

AUTOMATED RETIREMENT WORKSHEET INSTRUCTIONS

(1/01/2010)

Section I – Employee Information

Employee Name: (Auto-populated) This field will auto-populate after you enter the employee ID number from the initial entrance screen.

Employee ID#: (Auto-populated) This field will auto-populate from the employee ID number entered on the initial entrance screen.

SS #: Enter the retiree's social security number.

Employee's Birth Date: Enter the retiree's birth date.

Hire Date: Enter the retiree's hire date.

Retirement Date: Enter the retiree's official retirement date.

This date must be the 1st or the 16th of the month.

If the retiree's last day worked is between the 1st and the 15th of the month, the retirement date is the 16th.

If the retiree's last day worked is between the 16th and the end of the month, the retirement date is the 1st of the next month.

Retirement Age: (Auto-populated) This field will auto-populate after the retiree's birth date has been entered.

Last Day Actually Worked: Enter the retiree's actual last day worked.

Last Day Paid ([See Instructions](#)): (Termination Effective Date) Enter the retiree's last day paid.

This is generally the same day as the last day actually worked. However, if a retiring employee has been on medical (e.g., by using FMLA) or other paid leave, enter the last day for which the applicant was in a paid status. To view instructions from the worksheet, click on the ([See Instructions](#)) link.

Date of Final Insurance Deduction ([See Instructions](#)): (Pay Date) Enter the date that the retiree's regular insurance coverage will end, which should be associated with the employee's date of hire as listed below. To view instructions from the worksheet, click on the ([See Instructions](#)) link.

- *Employees hired prior to 2/15/2003: This date will be the last day of the pay period following the pay period containing the last day worked or last day paid, unless the employee is over age 65.*
 - *If employee is age 65 or older, this date should be modified to reflect the last day of the month. For example, if an employee has an insurance end date of 7/23/2009, the date should be changed to 7/31/2009. **Exception:** The date does NOT need to be modified if the employee already has Medicare coverage and chooses NOT to sign up for the Medicare Supplement. Medicare coverage can only begin on the first of each month. Modifying the date of insurance helps the retiree by insuring they don't have a lapse of insurance coverage. **When an exception is being made, please add comments explaining that the retiree is NOT signing up for the Medicare Supplement and/or already has Medicare Coverage.***
 - *If employee is age 65 or older and has a final pay date which falls on the 1st day of any month, then they should be able to obtain Medicare effective that same day; extending the date if insurance would not be necessary. For any insurance end date on or after the 2nd day of each month, please extend the coverage until the end of the month as instructed or indicated above.*

- *When the date of Final Insurance Deduction is modified to reflect the last day of the month, this extension applies to the medical and life insurance coverage only (the dental and any other benefits would end as indicated above based on the employees date of hire).*
- *When the Date of Final Insurance Deduction has been modified, please notify Shari Naegle at PEHP, as well as **add a comment to Section III of the Retirement Worksheet noting the termination effective date for the dental insurance (and other benefits), as it will be different from the termination effective date for the medical and life insurance.***
- *Employees hired 2/15/2003 and later: This date will be the last day of the pay period containing the last day worked or last day paid, unless the employee is over age 65.*
 - *If employee is age 65 or older, this date should be modified to reflect the end of the month. For example, if an employee has an insurance end date of 7/23/2009, the date should be changed to 7/31/2009. **Exception:** The date does NOT need to be modified if the employee already has Medicare coverage and chooses NOT to sign up for the Medicare Supplement. Medicare coverage can only begin on the first of each month. Modifying the date of insurance helps the retiree by insuring they don't have a lapse of insurance coverage. **When an exception is being made, please add comments explaining that the retiree is NOT signing up for the Medicare Supplement and/or already has Medicare Coverage.***
 - *If employee is age 65 or older and has an insurance end date which falls on the 1st day of any month, then they should be able to obtain Medicare effective that same day and extending the date if insurance would not be necessary. For any insurance end dates on or after the 2nd day of each month, please extend the coverage until the end of the month as instructed or indicated above.*
 - *When the date of Final Insurance Deduction is modified to reflect the last day of the month, this extension applies to the medical and life insurance coverage only (the dental and any other benefits would end as indicated above based on the employees date of hire).*
 - *When the Date of Final Insurance Deduction has been modified, please notify Shari Naegle at PEHP, as well as **add a comment to Section III of the Retirement Worksheet Part II noting the termination effective date for the dental insurance (and other benefits), as it will be different from the termination effective date for the medical and life insurance.***

Agency/Dept: (Auto-populated) This field auto-populates with the retiree's current agency/department.

