1.800.955.7736 Ext. 3766.

Term life insurance: You may continue your existing coverage as term insurance for yourself, your spouse and/or children on a direct billing basis. Your coverage will continue to renew every three years, with a corresponding increase in premiums, until you reach age 72.

Whole life insurance: You may convert existing coverage for yourself, your spouse and/or your children to a whole life policy.

### **OFFICIAL UNIVERSITY OF ARIZONA RETIREMENT STATUS**

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To be eligible for many of the University's retiree programs, you must qualify for Official UA Retirement Status by meeting the following requirements:

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

UA retirees with Official UA Retirement Status are eligible for the following programs after retirement.

## 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 as active eligible employees. Students must meet admission requirements. For further details, visit [http://www.hr.arizona.edu/educational\\_benefits](http://www.hr.arizona.edu/educational_benefits).

## FREE PARKING PERMIT

Contact Parking and Transportation Services at 520.626.7275 for more information on the pre-defined retiree parking locations and to obtain a retiree parking permit.

## E-MAIL PRIVILEGES

Contact University Information Technology Services (UITS) at 520.621.2985 for additional information.

## UNIVERSITY OF ARIZONA RETIREES ASSOCIATION (UARA)

Membership fee is \$10 per year and includes a free newsletter, *Jubilación*. Please call the UARA office at 520.325.4366 or visit <http://uara.arizona.edu/> for more information.

## OTHER RETIREE PROGRAMS

- University Library loan privileges
- Discounts at UA Bookstores, season tickets for athletic events, and membership at the Student Union Recreation Center

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 <http://www.catcard.arizona.edu/>.

## RETIREE ACCUMULATED SICK LEAVE (RASL) PROGRAM

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The Retiree Accumulated Sick Leave (RASL) Program is maintained and administered by the Arizona Department of Administration's (ADOA) General Accounting Office (GAO). Upon retirement, you may be eligible to receive payment for your accumulated sick leave balance through the RASL program. Your sick leave balance is located in UAccess Employee <http://uaccess.arizona.edu/>. Select Employee/Manager Self Service > Self Service > Time Reporting > Report Time > Time Sheet. Select "Balances – Click to View" at the bottom of the page.

To be eligible for the RASL program, you must

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

Regular RASL payments are made by check, are considered taxable income, and are paid out in three annual installments. There is also an option to direct your first year's RASL payment into your 457 Deferred Compensation Plan account on a pre-tax basis. You must indicate your election on the

application form. The maximum total benefit that you can receive is \$30,000, and the maximum number of sick leave hours that you can be paid for is 1,500.

To apply for the RASL program, complete and submit these four forms according to the deadlines in the tables below. Submit the completed forms directly to the UA Payroll Office in the University Services Building, 888 N. Euclid Avenue, Room 402. The UA Payroll Office will complete the employer sections and forward your forms to the GAO. **Please allow sufficient time for processing by the UA Payroll Office.**

1. RASL Program Application and Certification Form (GAO-SL-50) ([http://www.gao.az.gov/publications/RASL/GAO-SL-50\\_041910.pdf](http://www.gao.az.gov/publications/RASL/GAO-SL-50_041910.pdf))
2. RASL University Employee Checklist ([http://www.gao.az.gov/publications/RASL/RASL\\_university\\_employee\\_checklist-041910.pdf](http://www.gao.az.gov/publications/RASL/RASL_university_employee_checklist-041910.pdf))
3. IRS Form W-4 (withholding) (<http://www.irs.gov/pub/irs-pdf/fw4.pdf?portlet=3>)
4. Arizona Form A-4 (withholding) (<http://www.azdor.gov/Forms/Withholding.aspx>)

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

<b>RASL - ELECTING the 457 Deferred Compensation Plan option</b>	
<b>Action</b>	<b>Deadline</b>
Contact Klark Krauter at Nationwide at 520.262.0348 to open a 457 account.	Prior to your termination date.
Submit a Deferred Compensation Notification form to Nationwide. The form can be found at <a href="http://www.gao.az.gov/rasl/default.asp">http://www.gao.az.gov/rasl/default.asp</a> .	Prior to your termination date.
Establish a retirement date with ASRS.	Within 31 calendar days after your termination.
Submit the four forms above to UA Payroll.	GAO must receive within 30 calendar days after your termination date. Allow time for processing by UA Payroll.

