

# I'm Retiring and I Am Under 65

## RETIREE EDUCATION SERIES



If this describes you, here are four 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 steps three and four.

### THREE: INVESTIGATE OPTIONS

Check with your employer to find out what retirement benefits are offered.

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

**Continue:** If you make the decision to continue medical or dental or both, please fill out the applicable forms with your employer, who will submit them to HealthTrust:

- [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 payments 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 or email 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.

### 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.