Division: (Auto-populated) This field auto-populates with the retiree's current division.

Agency: (Auto-populated) This field auto-populates with the retiree's current agency number.

Low Org: (Auto-populated) This field auto-populates with the retiree's current low org number.

Distribution: (Auto-populated) This field auto-populates with the retiree's current distribution number.

Rate of Pay: (Auto-populated) This field auto-populates with the retiree's current rate of pay.

Section II – State-Provided Health and Life Insurance

State-Provided Health and Life Insurance: *This provides the same insurance coverage the retiree had upon retirement (i.e. family, two-party, or single coverage) up to age 65 or for the number of years allowed under the Sick Leave Retirement Benefit, whichever comes first. If the retiree's unused sick leave balance is less than the required deduction, the State still provides this coverage. Retirees are responsible for their portion of the premium. The life insurance provided is the basic \$25,000. The dates of this coverage will be:*

Beginning Date: (Auto-populated) For employees who are under age 65 at retirement, this field auto-populates beginning with the date that State-provided insurance coverage will begin upon retirement, which is the day after the date entered in Section I (Date of Final Insurance Deduction). For employees who are age 65 or older at retirement, this field will remain blank and this benefit will not be provided.

Ending Date: (Auto-populated) For employees who are under age 65 at retirement, this field auto-populates with the date that the state-provided insurance coverage for the retiree will end. This date will be one of the following:

- *The last day of the time period provided for the retiree under the Sick Leave at Retirement Benefit Program. The time period provided is dependent upon the year of retirement.*
 - *2010 – 1 year*
 - *2011 and later – no benefit and this section of the worksheet will be removed*
- *The last day of the month prior to the calendar month in which the retiree turns 65.*
 - *New Medicare regulations require that Medicare coverage will begin on the first day of the month in which the employee turns 65 (not on their 65th birthday).*

Continuation of Current Health/Life: *This provides the same coverage the retiree had upon retirement and is available to retirees under 65 years of age and their dependents by using 8 hours of sick or converted sick leave. Retirees are responsible for their portion of the premium. The dates of this coverage will be:*

Leave End Balance (Total Hours Available for Health Insurance): Multiply the number of Months of Paid-Up Health Insurance from the Retirement Estimate Worksheet by 8 to get the total hours available for health insurance and enter it into this field.

Hours used for current plan coverage: Enter the total number of hours to be used for continuation of current plan coverage for the retiree, spouse and dependents. DO NOT use more than the number of hours necessary or else the retiree will be shorted on insurance coverage. Use enough hours to either:

- *Get the employee to the last day of the month prior to the calendar month in which the retiree turns 65*
- *Exhaust all hours available to take the employee to the maximum date of insurance coverage he/she can purchase*

Beginning Date: (Auto-populated) This field will auto-populate with the date the continuation of current health plan coverage begins. This is the date immediately after the ending date of State-provided health coverage.

Ending Date: (Auto-populated) This field will auto-populate with the date the continuation of current health plan coverage ends and is dependent upon the number of hours used and the retiree's age. This date will be either:

- *The last day of the time period purchased using the retiree's sick leave benefit*
- *The last day of the month prior to the calendar month in which the retiree turns 65*

Months of Coverage: (Auto-populated) This field will auto-populate with the total number of months used for the continuation of current health plan coverage.

