

SERVICES FOR RETIREES

Admission to Theatre Performances	678-839-4722
Campus Center Fitness Access:	678-839-5500
Continuing Education:	678-839-6611
Retiree Legacy Scholarship:	678-839-6582
Main Number, UWG:	678-839-5000
Ingram Library:	678-839-6350
Courtesy Parking Hang Tag:	678-839-6629
University Bookstore:	678-839-6523
University Communications & Marketing:	678-839-6464
Current Faculty/Staff Directory	678-839-6582

- Free courses for retirees age 62 or older (pending space availability).
- \$25,000 Basic Life insurance paid by the University.
- Supplemental Life can be continued into retirement and is dependent upon retiree's age at retirement and date of initial insurance.
- Upon the death of a retiree, his or her spouse/dependents shall remain eligible to continue in group health insurance. The spouse is eligible until he or she remarries. Dependents are eligible until age 26.
- Retiree Job Pool – A retiree who is rehired after retirement must have a minimum break of at least one (1) month between retirement date and reemployment.
- Benefits: Open enrollment information packets are mailed to retirees each fall. All enrollment material will also be available on the USG Benefits website at www.usg.edu/hr/benefits.
- Discounted movie tickets by showing your UWG ID.
- Various discounts at local retailers and restaurants when UWG ID is presented.
- 10% discount at UWG Bookstore by showing your UWG ID.

IMPORTANT CONTACT INFORMATION

OneUSG Benefits Call Center	1-844-587-4236
USG Shared Services Center	1-855-214-2644
AON Retiree Health Exchange	1-866-212-5052
CVS/Caremark	1-866-601-6935
Social Security www.ssa.gov	1-800-772-1213
TIAA/CREF www.tiaa-cref.org	1-800-842-2888
VALIC www.valic.com	1-478-405-5005
Fidelity Investments www.fidelity.com/atwork	1-800-343-0860
Minnesota Life (Free preparation of wills)	1-866-293-6047
Alumni Travel Program opportunities:	678-839-6384
UWG Athletics	678-839-6533

ADDITIONAL RETIREE ORGANIZATIONS

USG Retiree Council

http://www.usg.edu/academic_partnerships_accreditation/committees/view/usg_retiree_council

GA-HERO <http://ga-hero.org/>

Georgia State Retirees Association <http://www.mygsra.com>

The Association of Retired Faculty and Staff was established in 2004 and is a voluntary organization dedicated to maintaining social connections with university colleagues; fostering continuous involvement between UWG and its retired employees; supporting the well-being of our retirees; and encouraging meaningful contributions by our retirees to the future of the university and to the academic community.

Membership in ARFS is free and completely voluntary. To learn more about ARFS activities contact: Denise King-Perdue at 678-839-6384 or dking@westga.edu

JOIN US EACH YEAR AS WE CO-HOST THE ANNUAL RETIRED FACULTY & STAFF LUNCHEON! MORE INFORMATION CAN BE FOUND AT:

WWW.WESTGA.EDU/ARFS/



Steps to Retirement for Faculty/Staff

A Timeline and Step-by-Step Guide to Assist with your Transition into Retirement

It's never too early to begin planning!

This preparation guide lists matters you should consider as you approach retirement. It is not a substitute for individual retirement planning, nor does the University of West Georgia offer any specific legal, tax, or retirement planning advice.

University of West Georgia Human Resources
1st Floor, Aycock Hall
University of West Georgia
Carrollton, GA 30118
678-839-6403
www.westga.edu/hr/

ELIGIBILITY FOR RETIREMENT

Under Teachers Retirement System of Georgia (TRS) or Georgia Optional Retirement Program (ORP):

- completed 30 years of creditable service, regardless of age, of which the last 5 years of employment must have been continuous with the USG; or
- has completed 10 years of creditable service, and is age 60 or older; or
- has completed 25 years of creditable service, regardless of age, of which the last 5 years of employment must have been continuous with the USG. An early pension penalty will apply to those who elect to participate in TRS and apply to retire between 25 and 30 years prior to attaining age 60.
- is deemed totally and permanently disabled as documented through the receipt of disability benefits from SSA following 9.5 years of creditable service to the USG in a regular, benefitted position.

