

Checklist

While Multnomah County is not able to provide retirement counseling, below is a list of subjects which pertain to retirement. When separating from County employment, County employees would complete the Checklist items relevant to their particular situation. Example: If employee is not age 65 or eligible for Medicare, employee would skip the "Medicare" section.

If you have questions on the steps to take for planning your retirement, contact the Employee Benefits Office at 503-988-5651 or retiree.benefits@multco.us.

PERS Retirement Pension - (Refer to Guide to Retirement, page 1)

Within Five (5) years of retirement:

- Attend a Five-year PERS Presentation.

Within One (1) year of retirement:

- Attend a One-year PERS Presentation.
 May have option to schedule a one-on-one meeting with a PERS representative.

Within 90 days of retirement:

- Submit PERS pension application to PERS.
Contact PERS: 503-598-7377 or 1-888-320-7377.

Deferred Compensation Account - (Refer to Guide to Retirement, page 3)

Within Three (3) months of retirement:

- Contact a Deferred Comp representative to discuss your existing deferred comp account and PERS benefits.

One (1) month prior to retirement:

- Contact a Deferred Comp representative to use Deferred Comp funds to purchase PERS waiting time or refunded time.

At least 30 days prior to separating from County service:

- Submit paperwork to County Deferred Comp Work Unit to make one final pre-tax contribution to an existing deferred comp account. Contribution may be in the amount of your vacation leave payout.

Separation from Multnomah County Employment

- Notice of Separation from Employment: County employee notifies Multnomah County of his/her separation from County employment. Contact your Human Resources Department for instructions on the process your Department follows when employment with Multnomah County ends. Notice may be a copy of e-mail or letter submitted to supervisor.
- Final Paycheck: Prior to employment ending, employees must make arrangements with their supervisor and/or Human Resources Department on how to obtain their final paycheck. Contact Payroll at 503-988-3309 or at central.payroll@multco.us with questions regarding final paycheck and what happens to unused accrued leave (vacation, sick leave, comp time, holiday and personal holiday).

County Retiree Health and/or Life Insurance

Enrollment forms are included in the Retiree Benefits Enrollment Packet. Completed forms must be returned to the Multnomah County Employee Benefits Office (EBO).

One (1) month prior to Retiree Health Insurance beginning:

- Enrollment forms included in your packet may be:
 - County Retiree health insurance enrollment form.
 - Monthly Premium Payment Method form.
 - Authorization Agreement for Electronic Funds Transfer form (if applicable).
 - County Retiree Life Insurance beneficiary form (if eligible for policy).

Note: See "Life Insurance – County Retiree Policy" section (page 29) for PERS pension requirement. Some bargaining unit contracts require proof of receiving a PERS pension in order to receive the County Retiree Life Insurance policy.

- If eligible retiree or any eligible family members meet the Medicare criteria, complete the Kaiser Senior Advantage (Supplemental Medicare medical insurance) Application.
Note: Kaiser will not accept a Kaiser Senior Advantage application signed more than 30 days prior to the date coverage begins. If you have questions, contact the Employee Benefits Office at 503-988-5651.

Medicare - (Refer to Guide to Retirement, page 17)

Medicare eligible participants are required to apply for Medicare when eligible.

It is recommended individual begin researching Medicare and Supplemental Medicare plans 3 months prior to eligibility for Medicare.

If individual delayed enrolling in Medicare due to continuing County employment and active County employee medical insurance coverage

Within 90 days of retirement date:

- Request Medicare Part application and "Request for Employment Information" form from Social Security Administration. Send "Request for Employment Information" form to Employee Benefits Office for processing (refer to Guide to Retirement, page 19). EBO will complete the "Request for Employment Information" form and return form to employee.
- Employee submits Medicare application and "Request for Employment Information" form to the Social Security Administration, contact the SSA Office to confirm receipt of forms.

If individual is retiring when eligible for Medicare

Within 90 days of eligibility for Medicare:

- Medicare Part A and Part B application must be submitted to the Social Security Administration.
- If Medicare application mailed to the Social Security Administration, contact the SSA Office to confirm receipt of form.

County-sponsored Life Insurance - (Refer to Guide to Retirement, page 24)

Active County Employee Health Insurance

Within 31 days from separation from County employment:

- Return completed porting (or conversion) form to UNUM.

County Retiree Life Insurance

The printed "County Retiree benefits offer" will confirm whether retiree is eligible for the County Retiree Life Insurance policy – based on "years of County service" and the "PERS pension" requirements.

Within 90 days from separation from County employment:

- Provide the Employee Benefits Office with a copy of your PERS Notice of Entitlement. (Note: Review the "County Retiree benefits offer" to see if you are required to provide proof of beginning your PERS pension.)
- Provide the Employee Benefits Office with the completed beneficiary form.

VEBA - (Refer to Guide to Retirement, page 32)

Set up a Systematic Payment/Monthly Reimbursement for County Retiree premiums (optional).

Long Term Care Insurance - (Refer to Guide to Retirement, page 33)

Within 30 days after separation of Multnomah County employment:

- Non-represented and bargaining unit employees, who negotiated the option of purchasing long term care insurance and have an existing Long Term Care insurance Policy # 00094319-001, will automatically be mailed an Election to Continue Your Long Term Care Insurance Coverage form to continue the policy. Completed form must be returned to UNUM within 30 days after County employment ends.

Return to Multnomah County Employment (Refer to Guide to Retirement, page 35)

County retirees who return to "on call" or "temporary" County employment should complete the following:

- Contact Payroll at 503-988-3309 to discuss re-employment with Multnomah County.
The first payroll check may need to be manually adjusted if a County retiree returns to County employment immediately after his/her retirement date. Changes must be made in the payroll system to turn off paycheck withdrawals which should only occur for regular, active County employee benefits. Retirees, employed as "on call" or "temporary", are not required to contribute toward active County employee benefits.
- Contact the Employee Benefits Office at 503-988-5651 to request the Memorandum of Understanding form or download the document from www.multco.us/retirees.
County retiree enrolled in County Retiree Health Insurance coverage, who return to County employment, must complete a Memorandum of Understanding (MOU) with hiring supervisor.

Social Security Income

Information on initiating Social Security Income is available directly from the Social Security Administration:

Telephone: 1-800-772-1213

Website: www.socialsecurity.gov

On-line retirement estimator: www.socialsecurity.gov/estimator

On-line application: www.socialsecurity.gov/applyonline