Hours Used for Spouse: *This entry is used when a retiree wishes to use the sick leave retirement benefit to cover a younger spouse between the time the retiree reaches age 65 and the time the spouse will reach age 65. This coverage is not available for dependent children. Enter the total number of hours to be used for continuation of current plan coverage for the spouse. DO NOT use more than the number of hours necessary or else the spouse will be shorted on insurance coverage. Use enough hours to either:*

- *Get the spouse to the last day of the month prior to the calendar month in which the he/she turns 65*
- *Exhaust all hours available to take the spouse to the maximum date of insurance coverage he/she can purchase*

**Note: Auto-populated fields for the spouse will not auto-populate until the spouse's birth date is entered into Section III, as no calculations can be made without the birth date being entered.*

Beginning Date: (Auto-populated) This field will auto-populate with the date the continuation of current health plan coverage for the spouse begins. This is the date immediately after the ending date of the retiree's current plan coverage or the ending date of the retiree's State-provided health coverage, whichever is applicable.

Ending Date: (Auto-populated) This field will auto-populate with the date the continuation of current health plan coverage for the spouse ends and is dependent upon the number of hours used and the spouse's age. This date will be either:

- *The last day of the time period purchased using the retiree's sick leave benefit provided for the spouse*
- *The last day of the month prior to the calendar month in which the spouse turns 65*

Months of Coverage: (Auto-populated) This field will auto-populate with the total number of months used for the continuation of current health plan coverage for the spouse.

Total Remaining Hours: (Auto-populated) This field will auto-populate with the remaining number of hours that the retiree can still use to purchase Medicare Supplement insurance after current health plan coverage as been purchased. If all hours have been exhausted, the retiree's sick leave retirement benefit ends.

Medicare Supplement: *The purchase of Medicare supplement insurance with any remaining hours will be 8 hours **per person** for 1 month of coverage. For this section only, retirees may change their election up to 60 days prior to when they are eligible for Medicare. Medicare coverage must begin on the 1st day of any month and coverage for a partial month is not an option. This coverage is not available for dependent children. The dates of this coverage will be:*

Hours Used for Retiree: Enter the total number of hours (to be used for the purchase of the Medicare supplement insurance), for the retiree only. Medicare supplement insurance coverage can be purchased until the hours available for use are exhausted.

Beginning Date: (Auto-populated) This field will auto-populate with the date the Medicare supplement insurance coverage begins. This is the first day of the calendar month in which the retiree turns age 65.

Ending Date: (Auto-populated) This field will auto-populate with the date the Medicare supplement insurance ends and is dependent upon how many hours are allotted for the purchase of this insurance.

Months of Coverage: (Auto-populated) This field will auto-populate with the total number of months used for the retiree's Medicare supplement insurance coverage.

Hours Used for Spouse: Enter the total number of hours (to be used for the purchase of Medicare supplement insurance), for the spouse only. Medicare supplement insurance coverage can be purchased until the hours available for use are exhausted.

Beginning Date: (Auto-populated) This field will auto-populate with the date the Medicare supplement insurance coverage begins. This is the first day of the calendar month in which the spouse turns age 65.

Ending Date: (Auto-populated) This field will auto-populate with the date the Medicare supplement insurance ends and is dependent upon how many hours are allotted for the purchase of this insurance.

Months of Coverage: (Auto-populated) This field will auto-populate with the total number of months used for the spouse's Medicare supplement insurance coverage.

Total Remaining Hours: (Auto-populated) This field will auto-populate with any remaining hours that have not been allocated to the retiree or the spouse. This field should always equal zero to assure that the retiree is receiving their full benefit. If there are any hours remaining, either the retiree's or the spouse's Medicare supplement coverage should be increased until the total remaining hours equal zero.

Section III – Insurance and Dependent Information

Retiree Coverage: Enter the type of insurance coverage the retiree has at the time of retirement. If the employee is over 65, the Medicare Supplement Enhanced plan is chosen.

In the case of death: If the retiree passes away prior to retirement, they may still be retired as long as they meet the eligibility criteria (i.e., 4 years at age 65, 10 years at age 62, 20 years at age 60, or 30 years at any age). The Excel Spreadsheet and Automated Worksheet must still be filled out to determine the benefit available to the spouse. The Automated worksheet should be changed to reflect the benefit that will be obtained upon retirement. For example, if the employee had double coverage, the benefit should be changed to single coverage since only the spouse will be receiving insurance upon retirement.

