



Carver Public Schools

3 Carver Square Boulevard

Carver, MA 02330-1200

www.carver.org

Retirement Information for Carver Public School Employees

What you need to do first:

Contact the Plymouth County Retirement Association at 508-830-1803 or the Massachusetts Teachers' Retirement System at 617-679-6877.

- Set a tentative retirement date and request an estimate of retirement allowance.
- Schedule an appointment with a retirement counselor at Plymouth County Retirement or Massachusetts Teachers' Retirement System.
- Familiarize yourself with the Benefits Options, Survivor Benefits and the Retirement Process.
- Contact the Social Security Administration (if you are 65 years of older) regarding eligibility of a Social Security pension AND your eligibility for Medicare Part A and Part B (see below).
- Choose your official retirement date (first day you will no longer be at work).
- Notify your Principal and the Superintendent's office of your intent to retire in writing with your signature.
- Complete and submit your retirement application to the Plymouth County Retirement System or Massachusetts Teachers' Retirement System (Part 2 of the application is filled out by the Payroll department and should be sent there for processing).

Please note: Processing your retirement paperwork can take time and it could be up to three (3) months before you receive your first retirement check so please plan accordingly.

Helpful Benefits information for Retiring or Retired Employees

What happens to my medical insurance once I retire from the Carver Public Schools?

- If you are under the age of 65: When you retire (either ordinary retirement, by accidental disability, or through superannuation), coverage will remain the same. The split share of the cost of coverage remains the same as current employees.
- If you are over the age of 65: The Social Security Administration asks that you contact them to find out if you are eligible for Medicare six (6) months before turning 65, or

upon retirement at age 65. Once you are retired, you are required to enroll in Medicare. The Town will offer you a supplement if you are Medicare eligible.

- o Medicare part A is free and covers hospitalization
- o Medicare Part B charges a fee and covers most doctor/medical expenses
- o Please see the Medicare handbook to find out more information on special enrollment
- What if I am not eligible for Medicare Parts A & B? If this happens, please provide the Town Payroll/Benefits coordinator with a letter from the Social Security Administration stating that you are ineligible.

What happens to my dental insurance once I retire from the Carver Public Schools?

- Your dental coverage will remain the same as active employees.

What happens to my life insurance once I retire from the Carver Public Schools?

- Your life insurance coverage can remain in effect, however the coverage amount is less than active employees.

How do I pay for my medical, dental, or life insurance in retirement?

- The Town of Carver works with both the Plymouth County Retirement System and the Massachusetts Teachers' Retirement System to ensure that the deductions will be taken out of your pension check, unless otherwise stipulated due to insufficient pension funds.

What information does the Payroll/Benefits department need to know?

- A letter stating your intention to retire and the date of retirement
- If you and/or your spouse turns 65 years old and are eligible for Medicare, please bring your Medicare card into the office so that we can switch to a Medicare Supplement Plan
- If your address changes
- If your spouse passes away
- If you wish to change your coverage, please do so during Open Enrollment
- If the subscriber passes away, the spouse can be covered through the Town of Carver
- If you want to change a beneficiary on your life insurance plan.

After Retirement Contact Information:

- Pension Check Questions:
 - o Plymouth County Retirement Association, 508-830-1803
 - o Massachusetts Teachers' Retirement System, 617-679-6877
- Benefits Questions after Retirement
 - o Town of Carver Payroll/Benefits Coordinator, 508-866-3460

Town Of Carver/Carver Public Schools

Retirement Information & Checklist

Retirement can be a complicated process, but we are here to help!

Please complete this form and return it to:

Town Employees contact: Trish Fuller (508) 866-3460 trish.fuller@carverma.gov

School Employees contact: Kerri Virden (508) 866-6170 virdenk@carver.org

Retiree First (508) 744-6804 or (833) 217-5312 - A helpful resource to ask your retirement questions.

***You should apply for medicare six (6) months before turning 65**

Contact the Social security office regarding Medicare Part A /Part B.

What is the status of your Medicare? _____

Name: _____

Position/School: _____

DOB: _____

Retirement Date: _____

Age at retirement: _____

Do you contribute to MTRS _____ or Plymouth County Retirement _____

Please check if you are currently enrolled in:

HPI Medical _____ Which plan are you enrolled in? _____

Altus Dental _____ Which plan are you enrolled in? Low _____ High _____

Altus Vision _____

Life Insurance _____

Special Life Insurance _____

Do you plan to keep these benefits after retirement? _____

Employee Signature _____ Date _____

Received by _____ Date _____