Deadlines

Social Security	Based upon the information on the <u>Social Security Administration</u> , apply for benefits 3 months before you want to receive the first payment. Refer to <u>Social Security</u> for more information.
Start Retirement Process	When you are within 90 days of the date you wish to start receiving your benefit, you'll choose the Get Started button and follow a Pension Choices flow. The flow will walk you through all the steps you need to take. Refer to your <u>Key Dates</u> to determine when you will be eligible to start the retirement process.
Benefits Authorization	When you have made your pension choices, you may be required to submit a formal authorization. Submit a completed Benefits Authorization at least 30 days before your retirement date, or payments may be delayed.
Medicare	You should ensure that you have medical insurance in place upon termination of employment. If age 65 or older, you should contact the Social Security Administration at www.ssa.gov or 1-800-SSA-1213 to enroll in Medicare Part A (if not already enrolled), Part B and Part D. Confirm enrollment rules with SSA! If under age 65, you may be eligible for continuation of current coverage through COBRA.
Other Insurance	You may be able to continue some of your current insurance plans (such as life insurance), but you'll need to convert your current coverage to an individual policy and pay premiums directly to the carrier. To find out if you can convert your coverage and to make payment arrangements, contact each insurance carrier as soon as possible. There will be a deadline of a certain number of days following your last day of employment, after which you will no longer be able to take advantage of conversion to keep your benefit. If you don't continue your coverage, it may be difficult or even impossible to enroll in another insurance program that has comparable benefits and costs.