HOW TO APPLY FOR RETIREMENT
The following is a recommended guideline to assist in a smooth transition into retirement.

☐ **Step 1: 4 Months Before Retiring**

Complete *Form P-104* and return it to the Los Rios Human Resources Department. This is your official notification to the District that you are retiring on a specific date. Make certain that your college administrator has signed the form. As indicated on the back of the *P-104* form, vacation cannot be used to extend your retirement date.

☐ **Step 2: 4 Months Before Retiring**

Obtain the *Service Retirement Election Application* and begin working on it.

- **For PERS**, the application can be obtained online or by contacting CalPERS at 1-888-225-7377. This publication contains step-by-step retirement application instructions and includes the forms needed to apply for your CalPERS retirement benefits.

- **For STRS**, the application can be obtained online or by contacting CalSTRS at 1-888-228-5453. This publication contains step-by-step retirement application instructions and includes the forms needed to apply for your CalSTRS retirement benefits. The Express Benefit form must be brought to Employee Benefits for completion.

☐ **Step 3: 3 Months Before Retiring**

Send your completed *Service Retirement Election Application* form, in addition to any other applicable forms, to CalPERS/STRS to the address shown on the form. If you are married, CalPERS/STRS will also require that you provide them with a photocopy of your marriage license/certificate.

☐ **Step 4: 3 Months Before Retiring**

If you will be age 65 or older at the time of your retirement, you may be eligible for Medicare. Please contact a local Social Security Administration office to ascertain whether you are eligible for Medicare Parts A & Part B. If you are eligible for Medicare Part B, you will need to apply and then provide evidence to the Employee Benefits Department that you are enrolled in Parts A & B. This can be in the form of a photocopy of your Medicare card or a validation letter from the Social Security Administration. If you have any questions regarding the impact of Medicare on your retiree medical benefits, the Employee Benefits Department can assist you.

☐ **Step 5: 2 Months Before Retiring**

Contact Kris Kurk in the Employee Benefits Department to schedule an appointment to discuss your health insurance options. She can be reached by telephone at (916) 568-3060 or by email at kurkk@losrios.edu.