The decision to retire is a monumental step in an employee’s life and it is deeply personal to each person. Our goal is to help make the transition to retirement smooth and straightforward.

University benefits extended to you as a retiree include:

⇒ A gift from UNC Asheville
⇒ Free parking privileges (subject to change with University Police Department policy)
⇒ A ‘Retiree’ OneCard allowing you access to wellness facilities, library benefits, etc.
⇒ Access to a retiree email account hosted by unca.edu

**Before Making Your Decision**

☐ If applicable, be sure to contact the Social Security Administration to discuss various options relating to your Social Security benefits. The website for the Social Security Administration has several online tools that could be helpful including a “Full Retirement Benefit Estimator.” This instrument advises you of your full retirement age and what benefit percentage you will receive as a result of collecting an early benefit. Understanding your possible benefit from Social Security will also improve the accuracy of any estimates you may receive from the NC Retirement System. [http://www.ssa.gov/](http://www.ssa.gov)

☐ Visit [www.myncretirement.com](http://www.myncretirement.com) to ensure you fit the criteria for retirement. You can also receive custom benefit estimates, which are available by registering for the ORBIT system and logging in to your personal account. You can also complete a Form 309 to request a written estimate from the Retirement System.

☐ Did you begin working for the State prior to October 1, 2006? If you did, then you may be eligible for State Health Plan coverage. If you began your full-time employment after this date, you may have to consider other health care options.

☐ If you have supplemental retirement funds from previous employment or contributed funds through a voluntary system, schedule an individual counseling session with the relevant vendor to determine how to access to your funds when you leave the University.
**90-120 Days from Retirement**

The first step is completing the Form 6, “Claiming Your Retirement Benefit.” This application to retire from the TSERS system should be sent within 120 days of your retirement. This extended period of time allows the State time to process retirement paperwork during peak times (ie: May and June when the school calendars end). Photo identification and a social security number will be required for the applicant as well as a beneficiary.

The Form 6 initiates the process and employees will receive up to 2 more packets from the Retirement System before retiring. Some forms require the validation of a notary. These services are available in our HR Benefits office. Upon receiving each packet from the Retirement System, call Amy Owenby at 250.2357 (aowenby@unca.edu) to set up an appointment to review your retirement elections.

While the Form 6 initiates the process, employees will NOT receive a benefit until the Retirement System has all required paperwork. Your Retirement is NOT considered valid until you have returned a Form 6E “Choosing Your Retirement Payment Option” to the Retirement System. You may change your selected payment option at any time up until your first check has been cashed. **If you will be eligible for Medicare when you retire, you must have completed and returned the final 6E “Choosing Your Retirement Payment Option” more than 59 days before your coverage begins to qualify for a Medicare Advantage Plan.**

Sign an “Intent to Retire” form for Human Resources outlining your intent to retire. Human Resources will keep this information confidential until you notify your supervisor or 30 days prior to your retirement date.

Sign a document acknowledging your earnings restrictions and waiting pe-

Notify your Supervisor in writing of your intent to retire.
Within 60 days of Retirement

☐ If eligible, initiate your Social Security benefits

☐ Have you been receiving information from the Retirement System since filing the Form 6? If not, there could be a problem with your request. Call the Retirement System at 877.627.3287 to ensure that your request has been processed.

☐ If eligible, initiate Medicare coverage (Parts A and B) to begin the date of your retirement. Medicare can be reached www.medicare.gov or 800.633.4227

☐ Enroll in the State Health Plan online through the Retirement System (see handout from TSERS) or call 888.234.2416.

Remember, if you were actively working until the end of the month prior to your Retirement, the University will retain you on your current plan until the 1st of the month after you retire. For example, if you retire effective July 1, the University will keep you on their policy until August 31. Your retiree coverage should begin on September 1.

If you are Medicare Eligible, you are only eligible for a Medicare Advantage plan if you returned your final paperwork effective 59 days before your retiree coverage is to begin. So, if you retire effective July 1, the University keeps you on their medical insurance through August 31. If you did not complete your final retirement paperwork by June 1, you are not eligible for a Medicare Advantage Plan and must elect the Basic 70/30 plan. If you are not sure about your date timeline, you may contact the Retiree Insurance Enrollment at 855.859.0966.

☐ Choose your Retirement Gift and notify Amy Owenby of your choice.

Within 30 days of Retirement

☐ Have you received your new State Health Plan card from the Retirement System?

☐ Your supplemental benefits (dental, vision, etc.) will end soon, have you reviewed options that may be available to you? Official information from Pierce will be sent after your first Retirement check is cashed. You may access the enrollment information at www.nc.retiree.com

☐ Go to the OneCard office and obtain a new OneCard designating you as a Retiree. This will entitle you to library and wellness privileges. After you obtain your card, visit University Police to learn more about your parking privileges.
Following Your Official Retirement

If all forms have been received, your first retirement payment will be issued as a check on the 25th the month of your retirement. It should arrive at the address on file within several business days. Each payment after your first check will be deposited into your checking/savings account on the 25th.

Do you wish to enroll in Supplemental Retirement Insurance benefits such as dental, life or vision? If so, contact Pierce Insurance at www.ncretiree.com

Have you enrolled and received materials for retiree health insurance from the State Health Plan?

Helpful Contact Information

Amy Owenby: 828.250.2357 or aowenby@unca.edu

NC Retirement System: 919.733.4191 or www.myncretirement.com

Retiree dental and other supplemental plans: 855.627.3847 or www.ncretiree.com

State Health Plan Enrollment/Customer Service: 855.859.0966 or www.shpnc.org

Social Security: 800.772.1213 or www.ssa.gov

Medicare: 800.633.4227 or www.medicare.gov

Prudential: 866.627.5267 or https://www.retirement.prudential.com/cws/ncplans/

TIAA-CREF: 800.842.2252 or www.tiaa-cref.org

Fidelity Investments: 800.835.5097 or www.fidelity.com