Additional information regarding the RASL program, including Frequently Asked Questions, is available at the GAO website <http://www.gao.az.gov/rasl/default.asp> or by calling 602.542.6222.

## **RETURNING TO WORK AFTER RETIREMENT**

**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 1.520.239.3100 before you decide to return to work.**

In general, you may return to work for an ASRS employer after retiring from the ASRS. ASRS rules governing return to work are subject to change in the Arizona Revised Statutes. The main factors that could affect your monthly retirement benefit are 1) when you return to work, and 2) the number of hours assigned to your new position (FTE).

1. Information about your options and potential restrictions is available in the “Working after Retirement Guidelines” on the ASRS website at [https://www.azasrs.gov/content/pdf/fact\\_sheets/Working\\_After\\_Retirement.pdf](https://www.azasrs.gov/content/pdf/fact_sheets/Working_After_Retirement.pdf).
2. Discuss your current options with an ASRS representative at 520.239.3100 in Tucson or 602.240.2000 outside Tucson.
3. After you have considered your options, if you decide to return to work at the UA, please contact Human Resources (520.621.3662, option 3) regarding required return to work documents. This will help you with a smooth transition back to work.

**SUMMARY OF RETIREMENT BENEFITS – ASRS MEMBERS**

BENEFIT	CONTACT INFORMATION	OTHER INFORMATION	TIME CRITICAL 30-31 DAYS AFTER TERMINATION DATE
<p><b><u>Medical Insurance</u></b> AZ Dept. of Administration (ADOA) Benefit Options - <i>BCBS, Cigna, Aetna, UHC</i></p> <p><b>OR</b> AZ State Retirement System (ASRS) - <i>UnitedHealthcare</i></p>	<p><a href="#">ADOA</a> 602.542.5008 800.304.3687</p> <p><a href="#">ASRS</a> 520.239.3100 602.240.2000</p>	<p><b><u>ADOA Medical:</u></b> If you do not make an election within 30 days following termination of employment, the option to enroll will be permanently and irrevocably forfeited (unless dental is elected).</p> <p><b><u>ASRS Medical/Vision:</u></b> If you do not make an election within 30 days following termination of employment, you will not be able to enroll until the next Open Enrollment or you experience a Qualified Life Event.</p> <p>Members with 5 or more years of credited service are eligible for premium benefit amount (subsidy) to offset premium cost.</p>	<p>30 days</p>
<p><b><u>Dental Insurance</u></b> AZ Dept. of Administration (ADOA) Benefit Options - <i>Delta Dental, TDA</i></p> <p><b>OR</b> AZ State Retirement System (ASRS) - <i>Assurant</i></p>	<p><a href="#">ADOA</a> 602.542.5008 800.304.3687</p> <p><a href="#">ASRS</a> 520.239.3100 602.240.2000</p>	<p><b><u>ADOA Dental:</u></b> If you do not make an election within 30 days following termination of employment, the option to enroll will be permanently and irrevocably forfeited (unless medical is elected).</p> <p><b><u>ASRS Dental:</u></b> If you do not make an election within 30 days following termination of employment, you will not be able to enroll until the next Open Enrollment or you experience a Qualified Life Event.</p> <p>Members with 5 or more years of credited service are eligible for premium benefit amount (subsidy) to offset premium cost.</p>	<p>30 days</p>

