

# I'm Retiring and I Am (or My Spouse Is) Over 65

## RETIREE EDUCATION SERIES



If this is you (or your spouse), here are five steps to help start the retirement healthcare coverage process.

### ONE: SET YOUR RETIREMENT DATE

Choose the year and month you want to retire, then narrow it down to a specific date, considering factors like your work schedule and the impact on your benefits.

### TWO: GET YOUR BENEFITS TERMINATION DATE

Your retirement date and your benefits termination date may not be the same. For example, you are going to retire on July 1 but your employer-sponsored coverage will continue until July 31. You'll need to know the exact date for step three.

### THREE: CONTINUE OR CANCEL CURRENT EMPLOYER-SPONSORED COVERAGE

**Continue:** If you make the decision to continue medical or dental or both, these forms might be needed:

- [Retiree Medical and/or Dental Application and Change Form](#) (confirms the change from active employee to retiree)
- [Annuity Deduction Authorization for Medical and Dental Benefits](#) (for monthly automatic contributions from your NHRS pension check to HealthTrust) OR
- [Retiree ACH Authorization Form](#) (for monthly automatic deductions from your bank account to HealthTrust)
- [HealthTrust Authorization to Release Information Form](#) (optional). This is needed if you are going to appoint a spouse, child, or trusted family member as an authorized representative.

**Cancel:** Coverage needs to be canceled in writing. State clearly which coverage you want to cancel (medical or dental or both) and mail it to your former employer. No additional actions are necessary with HealthTrust.

**Please note:** If canceling your coverage, you may be forfeiting your rights to return to your group in the future; please contact HealthTrust for additional information.

### FOUR: SIGN UP FOR MEDICARE

[Medicare](#) provides health insurance coverage for individuals 65 and older or Medicare eligible. Sign up for Medicare Parts A and B three months (90 days) before your retirement date.

### FIVE: SIGN UP WITH New Hampshire Retirement System (NHRS)

Pension benefits are not automatic; you will need to sign up 30 to 90 days before your retirement date. Paperwork has to be mailed or dropped off to the [New Hampshire Retirement System](#) in Concord as electronic signatures are not accepted. Your former employer will also have paperwork to complete.

### REMEMBER: NO TWO RETIREMENTS ARE ALIKE

Facts and circumstances are different for everyone. Each retiree has unique situations, which may include veteran status, age of spouse, incapacitated dependents, Social Security Disability Insurance (SSDI), relocation out of New England, and college age students, to name a few.



If you have specific questions, we encourage you to call Enrollee Services at **800.527.5001**. They can assist you on the phone or meet with you in person at our offices at 25 Triangle Park Drive in Concord, New Hampshire.