

Free or Discounted Programs

- Access to Emory email account.....(404) 727-7777
- Admission to Cultural and Athletic Events:
Ticket Office.....(404) 727-8425
- Alumni Travel.....(404) 727-6479
- Blomeyer Health Fitness Center.....(404) 727-4600
- Emory Continuing Education.....(404) 727-6000
- Osher Lifelong Learning Institute (OLLI)....(404)727-6000
Academy for Retired Professionals
Educational Travel
Senior Education
- Courtesy Scholarship.....(404) 727-1202
- Discount Program (Sparkfly).....(800) 687-2359
- Emory Card(404) 727-1753
- Emory Alliance Credit Union.....(404) 329-6415
- Emory Main Number.....(404) 727-6123
- Libraries.....(404) 727-6872
- Retiree Lifetime Parking Permits.....(404) 727-7275
- University Bookstore.....(404) 727-6222
- University Media Relations.....(404) 727-6216
- Woodruff Physical Education Center.....(404) 727-6547
or (404) 727-6551

Emory University Emeritus College was established in 2001 to develop programs that facilitate the continued involvement of retired faculty in the life of the University and to enhance their opportunities for continued growth during their retirement years.

Eligibility for Retirement:

Minimum age of 55

Minimum of 10 years of service

Combination of age plus service must equal 75

Important Contact Information

- Aetna - Pre-65 POS Medical (800) 849-9026
www.aetna.com
- Dental (877) 238-6200

- One-Exchange - Post-65 HRA (855) 241-5720
www.medicare.oneexchange.com/emory
- Emeritus College (404) 712-8834
www.emory.edu/emeritus
- Emory WorkLife Resource Center (404) 727-8000
www.worklife.emory.edu
- Faculty-Staff Assistance Program (404) 727-4328
www.fsap.emory.edu
- Fidelity Investments (800) 343-0860
www.netbenefits.com
- Human Resources Benefits (404) 727-7613
www.hr.emory.edu/eu/benefits
- CVS/caremark (Pre-65 Prescription Drug Plan)
www.caremark.com (866) 601-6935
- Social Security (800) 772-1213
www.medicare.gov
- TIAA (800) 842-2252
www.tiaa.org
- Regions Insurance (678) 367-3107
Dental and Pre-65 Retiree Medical Billing
- The Standard Life Insurance (866) 756-8118
www.Standard.com
- Vanguard (800) 523-1188
www.vanguard.com



EMORY UNIVERSITY

Emeritus College



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Human Resources

Steps to Retirement For Faculty

A Timeline and Step-by-Step Guide to Assist with your Transition into Retirement

It's never too early to begin planning!

This preparation guide lists matters you should consider as you approach retirement. It is not a substitute for individual retirement planning, nor does Emory offer any specific legal, tax, or retirement planning advice.

Emory University Emeritus College
825 Houston Mill Road N.E.
Atlanta, GA 30329
(404) 712-8834
www.emory.edu/emeritus

Emory University Human Resources
1599 Clifton Road N.E.
Atlanta, GA 30322
(404) 727-7613
www.hr.emory.edu/eu/benefits

STEPS TO RETIREMENT

FIVE YEARS PRIOR TO RETIREMENT

- ✓ Attend the Emeritus College's Retirement Seminars where valuable information is distributed and retirement and pre-retirement experiences of faculty are shared. Call (404) 712-8834 for information.
- ✓ Attend events on retirement issues and benefits offered through Human Resources.
- ✓ Request your Personal Earning and Benefit Estimate Statement from Social Security. Call 1(800) 772-1213 or access www.ssa.gov.
- ✓ Develop a network of peers who are willing to discuss their experiences with choices they made in retirement planning and selection of advisers.
- ✓ Begin to think about post-retirement use of time, second careers, part-time work, possible relocation, long-term commitments other than work—such as family, friends, community, and health and fitness.
- ✓ Schedule an appointment with your Benefits Specialist at (404) 727-7613 to review your benefits coverage available through Emory at retirement. Find out when you can make changes, add/delete dependents, or make payments.
- ✓ Review your retirement plan asset allocations, long or short-term goals, and distribution options.