BENEFIT	CONTACT INFORMATION	OTHER INFORMATION	TIME CRITICAL 30-31 DAYS AFTER TERMINATION DATE
<p><b><u>Vision Insurance</u></b>                      AZ Dept. of Administration (ADOA) Benefit Options                      - <i>Avesis</i>                       AZ State Retirement System (ASRS)                      - <i>UnitedHealthcare</i></p>	<p><a href="#">ADOA</a>                      602.542.5008                      800.304.3687   <a href="#">ASRS</a>                      520.239.3100                      602.240.2000</p>	<p><u>ADOA Option:</u> Must elect medical and/or dental to enroll.   <u>ASRS Option:</u> Vision coverage is included when medical is elected.</p>	<p>30 days</p>
<p><b><u>Supplemental Life Insurance</u></b>                       AZ Dept. of Administration (ADOA) Benefit Options:                      - <i>The Hartford</i>                       Univ of AZ sponsored plans:                      - <i>Aetna</i>                      - <i>Reliastar</i></p>	<p><a href="#">The Hartford</a>                      866.712.3443</p>	<p>You may convert or port coverage. Dependent coverage is available.</p>	<p>30 days</p>
	<p><a href="#">Aetna</a>                      800.523.5065</p>	<p>You may convert or port coverage or elect retiree coverage. Dependent coverage is available.</p>	<p>30 days</p>
	<p><a href="#">Reliastar</a>                      800.955.7736                      x 3766</p>	<p>You may convert or port coverage.</p>	<p>30 days</p>
<p><b>Short Term Disability</b></p>		<p>Not available as a retiree</p>	
<p><b>Flexible Spending Account (FSA)</b>                      - <i>ASI</i></p>	<p><a href="#">ASI</a>                      800.659.3035</p>	<p>Health Care FSA only: You may elect COBRA to continue contributing on an after tax basis through the end of the current plan year.                       If COBRA is not elected, claims may be submitted for the amount contributed up to the retirement date. Expenses must have been incurred prior to your retirement date.</p>	<p>60 days from the date of the COBRA notification letter</p>
<p><b>Retiree Accumulated Sick Leave Program (RASL)</b>                      Administered by ADOA’s General Accounting Office (GAO)</p>	<p><a href="#">HR website</a>  <a href="#">GAO website</a>                      602.542.6222                      602.542.5699</p>	<p>You must have a minimum of 500 sick hours. Pay particular attention to deadlines above and on the GAO website. Deadlines are strictly enforced by the GAO.</p>	<p>Must apply for retirement within 31 days. Deadline depends on payment arrangement; could be 30-180 days</p>

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## FORMS

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### **ASRS Retirement Forms** (online ASRS “Retirement Information Wizard”)

<https://www.azasrs.gov/web/GettingReadyForRetirement.do>

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

### **ASRS Health Insurance Enrollment Form**

1. Contact ASRS at 520.239.3100, 800.621.3778 to obtain

### **Arizona Department of Administration Health Insurance Enrollment Form**

1. State of Arizona Benefit Options Retiree/LTD Enrollment Form  
<http://www.benefitoptions.az.gov/>

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

1. RASL Program Application and Certification Form (GAO-SL-50)  
[http://www.gao.az.gov/publications/RASL/GAO-SL-50\\_041910.pdf](http://www.gao.az.gov/publications/RASL/GAO-SL-50_041910.pdf)
2. RASL University Employee Checklist  
[http://www.gao.az.gov/publications/RASL/RASL\\_university\\_employee\\_checklist-041910.pdf](http://www.gao.az.gov/publications/RASL/RASL_university_employee_checklist-041910.pdf)
3. IRS Form W -4 (withholding) <http://www.irs.gov/pub/irs-pdf/fw4.pdf?portlet=3>
4. Arizona Form A-4 (withholding) <http://www.azdor.gov/Forms/Withholding.aspx>
5. Deferral Notification Form to direct your first year’s RASL payment to your 457 Deferred Compensation Plan account (if applicable)  
[http://www.gao.az.gov/publications/RASL/Nationwide\\_Deferral\\_Notification\\_Form\\_53106.pdf](http://www.gao.az.gov/publications/RASL/Nationwide_Deferral_Notification_Form_53106.pdf)

### **ASRS Return to Work Forms**

1. ASRS Retiree Return to Work for an ASRS Employer Form  
[https://www.azasrs.gov/content/pdf/forms/ReturnToWork\\_Form.pdf](https://www.azasrs.gov/content/pdf/forms/ReturnToWork_Form.pdf)
2. ASRS Reimbursement of Medical and/or Dental Cost Form - Contact ASRS at 520.239.3100, 800.621.3778 to obtain

