

Retirement Checklist

As you begin to think about retirement, it's important that you consider all the resources available to you to help provide for your financial needs throughout your retirement.

Plan ahead: Get a snapshot of your retirement benefits today

The following resources can provide you with information about your retirement benefits to better plan for your retirement:

- The Receiving your Pension Benefit guide will help you understand the steps required to begin receiving your pension benefit.
- The Pension Overview can provide you with the basic formula to determine if you are getting close to meeting the requirements for retirement.
- My Pension Plan can help you understand your pension benefits and provide pension estimates with different forms of payment. If you have any additional questions, you can chat online with a Kaiser Permanente Retirement Center (KPRC) representative or call **1-866-627-2826**. We recommend that you request an estimate six to 12 months before your retirement date to allow time for the KPRC to research your data and for you to review your benefits and consider the different payment options.
- Your group's Summary Plan Description can help you determine whether you qualify for retiree health and welfare benefits or you can call the -KPRC at **1-866-627-2826** to determine your eligibility.
- The Social Security Administration can provide information on your Social Security retirement benefits, or contact them at **1-800-772-1213**.
- Visit Medicare.gov or call **1-800-MEDICARE (1-800-633-4227)** to learn more about Medicare, including costs, coverage, and how to enroll.
- Get information about your retirement savings plan (defined contribution accounts):
 - Employees other than TPMG: Contact Vanguard or call **1-888-523-1188**.
 - TPMG nonrepresented, or non-physician employees or former employees: Contact Fidelity or call **1-800-889-4015**.

Consider consulting a financial advisor

You may want consult your accountant or financial advisor to help you with your retirement planning. Kaiser Permanente and the KPRC cannot provide financial advice. A financial professional will help you develop your financial plan for retirement and understand how your benefits will affect that plan.

Plan your transition with your manager

Provide your manager with as much notice as possible about your intent to retire to help ensure a successful transition.

Contact the KPRC to initiate the process for pension and retiree health and welfare benefits 90 days prior to retirement

You can view information online, chat online, or call a KPRC representative.

- Visit the KPRC by clicking on My Pension Plan from My HR. This is where you can obtain estimates for different forms of payment and initiate the process to receive your pension.
Remember that your Benefit Commencement Date is the date used to calculate your benefit. Your Benefit Commencement Date is usually the first or last day of the month, as defined by your plan, following your termination date. For example, if your termination date is July 1, the earliest your Benefit Commencement Date can be is August 1.
- Visit Retiree Health & Welfare Benefits. If you are eligible for retiree health benefits at retirement, it's important that you notify the KPRC of your retirement date by completing the Intent to Retire process to ensure you don't have any interruption in coverage. The Receiving Your Retiree Health and Welfare Benefits guide will help you understand the steps required to begin receiving these benefits. You can complete this process online by visiting KPRC or by calling the KPRC at 1-866-627-2826.

Submit your resignation notice 3 or 4 weeks before your retirement

Complete a Resignation notice, which will officially notify your supervisor to submit your termination and issue your final pay.

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