

RETIREMENT CHECKLIST

*** this list is **NOT** all inclusive!! Guidance only - Do your research **
If you have other suggestions to add, please contact Lisa @ 1-800-281-3191.*

NEED TO DO	WHO TO CONTACT	DONE
Contact Maine Public Employees Retirement System in writing so the appropriate paperwork can be mailed to you	Maine Public Employees Retirement System: 1-800-451-9800 - when someone answers, ask for the educator's unit www.maineopers.org	
Know which law you fall under for retirement – Age: 59.5/60 62 65	This will determine if the State of Maine will pay a portion of your health care. Ask the Maine Public Employees Retirement System. www.maineopers.org or 1-800-451-9800 – when someone answers, ask for the educator's unit.	
If a member of Maine Education Association, sign up for a Pre-Retirement Seminar	Watch MEA web site at http://maine.nea.org/home/1443.htm Seminars are held every Spring and Fall – sessions are announced in late April for the next year of Seminars – sign up early as they fill up fast!	
Check your contract about notification deadlines in order to receive payouts for: * Unused Sick leave * Vacation payouts * Retirement Incentives * And other retirement benefits	Central Office/Human Resources at your School District	
Sign up for the Maine Public Employees Retirement System Workshops	http://www.maineopers.org/Active%20Members/Teacher_TrainingDevelop.htm	

<p>Talk to your Central Office about giving retirement notice</p>	<p>The Central Office/Human Resources at your School District</p>	
<p>Sign up to transfer your school health insurance in to retirement. Teachers and Support Staff are able to continue their MEABT if you meet the requirements of age and time in service...</p> <p>Are you and your spouse both retired teachers?? Did one of you retire before the other and get put on the others active school plan? If so, you need to split your health insurance to 2 individual plans to get the 45% from the State if you are eligible –</p> <p>Do you know what a 5 year break is??</p>	<p>The Central Office/Human Resources at your School District</p> <p>Questions: MEA Benefits Trust – Sharon Beaulieu 1-800-452-8709 ext. 2207</p>	
<p>If you have dental insurance, ask your school about continuing it through a COBRA option for 18 months or pick up a plan through MEA-Retired</p>	<p>The Central office/Human Resources at your School District</p> <p>MEA-Retired Dental call 1-800-281-3191 ext 2400. Must be a member to pick up plan...</p>	
<p>Contact the Social Security Administration to determine your eligibility for both Social Security and/or Medicare – <u>you may think you are not eligible but could be under a spouse...</u> there can be penalties if you make an bad decision and do not check in with them!</p> <p>This can be done anytime but MUST be done at least 3 months before you turn 65...</p>	<p>https://www.ssa.gov/</p> <p>1-800-772-1213</p>	

<p>Ask Maine Public Employees Retirement System about the State Group Life Insurance you may have paid into while working...</p>	<p>Check with MainePERS about continuing the State Group Life Insurance. You may be able to Transfer or Convert your coverage</p> <p>Maine Public Employees Retirement System: 1-800-451-9800 - when someone answers, ask for the educator's unit</p> <p>www.maineopers.org</p>	
<p>Update ALL your Life Insurances and wills with current beneficiaries</p>	<p>Your files and your insurance agent</p>	
<p>Horace Mann Insurances or Annuities</p>	<p>Check with your local Horace Mann Rep or your Annuity Specialist to determine when you have to start collecting payments. Your local Horace Mann Representative or other Carrier will meet with you to discuss these and other issues.</p> <p>Horace Mann: www.horacemann.com – find your agent on this site</p> <p>Or Your personal Annuity Agent</p>	
<p>Information on joining Retired Associations</p>	<p>Shortly after you retire, you will receive invitations to join Retired Associations. You will receive something from the Maine Education Association – Retired (MEA-R) and Maine Association of Retirees (MAR). MEA-R is the retired group of the Maine Education Association and dedicated to helping YOU, the retired educator. If you have Insurances with NEA Member Benefits, Horace Mann or Liberty Mutual you will need to maintain membership to continue those benefits or discounts. MEA-R is dedication to you as a retired Educator.</p>	

<p>Information on joining Retired Associations.... continued</p>	<p>The Maine Association of Retirees is another great retired Group. They are dedicated to ALL State retirees. You should join both groups if you can. This will keep you informed on many levels and both groups have great benefits.</p> <p>Of course, we would love you to join MEA-Retired! Check out the benefits of each organization and select the best option for you.</p>	
<p>Join Maine Education Association Retired to continue benefits such as National Education Association Insurances, Horace Mann discounts, Liberty Mutual discounts, etc.</p>	<p>Lisa Collins 1-800-281-3191 ext. 2400</p> <p>If you have insurances through NEA Member Benefits (Life Insurance, Accidental Death, etc.) you MUST be a member of MEA-Retired to continue those policies and discounts you receive for Horace Mann programs.</p>	
<p>OTHER THOUGHTS:</p>		