## CONTACT INFORMATION

<b>State of Arizona Benefit Options</b> Benefits & Administrative office	1.602.542.5008 1.800.304.3687, Opt 2	Arizona Department Of Administration (ADOA) <a href="http://www.benefitoptions.az.gov">www.benefitoptions.az.gov</a>
<b>Health Insurance - ADOA</b>		
• Aetna (EPO & PPO)	1.866.217.1953	<a href="http://www.benefitoptions.az.gov">www.benefitoptions.az.gov</a>
• Ameriben BCBS (EPO & PPO)	1.866.955.1551	
• UnitedHealthcare (EPO & PPO)	1.800.896.1067	
• CIGNA (EPO)	1.800.968.7366	
<b>Prescription Plan - ADOA</b>		
• MedImpact	1.888.648.6769	<a href="https://mp.medimpact.com">https://mp.medimpact.com</a>
<b>Dental Insurance - ADOA</b>		
• Delta Dental	1.800.352.6132	<a href="http://www.deltadentalaz.com">www.deltadentalaz.com</a>
• Total Dental Administrators (TDA)	1.888.422.1995	<a href="http://www.totaldentaladmin.com/BenefitOptions">www.totaldentaladmin.com/BenefitOptions</a>
<b>Vision Insurance - ADOA</b>		
• Avesis, Inc.	1.800.828.9341	<a href="http://www.avesis.com">http://www.avesis.com</a>
<b>ASI</b>		
• Flexible Spending	1-800-659-3035	<a href="http://www.asiflex.com">www.asiflex.com</a>
<b>Life Insurance</b>		
• Aetna	1.800.523.5065	<a href="http://www.aetna.com">www.aetna.com</a>
• Hartford	1.866.712.3443	<a href="http://groupbenefits.thehartford.com/arizona">http://groupbenefits.thehartford.com/arizona</a>
• Reliastar	1.800.955.7736	<a href="http://www.ing-usa.com">www.ing-usa.com</a>
<b>Optional Retirement Plan AND 403(b)</b>		
• Fidelity Investments		<a href="http://www.fidelity.com">www.fidelity.com</a>
Damond Petersen	1.866.588.2612	
Scott Thomas	1.480.263.1622	
• TIAA-CREF - Mark Largent	1.866.548.3705 x 457749	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>
• VALIC - Stephen Caine	1.520.405.5720	<a href="http://www.valic.com/azorp">http://www.valic.com/azorp</a>
<b>Arizona State Retirement System</b>		
Areas outside of Tucson/Phoenix	1.800.621.3778	<a href="https://www.azasrs.gov/web/Home.do">https://www.azasrs.gov/web/Home.do</a>
Tucson	1.520.239.3100	
Phoenix	1.602.240.2000	
<b>457 Supplemental Retirement Plan</b>		
• Nationwide – Klark Krauter	520.262.0348	<a href="http://www.arizonadc.com">http://www.arizonadc.com</a>
<b>Medicare</b>		
• Medicare	1.877.267.2323	<a href="http://www.medicare.com">www.medicare.com</a>
<b>Social Security</b>		
• Social Security Administration	1.800.772.1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
<b>Other Information</b>		
• UA Human Resources – Benefits	1.520.621.3662, option 3	<a href="http://www.hr.arizona.edu">www.hr.arizona.edu</a>
• Arizona Health Sciences HR Benefits	1.520.626.0224	<a href="http://www.hr.ahsc.arizona.edu">http://www.hr.ahsc.arizona.edu</a>
• Qualified Tuition Reduction & Domestic Partner Tuition Program	1.520.621.3227	Bursar's Office <a href="http://www.bursar.arizona.edu">www.bursar.arizona.edu</a> Human Resources <a href="http://www.hr.arizona.edu">www.hr.arizona.edu</a>
• UA Retirees Association	1.520.325.4366	<a href="http://uara.arizona.edu">http://uara.arizona.edu</a>
• University Information Technology Services (UITS)	1.520.621.2985	<a href="http://computing.arizona.edu">http://computing.arizona.edu</a>
• Parking and Transportation	1.520.626.7275	1117 E. 6th Street <a href="http://parking.arizona.edu">http://parking.arizona.edu</a>
• Retiree Accumulated Sick Leave (RASL)	1.602.542.6222	<a href="http://www.gao.az.gov/rasl">http://www.gao.az.gov/rasl</a>

# Retirement Timeline & Checklist

## Six Months to One Year Prior to Retirement

- Attend the ASRS education session “Getting Ready to Retire.”
- Attend the UA session “Preparing for University Retirement.”

## Three to Six Months Prior to Retirement

- Attend the ASRS education session “Know Your Insurance.”
- Review ADOA and ASRS 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.
- Complete an Ending Payroll Verification Form and submit directly to UA Human Resources.
- 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.
- 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.