Fidelity (800) 343-0860 www.netbenefits.com
TIAA (800) 842-2252 www.tiaa-org
Vanguard (800) 523-1188 www.vanguard.com

FOUR YEARS PRIOR TO RETIREMENT

Continue to research and consider such thoughts as:

- ✓ Use of time; join an organization or group to try it out.
- ✓ Possible relocation by visiting a destination at various times of the year or planning an extended vacation.
- ✓ Part-time work, second careers, or consulting.
- ✓ Experiencing the flavor and lifestyle of retirement by building a network of persons and contacts who are already retired.
- ✓ Long-term commitments other than work, such as family, friends, health, fitness and community.
- ✓ Attend the Emeritus College's Retirement Seminars and share thoughts with your colleagues. Call (404) 712-8834 for information.

THREE YEARS PRIOR TO RETIREMENT

- ✓ Review your insurance coverage to see what is portable and what will end at retirement. Current information is available from the Benefits Department at (404) 727-7613 or www.hr.emory.edu/benefits.
- ✓ Continue to consider and become involved in free-time activities, fitness activities, vocations, classes, volunteering.
- ✓ Attend programs sponsored by the Emeritus College (including the Retirement Seminars), Emory Healthcare, Human Resources, and your local senior center.

TWO YEARS PRIOR TO RETIREMENT

- ✓ Make preliminary decisions about your post-retirement use of time. Discuss with your department chair/dean/director ideas for continuing research, teaching activities, or part-time work. Gather information on phased retirement.
- ✓ Attend the Retirement Seminars to obtain updated information on retirement processing and share experiences with colleagues. Call (404) 712-8834 for information.
- ✓ Contact Medicare for healthcare coverage. Call 1(800) 772-1213.
- ✓ Request illustrations of your retirement distribution options from TIAA, Fidelity, and/or Vanguard.
- ✓ Give more serious thought to relocation, family and community commitments.
- ✓ Take time to review healthcare and projected costs for medication. Talk with family members, peers, associates.
- ✓ Decide if you need to change health plans during Emory's annual open enrollment period.
- ✓ Attend health-education seminars offered through Emory Healthcare or at your local hospital.

ONE YEAR PRIOR TO RETIREMENT

- ✓ Locate your birth certificate, SS#, and, if applicable, marriage certificate (or divorce decree) and most recent W-2 to present when you apply for Medicare and Social Security. Access Medicare at 1 (800) 722-1213, www.medicare.gov.
- ✓ Inform department chair/dean/director of intended retirement date. Finalize plans for phased retirement and/or post-retirement teaching, research, or part-time work.
- ✓ Don't forget to attend the Retirement Seminars one last time! Call (404) 712-8834.

SIX MONTHS PRIOR TO RETIREMENT

- ✓ Finalize decisions on insurance coverage. Schedule an appointment with your Benefits Specialist ((404) 727-7613) to get acquainted and begin retirement processing.
- ✓ Nine-month faculty should consider receiving their summer paychecks in one lump sum in order to begin drawing social security.

THREE MONTHS PRIOR TO RETIREMENT

- ✓ Finalize your retirement plan distribution decisions.
- ✓ Request forms from TIAA-CREF, Fidelity and/or Vanguard.
- ✓ Apply for Social Security **3 months before you want benefits to start.** (800) 772-1213.
- ✓ Request information on Medicare Parts A and B.
- ✓ Contact One-Exchange to enroll for Post-65 Retiree Medical Plan. (855) 241-5720
- ✓ Begin to inform appropriate organizations of address changes.
- ✓ Inform Emory affiliated clubs and organizations of your intended retirement if your retirement affects membership status.
- ✓ Faculty and senior administrators should contact the Emeritus College (404) 712-8834 about membership information.

ONE MONTH PRIOR TO RETIREMENT

- ✓ Review your paycheck stub and arrange to cancel any reductions or deductions, such as credit union loans. Call appropriate offices.
- ✓ Schedule an appointment with your Benefits Specialist (404) 727-7613) to discuss medical and other insurance and to review other retiree benefits.

*Retired faculty and senior administrators:
Join the **Emeritus College**
Visit emory.edu/emertus for details.*

*Have a joyful and
creative retirement!*