

Getting Ready
to Retire
from the
University of Arizona



To Dos:



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INTRODUCTION

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.

AN ALTERNATE APPROACH TO RETIREMENT

PHASED RETIREMENT PROGRAM

If you are interested in a gradual transition to retirement, you may want to consider the Phased Retirement Program. This voluntary program enables eligible ORP participants to reduce their workload and hours, remain employed for up to three years, and concurrently access their ORP retirement account.

To participate in the Phased Retirement Program, you must 1) be at least 62 years old, 2) be fully vested in the ORP and 3) enter into a written Phased Retirement Agreement with the University. At the beginning of the phased retirement period, your FTE, salary and workload will be reduced. The specific amount of reduction is subject to your negotiations with your dean/vice president, who retains the authority to balance college/division business continuity needs with requests for phased retirement. Your negotiated phased retirement agreement is subject to approval by the Executive Vice President and Provost. Unless you request otherwise in your phased retirement agreement, your position will be no less than .50 FTE (20 hours/week) so you may retain benefits eligibility until you retire.

During the phased retirement period, a tenured faculty member or professional with continuing status retains this status.

TENURE AND CONTINUING STATUS

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

RETIRING FROM THE ORP

The Optional Retirement Plan (ORP) defines Normal Retirement at age 65. If you want to retire before age 65, please consult with your investment provider and/or your tax professional regarding distribution options, potential taxes and IRS penalties.

VESTING IN THE ORP

Vesting is the process by which you have access to the University's contributions, and related earnings, made to your ORP account. Five years of participation in the ORP are required to be fully vested in the University's contributions and related earnings. Alternatively, you may have been immediately vested

when you began employment with the University, if you had monies on deposit in a qualified defined benefit or defined contribution program with a prior employer and had notified Human Resources. You are always fully vested in your own contributions and the related earnings.

If you previously participated in the Arizona State Retirement System (ASRS) and did not have a break in University/State of Arizona service prior to electing the ORP, your credited years of service under the ASRS will be applied toward your vesting period in the ORP.

If you left University employment, and were re-hired and you previously participated in the ORP, the years of credited service will be retained and applied toward your ORP vesting, provided that you did not receive benefits or withdraw any portion of your contributions from your ORP account. However, all non-vested University contributions made up to the date of separation are forfeited.

PREPARING FOR RETIREMENT

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

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.

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

ORP participants are eligible for retiree health insurance with 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>.

Six months before you retire, you are encouraged to contact your ORP investment company (Fidelity or TIAA-CREF) to discuss distribution options. Your investment company representative will work with you to complete your retirement distribution request.

- Fidelity Investments: Damond Petersen 866.588.2612; Scott Thomas 480.263.1622
- TIAA-CREF: Mark Largent 866.548.3705, ext. 457749

No later than thirty days before you retire, submit written notification of your retirement to your supervisor and departmental business office so the necessary arrangements may be made for a smooth transition.

SOCIAL SECURITY AND MEDICARE BENEFITS

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 <http://www.socialsecurity.gov/> and the Medicare website at 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

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. To view your active employee benefits, go to UAccess Employee at www.UAccess.arizona.edu and select Employee/Manager Self Service > Self Service > Benefits > Benefits Summary. As a retiree, you will be billed directly for the full premiums.

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. ORP participants are eligible to enroll in this 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. You will be billed directly for the full premiums.

SUPPLEMENTAL RETIREMENT PLANS

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

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 and select Employee/Manager Self Service > Self Service > Benefits > Benefits Summary.

THE HARTFORD LIFE INSURANCE – Policy #395211

Your basic \$15,000 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.

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

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.

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

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 the ORP by applying for a distribution 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)
2. RASL University Employee Checklist (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>)

RASL - NOT ELECTING the 457 Deferred Compensation Plan Option	
Action	Deadline
Apply for a distribution from the ORP.	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.

RASL - ELECTING the 457 Deferred Compensation Plan option	
Action	Deadline
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 http://www.gao.az.gov/rasl/default.asp .	Prior to your termination date.
Apply for a distribution from the ORP.	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

The ORP plan document and Internal Revenue Service regulations specifically prevent you and any Arizona University System employer from pre-arranging your return to work at any time before your retirement date. After you have retired, the University may be interested in asking you to return to work, and you may be interested in pursuing this employment.

“In no event shall a Participant be considered as having terminated employment if, as of such date of termination, the Participant has entered into an express or implied contract (whether written or oral) for re-employment of the Participant with any Employer at some future date.” Arizona Board of Regents Optional Retirement Plan Section 2.20(c).

<http://www.hr.arizona.edu/files/ORPplanDocument.pdf>

SUMMARY OF RETIREMENT BENEFITS – ORP MEMBERS

BENEFIT	CONTACT INFORMATION	OTHER INFORMATION	Time Critical 30-31 Days after Termination Date
<p><u>Medical Insurance</u> AZ Dept. of Administration (ADOA) Benefit Options - <i>BCBS, Cigna, Aetna, UHC</i> OR AZ State Retirement System (ASRS) - <i>UnitedHealthcare</i></p>	<p>ADOA 602.542.5008 800.304.3687 ASRS 520.239.3100 602.240.2000</p>	<p><u>ADOA Medical:</u> 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). <u>ASRS Medical/Vision:</u> 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>	30 days
<p><u>Dental Insurance</u> AZ Dept. of Administration (ADOA) Benefit Options - <i>Delta Dental, TDA</i> OR AZ State Retirement System (ASRS) - <i>Assurant</i></p>	<p>ADOA 602.542.5008 800.304.3687 ASRS 520.239.3100 602.240.2000</p>	<p><u>ADOA Dental:</u> 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). <u>ASRS Dental:</u> 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>	30 days
<p><u>Vision Insurance</u> AZ Dept. of Administration (ADOA) Benefit Options - <i>Avesis</i> AZ State Retirement System (ASRS) - <i>UnitedHealthcare</i></p>	<p>ADOA 602.542.5008 800.304.3687 ASRS 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>	30 days

BENEFIT	CONTACT INFORMATION	OTHER INFORMATION	Time Critical 30-31 Days after Termination Date
<p><u>Supplemental Life Insurance</u></p> <p>AZ Dept. of Administration (ADOA) Benefit Options:</p> <ul style="list-style-type: none"> - <i>The Hartford</i> <p>University of Arizona sponsored plans:</p> <ul style="list-style-type: none"> - <i>Aetna</i> - <i>Reliastar</i> 	<p>The Hartford 866.712.3443</p>	<p>You may convert or port coverage. Dependent coverage is available.</p>	<p>30 days</p>
	<p>Aetna 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>Reliastar 800.955.7736 x 3766</p>	<p>You may convert or port coverage.</p>	<p>30 days</p>
<p>Short Term Disability</p>		<p>Not available as a retiree</p>	
<p>Flexible Spending Account (FSA)</p> <ul style="list-style-type: none"> - <i>ASI</i> 	<p>ASI 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.</p> <p>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>Retiree Accumulated Sick Leave Program (RASL)</p> <p>Administered by ADOA’s General Accounting Office (GAO)</p>	<p>HR website GAO website 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; 30-180 days</p>

FORMS

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
2. RASL University Employee Checklist
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

CONTACT INFORMATION

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

NOTES

Retirement Timeline & Checklist

Six Months to One Year Prior to Retirement:

- Attend the UA session “Preparing for University Retirement.”
- Contact my investment company representative to discuss investments and distribution options.

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.
- Contact my ORP investment company to begin the distribution process.
- 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.