



Eligibility for Retirement

An employee must meet one of the following four conditions at the time of his/her separation from employment, regardless of the retirement plan:

1. Employed by the University System of Georgia for the last ten (10) years and have attained age 60; or
2. An employee must have at least 25 total years of benefited service established with a State of Georgia sponsored retirement plan, of which the last five 5 years of employment must have been continuous and with the University System of Georgia.
3. An employee must have at least 30 total years of benefited service established with a State of Georgia sponsored retirement plan, of which the last five 5 years must have been continuous and with the University System; or
4. An employee must be deemed to be totally and permanently disabled, as documented through the receipt of disability benefits from Social Security or from the Teachers Retirement System of Georgia, following nine and one-half 9.5 years of continuous service to the University System in a regular, benefited position.



Important Contact Information

Alight	866.212.5052
Fidelity Investments	800.343.0860 www.fidelity.com/atwork
VSU Human Resources Benefits	229.333.5709
Social Security	800.772.1213 www.medicare.gov
TIAA/CREF	770.512.3592 (ext. 263592) www.tiaa-cref.org
TRS	404.352.6500 www.trsga.com
Valic	478.405.5005 www.valic.com

Other Contact Information

Access to VSU email account	229.245.4357
Athletic Ticket Office	229.333.7328
Arts Ticket Office	229.333.5835
Alumni Relations	229.333.5939
Campus Rec. Fitness Center	229.333.5898
Disability Services	229.245.2498
Odum Library	229.333.5869
One Card Services	229.259.2593
University Bookstore	229.333.5666
VSU Retiree Association	229.333.5709
Continuing Education <i>Learning in Retirement</i>	229.245.6484

Valdosta State University Retiree Association (VSURA)

The objective of VSURA is to provide ongoing communication between the university and its retirees. This provides an opportunity for retirees to remain involved with the ongoing life of the university and for the university to benefit from the accumulated wisdom of the retirees.

Please join us in VSURA activities throughout the year. Activities include co-hosting the annual Retired Faculty and Staff Luncheon, which honors new retirees, and hosting monthly retiree luncheons, which provide an opportunity to stay in touch with old friends and to learn about current developments at the university.



HUMAN RESOURCES

DEPARTMENT of HUMAN RESOURCES & EMPLOYEE DEVELOPMENT

PHONE 229.333.5709 • FAX 229.259.5030 • WEB www.valdosta.edu/hr/
LOCATION University Center • Entrance 5 • 1205 N. Patterson St.
ADDRESS 1500 N. Patterson St. • Valdosta, GA 31698-0200

*A Comprehensive University of the University System of Georgia
& an Equal Opportunity Institution*

Steps to Retirement

It's never too early to begin planning!

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



Human Resources

Valdosta State University



STEPS TO RETIREMENT

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

**5-year timeline recommended, but not required*



5 YEARS PRIOR TO RETIREMENT

- Attend events on retirement issues and benefits offered through Human Resources.
- Request your Personal Earning and Benefit Estimate Statement from Social Security. Call **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 advisers.
- Begin to think about post-retirement use of time, second careers, part-time work, possible relocation, long-term commitments other than work—such as family, friends, community, and health and fitness.
- Review your retirement plan asset allocations, long or short-term goals, and distribution options.

4 YEARS PRIOR TO RETIREMENT

Continue to research and consider such thoughts as:

- 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 **229.333.5709** for information.

3 YEARS PRIOR TO RETIREMENT

- Continue to consider and become involved in free-time activities, fitness activities, vocations, classes, volunteering.
- Attend programs sponsored by VSU including the Retirement Seminar, USG, Human Resources, and your local senior citizens center.

2 YEARS PRIOR TO RETIREMENT

- Make preliminary decisions about your post-retirement use of time. Discuss with your department chair/dean/director ideas for continuing research, teaching activities, or part-time work. Gather information on phased retirement.
- Attend the Retirement Seminar to obtain updated information on retirement processing and share experiences with colleagues. Call **229.333.5709** for information.
- Before age 65 contact Medicare for healthcare coverage. Call **800.772.1213**.
- Request illustrations of your retirement distribution options from TRS, TIAA-CREF, Fidelity, and/or Valic.

- Give more serious thought to relocation, family and community commitments.
- Take time to review health care and projected costs for medication. Talk with family members, peers, associates.
- Decide if you need to change health plans during VSU's annual open enrollment period.
- Attend health-education seminars offered through VSU or at your local hospital.
- Become informed about living wills and health-care directives.

1 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 **800.722.1213**, **www.medicare.gov**.
- Inform department chair/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 one on one with your retirement vendor one last time!
- Review your insurance coverage to see what is portable and what will end at retirement. Current information is available from the Benefits Department at **229.333.5709** or **www.valdosta.edu/administration/finance-admin/human-resources/our-services/benefits/**

3 MONTHS PRIOR TO RETIREMENT

- Finalize your retirement plan distribution decisions.
- Request forms from Retirement Vendor.
- Apply for Social Security three months before you want benefits to start. **800.772.1213** **www.ssa.gov**
- Request information on Medicare Parts A and B three months before age 65.
- Begin to inform appropriate organizations of address changes.
- Inform VSU affiliated clubs and organizations of your intended retirement if your retirement affects membership status.

1 MONTH PRIOR TO RETIREMENT

- Review your paycheck stub and arrange to cancel any reductions or deductions, such as credit union loans. Call appropriate offices.
- Schedule an appointment with your Talent Acquisitions Specialist and Benefits Specialist **229.333.5709** to continue healthcare and other insurance and to review other retiree benefits.

Have a joyful and creative retirement!