



Steps to Retirement

Throughout your career:

Make sure your CalSTRS/CalPERS service credit is correct. Please review your service credit each time you check your statement online. 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 Human Resources – Retirement Reporting.

To get your annual statement and for general retirement benefit related information, visit the CalSTRS (www.calstrs.com) and CalPERS (www.calpers.ca.gov) websites.

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. Contact the Benefits Office at 619-388-6587.
2. Make your individual 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.
3. Check your Collective Bargaining Agreement or Handbook for Early Retirement Incentive timelines and, if appropriate, notify your site supervisor of your intent to retire.

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. Contact the Benefits Office at 619-388-6587.
3. Complete the SDCCD Retirement / Resignation / Separation Notice* 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 last day in paid status and your first date of retirement would be 6-17-XX.)
5. STRS MEMBERS: 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 Retirement Reporting at the District Office and attach a note stating your CalSTRS Retirement Date. Sections 2-4 will be completed and certified by Retirement Reporting within 30 days of your CalSTRS retirement date. PERS 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.

NOTE: 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 and make a copy for your records.
7. If you or your eligible spouse/domestic partner is 65 or older at the time of your retirement, you must enroll in Medicare Part A & Part B. Early retirees contact Social Security three months' prior to your 65th birthday to arrange for Medicare Parts A & B. Call the Social Security Office at 1-800-772-1213 for information and applications.

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

1. The District Retirement / Resignation / Separation Notice is available on the District's website <https://www.sdccd.edu/> Open "Employees," open "Human Resources" and click on the tab on the left under Human Resource "Human Resources Forms & Information." The form is located under "S".
2. CalSTRS Service Retirement Application may be completed and submitted online using your myCalSTRS account (www.calstrs.com). CalSTRS packets are available by calling CalSTRS at 1-800-228-5453 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). CalPERS packets are available by calling CalPERS at 1-888-225-7377 or at their Regional offices.

NOTE: When making changes to any of your dates, also make sure that related CalSTRS/CalPERS paperwork is amended as necessary.

Within 30 days of Retirement:

You will receive a retirement letter from SDCCD regarding benefits:

- If you are a retiree who is eligible for District or Union paid benefits, you will receive a letter from the Benefits Office. You will have within 30 days of retirement to elect District or Union paid retiree benefits.
- If you are a retiree who is not eligible for District or Union paid benefits, you will receive a letter from the Benefits Office offering you the opportunity, at your own cost, to remain in the District's medical, dental and vision plans. CalSTRS members will be given the one-time opportunity to enroll in the AB528 dental plan at your own cost. You must respond within 30 days of retirement.
- Life insurance may be continued after retirement through conversion or porting. If you are interested in conversion or porting, please contact the Benefits Office to request the appropriate form.

If you have not received a letter within 30 days of your retirement or have questions, call the Benefits Office at 619-388-6587 for assistance.

Working After Retirement:

- Working after retirement is restricted by SDCCD, CalSTRS and CalPERS for the first 180 days of retirement.
- CalSTRS limits the amount you can earn post-retirement.
- CalPERS restricts working for not more than 960 hours in a fiscal year.
- For additional information, please contact CalSTRS or CalPERS directly.

Retirement Counselors' Contact Information:

CalSTRS

9095 Rio San Diego Drive, Suite 350

San Diego, CA 92108

1-800-228-5453

www.calstrs.com

CalPERS

7676 Hazard Center Drive #350

San Diego, CA 92108

1-888-225-7377

www.calpers.ca.gov

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