

Dartmouth Retiree Checklist

When	What	Who	Additional Comments
1-2 Years before	Set up an appointment to review your retirement savings.	Fidelity or TIAA or your Financial Planner	
6 months before	If you are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), stop your HSA contributions 6 months before enrolling in any part of Medicare (or Social Security/Rail Road Benefits) to avoid a tax penalty.	Dartmouth's FlexOnline benefits enrollment system. Changing your current contribution amount to the amount you have contributed to date will stop future HSA contributions.	Premium-free Medicare Part A coverage begins 6 months back from the date you apply for Medicare (or Social Security/Rail Road Benefits), but no earlier than the first month you were eligible for Medicare.
3 months before	Enroll in Medicare Part B (and Part A if you have not already done so).	Social Security (800) 772-1213	
3 months before	If you are eligible for Dartmouth's retiree benefits, schedule an appointment to meet with a Benefits representative to learn about your retiree health coverage, get your temporary retiree ID card, and to complete the necessary form(s) to enroll or waive coverage.	The Dartmouth College HR/Benefits Office (603) 646-3744	If you do not want Dartmouth retiree health coverage in retirement, you must still complete an election form to waive coverage.
45 days before	If you want to enroll in the Dartmouth College Medicare Supplement (DCMS) plan, you must provide a copy of your new Medicare ID card, showing coverage in Medicare Part A and Part B at least 45 days before you retire.	The Dartmouth College HR/Benefits Office (603) 646-3744	
1 Pay Period before	Provide written notice of your retirement at least 1 month before your last day of work if you are a monthly paid employee, or at least 2 weeks before your last day of work if you are a biweekly paid employee.	To your Supervisor or Department Head /Dean	
Within your last week	Get your new retiree ID picture taken to receive your new ID card.	The Dartmouth Card Office McNutt Hall, 1st Floor	
Before your last day of work	If you are not signed up for electronic payroll services and you want your final paycheck or paystub to be mailed directly to your home after you retire, change your Payroll mailing address	Dartmouth Payroll (603) 646-2697	
Before your last day of work or any time after you retire	Notify Dartmouth of any changes to your mailing or residence address for any future mailings from Benefits or your retiree health providers	Dartmouth Payroll (603) 646-2697 or Dartmouth Benefits (603) 646-3744	

After you have retired	When you receive medical services show your new Medicare & Cigna ID card(s) to make sure your claims are processed correctly. When you purchase prescription drugs show your SilverScript ID card.	To your medical provider or pharmacy	
After you have retired	You will have an opportunity to enroll in COBRA Dental and continued MetLife life insurance.	Crosby/WageWorks (800) 642-2235 MetLife (800) 638-6420	Both of these companies will contact you once they have received notification of your retirement date.

Important re-employment information:

- Once you retire, you may work full- or part-time in a temporary position for Dartmouth College *for less than 9 consecutive months*.
- If you work 9 consecutive months or longer, and your average hours worked equal 18.75 hours per week or more, the temporary position would need to be reviewed for reclassification as a regular, benefits-eligible position, and you would have access once again to the active employee benefits.
- Breaks in benefits-eligible service of one year or less will not cause you to lose retiree health eligibility.
 - In the event you are re-employed in a benefits-eligible position after a break in service of more than one year, you would be considered a “new employee” and would forfeit your retiree health eligibility.

Employees hired on or after July 1, 2009, or who are re-employed after more than a one-year break in eligible service, will have access to the Dartmouth retiree health plans in retirement, upon satisfying the minimum age and years of service requirement, but will not receive a subsidy from Dartmouth College.

Additional helpful links:

- Dartmouth Retiree Benefits: dartgo.org/retirees
- Medicare website: <http://www.medicare.gov>
- “Medicare & You” handbook: <https://www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf>
- NH Medicare Help: <http://www.nh.gov/servicelink/>
- VT Medicare Help: <http://www.cvcoa.org/health-insurance-counseling.html>