



**Elk Grove Benefits Employee Retirement Trust
EGBERT**

Steps To Retirement

Step 1 – Deciding

- Approximately 3 months prior to your anticipated retirement date, contact your Retirement System; Public Employee Retirement System (CalPERS) or State Teachers Retirement System (CalSTRS). Set up an appointment with a counselor to discuss your pension and decide on an appropriate retirement date.

Step 2 – Retirement Date

- Your first day of retirement with CalPERS/STRS must be no later than 90 calendar days following your last day of employment with EGUSD.
- Example: Your last day of employment with EGUSD is May 26, 2023 so your first day of CalPERS/STRS retirement must be no later than August 24, 2023.

Step 3 – Notifying EGUSD

- Once a date of retirement has been determined, submit a Retirement Notice Form to Elk Grove Unified School District's Human Resources Department (HR).
- The Retirement Notice Form can be found on the EGUSD website, select Employment then scroll down to HR Forms and Resources

Step 4 – Retiring with CalPERS/STRS

- File a retirement application with the applicable retirement system (CalPERS or CalSTRS).
- HR will automatically submit the transfer of unused sick leave directly to CalPERS or CalSTRS. Please note, HR must have your notice of retirement to complete the transfer.

Step 5 – EGBERT Eligibility

- The Payroll/Benefits Department will receive a document from HR with your retirement date. Payroll/Benefits staff will determine if you are eligible for continuation of benefits through EGBERT.
- If you qualify for EGBERT, Payroll/Benefits will send you a letter and EGBERT will mail you a packet of forms to enroll.
- To comply with regulations, all benefit eligible employees are sent a COBRA letter. You can ignore the COBRA letter for members who will be enrolling in an EGBERT plan.

Step 6 - Medicare

- If you and/or your dependent are eligible for Medicare at the date of retirement, you will need to have proof of enrollment from the Social Security Administration (SSA) in both Hospital (Part A) and Medical (Part B) effective the 1st of the month of your eligibility in order to enroll in an EGBERT medical plan.
- Most people are eligible for Medicare the 1st of the month when they turn 65. You may be eligible earlier if you are deemed disabled by the SSA. Contact the SSA for further information regarding your eligibility.
- Apply for Medicare online at www.ssa.gov or by calling 1-800-772-1213.
- The Payroll/Benefits Department will provide you with *(CMS-L564) Request for Employment Information Form* for each person over age 65. Submit this form to SSA to avoid late enrollment penalties.
- Do you have Part A but need Part B? EGBERT will include the *(CMS 40B) Application for Medicare Part B* in your enrollment packet or, you can download the form from SSA.
- **Failure to enroll timely in Medicare Parts A & B may result in an increased cost of your EGBERT monthly premiums and may also result in a higher monthly cost for your Medicare Part B.**

Step 7 – EGBERT Enrollment

- ***Your benefits with EGUSD will end and your EGBERT benefits will start the 1st of the month following your last day of employment.*** The EGBERT office will assist you with the re-enrollment process. Contact our office at 916-684-7120, 9am to 3pm on Tuesday, Wednesday, Thursday.
- Your enrollment packet will include forms to continue with the same medical coverage as you have had as an active employee. If you wish to make a change, please check the Forms section EGBERT website www.egbertbenefits.com or contact the office.
- The enrollment packet includes a cover letter with a check list. Complete all the forms you receive in your packet and return by the 15th of the month prior to your EGBERT effective date. If you have a question, leave the section blank and check with our office.
- If you/your spouse are Medicare eligible, proof of enrollment in Medicare Part A – Hospital and Part B – Medical must be submitted along with the medical plan enrollment forms prior to the month of eligibility. We are unable to enroll a member in a Medicare plan retroactively to a prior month.
- Your CalPERS/STRS letter to confirm your retirement will probably be the last of the required documents to be received. Do not wait until it is received to submit your forms, send us everything else and then submit the letter when it is received.
- Return all completed forms in person (appointment required), by email at egbertbenefits@gmail.com, by fax 916-478-9884, or by US mail.
- **It is imperative you complete the documents that EGBERT sends to you as soon as possible.** Failure to complete the documents in a timely manner may result in the lapse of your medical coverage.

Contact Information

- Elk Grove Unified School District Human Resources Dept. 916-686-7795
- Elk Grove Unified School District Payroll/Benefits Dept. 916-686-7778
- CalPERS 1-888-225-7377 www.calpers.ca.gov
- CalSTRS 1-800-228- 5453 www.calstrs.com
- Social Security 1-800-772-1213 www.ssa.gov

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Tuesday, Wednesday & Thursday
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