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Getting ready to retire? Don't wait to contact Employee Services [1]

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Retirement is a significant life milestone — one that takes careful planning to come to fruition.

Employee Services provides resources to assist University of Colorado faculty and staff in their planning — and we ask that you reach out to check your eligibility for medical, dental, and other benefits avaliable to CU retirees.

If retirement is a few years away …

Employee Services recommends that CU faculty and staff start their overall retirement planning three to five years before their anticipated retirement date. This proactive approach allows ample time to understand available benefits, make informed decisions and complete necessary steps. Please email Employee Services at benefits@cu.edu [3] to confirm your years of service and eligibility for retirement benefits as you begin to plan for retirement.

Register for the upcoming Retirement Ready webinar series [4], which features informative webinars from TIAA, PERA, Social Security and Medicare, and watch on-demand videos outlining retiree benefits on our Retirement Ready website. [5]

If retirement is 3-6 months away ...

It’s advisable to contact Employee Services no later than three months before your planned retirement date to schedule your meeting.

Key steps to prepare for retirement from CU

1. **Schedule a meeting with a CU benefits professional:** Three months before your planned retirement date, reach out to Employee Services to schedule a Zoom meeting with a benefits professional. During this meeting, you’ll discuss your retiree health benefits, the enrollment process and complete the required documents. Contact Employee Services at benefits@cu.edu [3] to arrange your appointment.
2. **Review retirement plan options:** Understand the specifics of your CU mandatory retirement plan, whether it's the CU 401(a) Mandatory Retirement Plan or the Public Employees' Retirement Association (PERA) plan. If you participate in PERA, reach out to PERA retirement professionals [6] before you contact Employee Services to confirm if you are eligible to retire with PERA and commence your pension. Each plan has distinct eligibility criteria and benefits. Detailed information, resources and guides are avaliable on the Retirement Ready website [5].
3. **Complete necessary paperwork:** Ensure all required forms and documents are

completed accurately and submitted on time. This includes retirement applications, benefits enrollment forms, beneficiary designations and any other necessary paperwork.
4. **Understand CU health benefits for retirees:** Review your options for health insurance coverage after retirement on the Retirement Ready website [5].
5. **Consult financial advisor:** Consider seeking advice from financial advisors to ensure your retirement savings align with your goals and to address any financial concerns.
6. **Stay informed:** Regularly check for updates on retirement policies and procedures to stay informed about any changes that may affect your retirement plans.

As you approach retirement, taking the time to plan thoroughly can make all the difference in ensuring a smooth and successful transition. By following the key steps outlines above, you'll be well on your way to securing a comfortable retirement.

Reach out with questions

Contact an Employee Services benefits professional by email at benefits@cu.edu [3] or by phone at 303-860-4200, option 3.

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