

RETIREMENT PLANNING CHECKLIST

Planning and preparation are essential for a successful retirement. This two-page checklist provides tips and resources to consider as you think about your future.

- Confirm your Harvard post-retirement health eligibility and visit hr.harvard.edu/retiree-health to use the Post-Retirement Health Calculator.
- Contact the Harvard University Retirement Center (HURC) to get your pension estimate(s) if you are in the 1995 plan or if you were hired prior to 7/1/2001 and have a Basic Account in the Staff Plan.
- Review your Social Security benefits at ssa.gov.
- Review the [What Happens When You Retire from Harvard](#) overview.
- Attend a retirement planning workshop on topics including Harvard benefits, Social Security benefits, Medicare, retirement income planning, estate planning, and strategizing your next chapter.
- Review your financial portfolio and consider scheduling a consultation with a TIAA advisor, where you can discuss your post-retirement budget, income replacement, changes to asset allocation, and how to manage required minimum distributions.
- Consider increasing your TDA contributions; visit hr.harvard.edu/employee-funded-retirement-programs.
- Review your benefit options in retirement by visiting hr.harvard.edu/retiree-health.
- Contact former employers for information about any retirement benefits you may be eligible to receive.

BENEFITS CONTACTS

Benefits Office
617-496-4001
benefits@harvard.edu

Voya Financial
855-483-3539
benstrat.com

Blue Cross Blue Shield of Massachusetts
888-389-7732
bluecrossma.com

BCBS Medex
800-258-2226
medicare.bluecrossma.com

Commuter Choice
commuterchoice@harvard.edu
transportation.harvard.edu/commuterchoice

EyeMed
866-800-5457
eyemed.com

MetLife Dental
855-638-3941
metdental.com

Employee Assistance Plan (EAP)
877-327-4278
my.kgalifeservices.com

Express Scripts
Under age 65 coverage—877-787-8684
Age 65 & older coverage—866-544-2895
express-scripts.com

HARVie
hr.harvard.edu

HPHC Medicare Enhance
877-679-5667
harvardpilgrim.org

Harvard University Group Health Plan (HUGHP)
617-495-2008
hughp.harvard.edu

Harvard University Retirement Center (HURC)
800-527-1398

Harvard University Retirees Association (HURA)
hura.harvard.edu

Medicare
800-633-4227
medicare.gov

MetLife
800-638-6420
metlife.com

Outings & Innings
617-495-2828
outingsandinings.harvard.edu

Social Security
800-772-1213
ssa.gov

TIAA
800-527-1398
tiaa-cref.org

Tufts Medicare Preferred
800-701-9000



| BENEFIT | WHAT TO DO | WHO TO CONTACT |
|---|---|---|
| THREE TO FOUR MONTHS PRIOR TO RETIREMENT | | |
| Harvard post-retirement benefits | Schedule a meeting with a Benefits consultant to review your Harvard retirement benefits including medical and dental insurance options. | Benefits office 617-496-4001 benefits@harvard.edu |
| Medicare Parts A & B (if 65 or older) | Enroll in Medicare Parts A & B. Harvard Benefits will provide you with an employer statement indicating you have been covered under a Harvard medical plan beyond age 65. You cannot do this earlier than 90 days preceding your retirement date. | Medicare office 800-633-4227 medicare.gov |
| Pension | If you are in the 1995 plan or were hired prior to 7/1/2001 and have a Basic Account, contact the HURC to get a pension estimate. | HURC 800-527-1398 |
| Flexible Spending Account (FSA) | Review expenses incurred but not yet submitted. | Voya Financial 855-483-3539 benstrat.com |
| Health insurance for eligible dependents | Gather dependent documentation for covered dependents (birth or marriage certificate). | Benefits office 617-496-4001 benefits@harvard.edu |
| ONE MONTH PRIOR TO RETIREMENT | | |
| Medical | Members 65 or older should contact the Medicare Coordination of Benefits Department to notify them of their retirement date. Members 65 or older who are continuing their care with HUHS should contact the HUHS Registration Department to supply their retirement date and Medicare insurance information. | Medicare Coordination of Benefits 855-798-2627 HUHS Registration Department 617-495-5795 |
| Retirement paperwork | Follow up to confirm you have signed and provided all required post-retirement health election paperwork including copies of your Medicare cards, if age 65 or older. | Benefits office 617-496-4001 benefits@harvard.edu |
| Prescription and health ID cards | If over age 65, allow 2–3 weeks into your first month of retirement to receive new ID cards. Ensure you have enough routine prescriptions to cover this period. | Express Scripts Under age 65 coverage—877-787-8684 Age 65 & older coverage—866-544-2895 express-scripts.com |
| Unused vacation time (regular and longer service) for staff | Unused vacation value for staff may be rolled into your TDA if you have not already contributed the annual maximum or taken it as a taxable lump sum. Review your TIAA TDA and then contact HR with your unused vacation election. | TIAA 800-527-1398 tiaa-cref.org |
| Commuter or parking orders | Confirm cancellations are in place. | Commuter Choice commuterchoice@harvard.edu transportation.harvard.edu/commuterchoice |
| Voluntary deductions for home/auto/pet insurance | Contact the vendor to set up direct billing. | MetLife 800-638-6420 metlife.com |
| AFTER YOU RETIRE | | |
| Payment of ongoing benefits | Your monthly payment of health premiums will be made to Benefit Strategies unless you are receiving TIAA monthly annuity payments. Set up an online account with Benefit Strategies to make your payments. | Voya Financial 855-483-3539 benstrat.com |
| TDA / Investment Account | To initiate distribution, call the HURC. If you are required to take required minimum distributions, you will be notified by TIAA. | HURC 800-527-1398 |
| Basic / Supplemental Life Insurance or Dependent Life Insurance (if applicable) | If your basic or supplemental life insurance is reduced or terminated, you have 31 days to contact MetLife and make an election to continue coverage. Dependent life ends and you have 31 days to contact MetLife. | MetLife 800-638-6420 metlife.com |
| Deferred Compensation Plan, 457(b) | If you have been in the 457(b) plan, familiarize yourself with required minimum distribution requirements and contact the HURC if you have questions. | HURC 800-527-1398 |
| COBRA | If you have elected retiree medical and dental coverage, do not elect <u>COBRA</u> . You may elect COBRA to continue any group vision coverage if you were enrolled prior to retirement. | Voya Financial 855-483-3539 benstrat.com |
| HUID card | Your HUID card will be recoded with limited access. You will continue to have access to the athletic facilities and libraries. | Benefits office 617-496-4001 benefits@harvard.edu |
| Benefit changes during the year | You may change benefits annually during Open Enrollment or during the year if you experience a qualifying life event. | Benefits office 617-496-4001 benefits@harvard.edu |
| Harvard University Retirees Association (HURA) | HURA will provide a 1-year membership at no cost and then you may elect in future years to join. | HURA hura.harvard.edu |
| Change of address | Submit change of address form to Benefits. You can download the form here or call Benefits. | Benefits office or HARVie 617-496-4001 benefits@harvard.edu hr.harvard.edu |