FIVE YEARS PRIOR TO RETIREMENT

Attend annual Retirement Seminars hosted by the Association of Retired Faculty & Staff where valuable information is distributed and retirement and pre-retirement experiences of faculty and staff are shared. Call 678 - 839-6403 for information.

Attend events on retirement issues and benefits offered through Human Resources.

Request your Personal Earning and Benefit Estimate Statement from Social Security. Call 1-800-772-1213 or access www.ssa.gov.

Develop a network of peers who are willing to discuss their experiences with choices they made in retirement planning and selection of advisors.

Begin to think about post-retirement use of time, second careers, part-time work, possible re-location, long-term commitments other than work - such as family, friends, community, and health and fitness.

Schedule an appointment with your Benefits Specialist at 678-839-6403 to review the benefits coverage available through the USG at retirement. Find out when you can make changes, add/delete dependents, or make payments.

Review your retirement plan asset allocations, long- or short-term goals, and distribution options.

FOUR YEARS PRIOR TO RETIREMENT

Use of time; join an organization or group to try it out.

Possible relocation by visiting a destination at various times of the year or planning an extended vacation.

Part-time work, second careers, or consulting.

Experiencing the flavor and lifestyle of retirement by building a network of persons and contacts who are already retired.

Long-term commitments other than work, such as family, friends, health, fitness, and community.

Attend the annual Retirement Seminar and share thoughts with your colleagues. Call 678-839-6403 for information.

TWO YEARS PRIOR TO RETIREMENT

Make preliminary decisions about your post-retirement use of time. Discuss with your department head/dean/director ideas for continuing research, teaching activities, or part-time work. Gather information on phased options for retirement.

Attend the Retirement Seminar to obtain updated information on retirement processing and share experiences with fellow employees. Call 678-839-6403 for information.

Before age 65, contact Medicare for healthcare coverage information. Call 1-800-772-1213.

Request illustrations of your retirement distribution options from TIAA-CREF, Fidelity, and/or Vanguard.

Give more serious thought to relocation, family and community commitments.

Take time to review healthcare and projected costs for medication. Talk with family members, peers, associates.

Decide if you need to change health plans during UWG's annual open enrollment period.

Attend health-education seminars offered at your local hospital.

ONE YEAR PRIOR TO RETIREMENT

Locate your birth certificate, SS# and, if applicable, marriage certificate (or divorce decree) and most recent W-2 to present when you apply for Medicare and Social Security. Access Medicare at 1-800-722-1213, www.medicare.gov.

Inform department head/dean/director of intended retirement date.

Finalize plans for phased retirement and/or post-retirement teaching, research, or part-time work.

Don't forget to attend the Retirement Seminar one last time! Call 678-839-6403.

SIX MONTHS PRIOR TO RETIREMENT

Finalize decisions on insurance coverage. Schedule an appointment with your Benefits Specialist (678-839-6403) to get acquainted and begin retirement processing.

Nine-month employees should consider receiving their summer paychecks in one lump sum in order to begin drawing Social Security.

THREE MONTHS PRIOR TO RETIREMENT

Finalize your retirement plan distribution decisions.

Request forms from TIAA-CREF, Fidelity, and/or Vanguard

Apply for Social Security 3 months before you want benefits to start. 1-800-772-1213.

Request information on Medicare Parts A and B three months before age 65.

Contact the OneUSG Benefits Connect Call Center at 1-844-587-4236 to ensure your retirement date is notated in the system and get additional information for billing after retirement. If you are post-65, please contact the AON Retiree Health Exchange to enroll for Post-65 Retiree Healthcare Benefits. 1-866-212-5052

Begin to inform appropriate organizations of address changes.

Inform University of West Georgia clubs and organizations of your intended retirement if your retirement affects membership status.

Contact the Association of Retired Faculty and Staff (ARFS) about being added to their listserv - 678-839-6384.

ONE MONTH PRIOR TO RETIREMENT

Review your paycheck stub and arrange to cancel any reductions or deductions no longer applicable. Call appropriate offices for this.

Schedule an appointment with your Benefits Specialist (678-839-6403) to continue healthcare, other insurance, and to review other retiree benefits.

Complete applicable TRS retirement paperwork if this has not been completed to date.

Contact the ITS Help Desk for information on retaining your work (westga.edu) email account. 678-839-6587.