Insurance Plan: (*Select plan coverage*) Preferred Care, Summit Care, Advantage Care, or High Deductible Health Plan (only if retiree is under age 65)

Type of Coverage: (*Select plan coverage*) Single, Double, or Family coverage (based on what the employee has upon retirement, not what the employee plans to sign up for during retirement).

Dental Plan: (*Select plan coverage*) Traditional, Preferred or Value Care coverage (dental coverage is not provided after retirement except at the Courts)

Medicare Plan: (*Select plan coverage*) The Medicare Supplement Enhanced plan is for retirees age 65 or older. Employee's use their sick/converted leave to purchase this plan.

Spouse/Dependent Coverage: Enter the type of insurance coverage the spouse will have at the time of retirement. If the spouse is age 65 or older at retirement, they will need to sign up for the Medicare Supplement Enhanced plan.

Insurance Plan: (*Select plan coverage*) Preferred Care, Summit Care, Advantage Care, High Deductible Health Plan (only if spouse is under age 65)

Dental Plan: (*Select plan coverage*) Traditional, Preferred or Value Care coverage (dental coverage is not provided after retirement except at the Courts)

Medicare Plan: (*Select plan coverage*) The Medicare Supplemental Enhanced plan is for the spouse age 65 or older. (Employee's use their sick/converted leave to purchase this plan.)

Comment: Comments are entered in the “Add comment(s) here” box and will appear in the upper box once the “update worksheet” button is selected. Comments located in the upper box become permanent and cannot be deleted; new comments can be added anytime. Comments should include the following:

- *If the employee is over age 65 and the date of final insurance deduction has been extended to accommodate them, add a comment stating that medical & basic life insurance will end on a different date than all other benefits (including dental). All other benefits should end on the applicable pay date as indicated in the instructions in the “date of final insurance deduction” section*
- *In the event of death, comments should be entered stating that the employee is deceased and eligible to retire and the retirement benefit is being transferred to the employee’s spouse and/or family. The comments should explain what level of coverage the spouse and family will be obtaining upon retirement (single, double, or family coverage). For example, if the employee had double coverage upon death, the spouse will obtain single coverage upon retirement. If the employee was over age 65 upon death, only the spouse is eligible to receive the insurance benefit.*
- *Any additional information that may be helpful to either the employee or PEHP*

Spouse/Dependent Information: Enter applicable information on the spouse and all dependents, such as name, social security number, and date of birth (age will auto-populate). Additionally, please list for each dependent whether or not they are active on the retiree’s insurance benefits after retirement or if coverage will drop. *If the retiree is age 65 or older at retirement no dependents shall be covered.*

Section IV - Signatures

Four signatures are required on the Automated Retirement Worksheet and must be signed in the order listed before retirement insurance benefits can be fully processed. These signatures show that the worksheet has been reviewed by all applicable parties and that the figures are understood. Signers are aware that the numbers listed are preliminary estimates and that changes to the retiree’s benefits can occur after the final paycheck is processed and the Retirement Estimate Worksheet is finalized. *If changes to the final worksheet are necessary, all signatures will be removed so that changes can be made. Signatures will then need to be redone.*

1st Signature - Signed by Person Completing the Form: This is the retirement expert at the agency who is assisting the retiree with its completion.

2nd Signature – Signed by Applicant: This is the retiree.

3rd Signature – Signed by Person Reviewing Payout Info: This is a staff member at State Finance and will be signed after the final paycheck has been processed and actual numbers for the Retirement Estimate Worksheet are entered. *If changes are necessary this person will remove the first two signatures and will ask the agency to redo the worksheet with final numbers and redo the signatures.*

4th Signature – Signed by Authorized Agency Officer: This is a high-level manager or director within the retiree’s former agency who has the authority and security access in place to provide the final approving signature. *Retirement experts will be responsible to check the Automated Retirement Worksheet on a periodic basis to see when the 3rd signature has been added. At this point the Retirement Expert will get the 4th signature. This must be completed in a timely manner in order for the worksheet to move to the next step in the process.*

After all 4 signatures have been obtained the Automated Retirement Worksheet will be electronically transferred to PEHP for processing.