



## Checklist for Service Retirement (TRS)

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**RETIREES:**  
Actions to accomplish **BEFORE** and **AFTER**  
your ACC retirement.

*Preparing for retirement is a complex process, but can be made simple by planning ahead. Generally, if you are a TRS member nearing retirement, it is best to contact TRS 6 months prior to your anticipated retirement date. This will allow sufficient time for you to learn the process and to complete and submit all required forms to the appropriate agencies.*

*Because retirement issues are complex, and individual situations differ, ACC staff members are unable to advise employees about individual TRS or Social Security retirement options or selections. You may wish to attend one of several TRS benefit presentations offered in Austin and around the state each year. These presentations focus on TRS benefits, including necessary steps to follow when preparing for retirement. Dates, times and locations of presentations may be found on the TRS website at <https://oapi.trs.state.tx.us/NASApp/bepr/do/memberPresentations>.*

The following checklist is provided to assist you in making a smooth transition to retirement.

### **Things to Do Before Retirement (3-6 months in advance)**

1. Consult your TRS Benefits Handbook to obtain information on your personal retirement options.
2. If you are planning to purchase special service for retirement credit or TRS/ERS transfer service credit, please contact ERS or TRS and the organization or agency for which you previously worked at least 30-60 days before your retirement date.
3. Obtain a copy of form TRS 18 (Request for Estimate of Retirement Benefits) from TRS by visiting the TRS website at <http://www.trs.state.tx.us>, or by calling TRS at 1-800-223-8778.
4. Complete form TRS 18 as soon as possible and return it to TRS to receive a retirement packet. (Processing of individual retirement packets is prioritized by retirement date, and response time may vary based upon the time of year that a request is received.)

5. Send copies of birth records for you and (if you plan to select an Option 1, Option 2 or Option 5 retirement plan) your beneficiary to TRS. Write your Social Security number on the birth records submitted so that the records can be matched with your TRS account. Also, if your current name is different from your name on your birth certificate, write your current name on your birth certificate and on all other documents. Include a letter of information concerning your name change. Accomplish this well before your actual retirement date.

6. Complete appropriate forms in your TRS retirement information packet. The following forms will be included in your packet from TRS. (Do not ignore other TRS documents included in the packet):

- **Form TRS 25** (Service Retirement Estimate of Benefits)
- **Form TRS 13** (Acceptable Proof of Age Documents)
- **Form TRS 30** (Application for Service Retirement)
- **Form TRS 7** (Notice of Final Deposit Before Retirement)
- **Form TRS 278** (Direct Deposit Request/Annuity Payment EFT Exemption Certificate)
- **Form TRS 228A** (Income Tax Withholding Form)

TRS may include additional forms, if applicable, and a detailed instruction booklet in your packet to help you complete all required forms.

7. Send the **Form TRS 7** (Notice of Final Deposit Before Retirement) to the HR Payroll Office at HBC, 5930 Middle Fiskville Road, Austin, TX 78752. The ACC reporting official will complete and mail this form to TRS after your final paycheck as an active employee has been paid to you. (**This form will not be completed until you have retired and received your final paycheck from ACC.**)

8. Be sure to complete all of the other forms in the packet and return them directly to TRS as soon as possible, well before your retirement date. **Your retirement annuity will not be processed until all forms are received, including the Form TRS 7. Note: Your retirement annuity checks will be issued by TRS. Your retirement date is always the last day of the month in which you retire, regardless of your last working day.**

**At least 45 days before Retirement Date:**

9. As a retiree from a Texas institution of higher education you will have health benefits paid by the state of Texas for life. Until further notice, dental premiums will be paid by ACC for retiree-only coverage. Life and long-term care will be self-selected and self-paid. This coverage will be provided by the Employees Retirement System of Texas. Complete the following documents at the ACC HR Benefits Office:

- **Retiree Initial Insurance Enrollment Form**
- **Texas Group Benefit Program (GBP) Supplemental Information form for Retirees**
- **Life Insurance Beneficiary Request (Active and Retiree)**
- **Change of Employee Information (ACC)**

10. Insure that your personal affairs (wills, beneficiary selection, legal, financial, tax advice, etc.) are in order. Please review at least every three (3) years.

11. Complete an Employee Separation Form with your supervisor and return any ACC equipment (computers, notebook computers, keys, manuals, etc.) to your supervisor prior to your final day of employment. The completed Employee Separation Form should be submitted to the HR Records Office prior to your departure.

12. Insure that your final ACCeTimesheet is submitted and approved by your supervisor prior to your last day of employment.

13. If applicable per ACC policy, your payment of accrued sick leave and vacation will be included on your final paycheck, if your final ACCeTimesheet has been timely submitted and approved.

14. Contact the Social Security Administration regarding your Social Security benefits. You may contact Social Security toll-free at 1-800-772-1213.

15. Former veterans please contact the Veteran's Administration Office for information concerning veterans' retirement benefits.

*Note: You should consider all factors in determining your best time to retire. Keep in mind that if you retire after meeting the minimum length of time for establishing your final year of service credit, you will receive service credit for that year—but not receive credit for the full year's salary. If the year in question is one in which you are earning one of your highest salaries, you may wish to retire at the end of the school or contract year (August 31st) to take advantage of the full year's salary.*

**Things to do AFTER Retirement (60-90 days after retirement:)**

1. Do not plan to return to work until one full month after the last day of the last month of your last paycheck or the last month you worked for ACC. (TRS rule).

2. Within 60 days of retirement coordinate with ERS your personal premium payments to ERS for your dental, life and any dependent coverage(s). Payment may be from your retirement

account or from your personal checking account. Note: Insufficient funds will result in termination of your coverage by ERS.

3. Please ensure that your address is kept current with ACC, ERS and TRS.
4. Annually review your insurance needs and make sure that your beneficiaries for your retirement and insurance benefits are updated. Changes to your health insurance can be made at ERS online with a qualifying life event change, or during summer enrollment (July, August) each year.
5. ERS will administer your retiree health benefits. Please contact ERS for any questions related to your retiree insurance or benefit changes.
6. If you do return to work at ACC (or to any state, TRS or ERS agency) please notify the ACC HR Office of your current retirement status. Please notify again of any return to retiree status.
7. If desired, contact the ACC Retiree Association to determine your participation level.

### **General Information**

*Any TRS retiree may return to work after retirement at any TRS or ERS agency or private corporation, under certain circumstances. Your retirement will be revoked, however, if you return to employment in Texas public education in any capacity during the month following the effective date of your retirement. Please be aware that there may be an impact on your TRS annuity check at any time you return to work and you should contact TRS for further information.*

*Failure to follow all TRS rules and regulations may result in an interruption of your retirement annuity check during any academic year. Please ensure that you are familiar with those rules and regulations by visiting the TRS website at <http://www.trs.state.tx.us>, and/or by registering for a TRS retirement presentation.*

Websites:      Teacher Retirement System - <http://www.trs.state.tx.us>  
                    Employees Retirement System - <http://www.ers.state.tx.us>  
                    Social Security Administration - <http://www.ssa.gov>

Phone #'s:      TRS – (512) 542-6400, or (800) 223-8778 (toll-free, outside of Austin)  
                    ERS – (512) 867-7711, or (877) 275-4377 (toll-free, outside of Austin)  
                    SSA – (800) 772-1213

**ACC WISHES YOU A HAPPY AND PROSPEROUS RETIREMENT!**