



# Steps to Retirement

## **Throughout your career:**

Make sure your CalSTRS/CalPERS service credit is correct. Please review your service credit each time you get a statement. If you think there is an error, send a copy of the service credit statement (with an explanation of what you think is incorrect) to Payroll.

Visit the CalSTRS/CalPERS websites ([www.calstrs.com](http://www.calstrs.com) and [www.calpers.ca.gov](http://www.calpers.ca.gov)) for general benefit related information.

## **At least 5 years prior:**

Attend CalSTRS/CalPERS retirement seminar.

CalSTRS members who are age 55 or have 30 years of service credit should schedule a benefits counseling appointment with CalSTRS at 1-800-228-5453.

## **At least 6 months prior:**

1. Confirm your creditable years of service with the district to determine eligibility for health benefits after retirement. Certificated employees, contact Human Resource Services at 562-997-8651.  
Classified employees, contact Personnel Commission, 562-435-5708 ext. 7224.
2. Contact LBUSD Risk Management Employee Benefits regarding your health benefits 562-997-8236.
3. Make your CalSTRS/CalPERS counselor appointment to discuss options.
  - CalSTRS Benefits Counseling at 1-800-228-5453
  - CalPERS (Regional Call Center-Sacramento) 1-888-225-7377, or on the web at [www.calpers.ca.gov](http://www.calpers.ca.gov).

## **At least 3 months prior:**

1. Notify your site supervisor of your intent to retire.
2. If you have not previously done so, confirm your creditable years of service with the district to determine eligibility for health benefits after retirement. Certificated employees, contact Human Resource Services at 562-997-8651. Classified employees, contact Personnel Commission, 562-435-5708 ext. 7224.
3. Complete the district Retirement/Resignation form\* and turn it in to your site.
4. The date of retirement is decided by the employee. Your district retirement date must be on or after the last date that you were in paid status (e.g., work, vacation, sick leave, etc.) Your district date of retirement must be before your selected STRS/PERS retirement date. (For example, on the district's form you would indicate 6-16-XX as your retirement date, on the CalSTRS form you would indicate 6-16-XX as "last day of paid employment" and 6-17-XX as "retirement date".)

5. Complete Section 1 of the CalSTRS Express Benefit Report (EBR) form in order for the district to report your unused sick leave days. This is a *required form*. Submit this form to Payroll-Retirement at the district office and attach a note stating your CalSTRS Retirement Date. Sections 2-4 will be completed and certified by Payroll-Retirement within 30 days of your CalSTRS retirement date.

CalPERS members: The district will certify your retirement date and report your unused sick leave balance (for service credit) to CalPERS upon receipt of a Notice of Placement on Retirement Roll from CalPERS requesting verification of this information. *Please note that your retirement date must be within 120 days of your CalPERS retirement date; otherwise, you will not be entitled to convert your unused sick leave for any service credit.*

6. Turn in completed forms from the packet to CalSTRS/CalPERS.
7. If you or your eligible spouse/domestic partner is 65 or older at the time of your retirement, you must enroll in Medicare A&B. Please contact Social Security Administration to enroll immediately after your retirement.

### **Where to get the retirement forms:**

1. The District Resignation/Retirement Form is available at all sites and on the district's website [www.lbschools.net](http://www.lbschools.net). Open "For Current Employees".
2. CalSTRS Service Retirement Application may be completed and submitted online using your *myCalSTRS* account ([www.calstrs.com](http://www.calstrs.com)). CalSTRS packets are available by calling CalSTRS at 800-228-5453 or by scheduling a meeting with a CalSTRS Benefits Counselor.
3. CalPERS Service Retirement Application may be completed and submitted online using your *my|CalPERS* account ([www.calpers.ca.gov](http://www.calpers.ca.gov)). CalPERS packets are available by calling CalPERS at 888-225-7377 or at their Regional offices.

#### **Important:**

- *When making changes to any of your dates, also make sure that related CalSTRS/CalPERS paperwork is amended as necessary.*
- *If you move after retiring, please complete an Address Change form. The form is available on the district's website [www.lbschools.net](http://www.lbschools.net) Open "For Current Employees".*

## After retirement:

You will receive a retirement letter regarding benefits:

- If you are a retiree who is eligible for district paid health benefits (medical/prescription only), you will receive a letter from the Employee Service Center. You will have 30 days from the date on the letter to elect to continue enroll your dental program. The dental benefit is at your own cost.
- If you are a retiree who is not eligible for district paid benefits, you will receive a letter from **Risk Management** offering you the opportunity, at your own cost, to remain in the district's medical and dental plans. You must respond within 30 days of receipt of the letter.
- If you are interested in vision coverage, you may only purchase it under the COBRA option.
- Life insurance is continued, through conversion, after retirement. Risk Management – Employee Benefits team will mail to you after retirement. If you are interested in conversion, please complete the conversion form and mail to the insurance carrier.

If you have not received a letter within 30 days of your retirement or have questions, call Risk Management at 562-997-8236 for assistance.

## Requests to substitute after retirement:

Notify Human Resource Services in writing that you would like to work as a substitute after retirement. This option can be chosen on the district Retirement Form. Please be reminded that both CalSTRS and CalPERS limit the amount you can earn post-retirement. In addition, CalSTRS and CalPERS place restrictions on substituting for the first 180 days of retirement. For additional information, please contact CalSTRS or CalPERS directly or Payroll at 562-997-8146 or 562-997-8124.

### Contact Information:

CalSTRS  
Irvine Member Service  
Center  
2010 Main Street, Suite 750  
  
Irvine, CA 92614  
1-800-228-5453

[www.calstrs.com](http://www.calstrs.com)

CalPERS  
Orange Regional Office  
  
500 N. State College Blvd., Suite  
750  
Orange, CA 92868  
Regional Call Center 1-888-225-  
7377

[www.calpers.ca.gov](http://www.calpers.ca.gov)

Cal STRS and CalPERS have the same hours: Monday – Friday 8:00 AM – 5:00 PM (closed State and Federal holidays).