Dartmouth Retiree Checklist 2026

Upon deciding that you want to retire, you will need to:

- Set a retirement date/last day of employment.
  - Active Benefits go through the end of the month you retire in, and retiree benefits start on the first day of the following month.
- Notify your department of your intention to retire in writing within the required notice period (Dartmouth requires 1 pay period's worth of notice for non-Faculty positions).
- Your department should submit a Payroll Authorization to the Finance Center to process your retirement. This form should be completed at least one pay period prior to retiring to allow sufficient time for payroll processing.

Beginning within 2-3 months of your retirement:

- If you qualify as a Dartmouth retiree (10 years of continuous benefits-eligible service and 55 years of age or older) contact the Benefits Office within 2-3 months prior to your retirement date to learn about your eligibility and options to enroll in the Dartmouth retiree health insurance plan.
- Contact all sources of retirement income for payment or rollover information if you want to begin drawing payments upon your retirement. This would include, but is not limited to:
  - TIAA or Fidelity if you have a Defined Contribution 401(a) or a Defined Contribution 403(b) through Dartmouth.
  - TIAA or Fidelity if you have a 457(b) Deferred Compensation plan or SRA through Dartmouth.
    - If you have a 457(b) plan through Dartmouth, you must make a distribution election within 90 days of your separation date. Contact your 457(b) carrier before your retirement date to make an election.
  - Prior employers or carriers you may have other retirement or pension plans through.
  - Contact the Benefits Office if you have an old Staff & Union Defined Benefits Pension Plan and you will receive an estimated balance of your account from the Retirement Plan Administrator.

Individual counseling sessions with Fidelity or TIAA representatives are available:

- To schedule a session with a Fidelity Representative, please go to https://getguidance.fidelity.com or call 800-642-7131.
- To schedule a session with a TIAA Representative, please go to https://www.tiaa.org/schedulenow or call 800-732-8353.

If you are a patient at One Medical:

- You can continue to see your same provider if you are enrolled in a Cigna Health plan through Dartmouth as your primary or secondary insurance.
- If you are on the DCMS plan you will pay according to your DCMS out-of-pocket maximums.
- If you are not planning to enroll in a Dartmouth Retiree Health Plan, you will not have the option of continuing to be a patient at One Medical. Contact your One Medical provider to arrange for your health records to be transferred to your new health provider.

Dartmouth Qualifying Retirees who are Medicare eligible:

- Contact Social Security within 3 months prior to your retirement to *enroll in Medicare Part B (and Part A if you are not already enrolled). If you are a Dartmouth retiree you will need to establish your Medicare Coverage (Part A and Part B) to be effective the first day of the month following your last day of employment, to coincide with your **Dartmouth College Medicare Supplemental (DCMS) plan.**
    - Social Security determines your Medicare Part B rate and will collect payment from you directly.
    - If you have an HSA and are retiring post-65, make sure your HSA contributions have stopped 6 months prior to signing up for Medicare.
- **If you are enrolling in the DCMS plan upon retiring, you must provide a copy of your new Medicare Part A and Part B ID card to the Benefits Office prior to your retirement date.** Late enrollments may result in lapse in coverage.
- If you are enrolling in the DCMS plan, **do not enroll in a separate Medicare Part D plan.** The DCMS plan includes Medicare Part D Prescription drug coverage.
- If you are eligible for Tricare, VA, or other Military benefits, check with those offices to see how their plan may coordinate with your Dartmouth retiree coverage.

Before you leave:

- Update your mailing address in Employee Self Service (ESS) to make sure you receive important mail such as a final paycheck, tax documents, and benefits mailings.
- Notify Human Resources if you want a retiree ID card. We notify the Dartcard office, and the card can be mailed to you or picked up at their office in McNutt.

Important Reemployment Rules: In the event you are reemployed into a benefits-eligible position (and your break in benefits-eligible service was more than one year), you will be considered a "new employee" and will forfeit your retiree health subsidy from Dartmouth when you retire again. New employees will have access to retiree health insurance plans at the Dartmouth group rate once they satisfy the eligibility period but will be responsible for the full premium cost. Breaks in benefits-eligible service of one year or less will not affect retiree eligibility.

If you are reemployed in a temporary position, you can work full or part-time for less than 9 consecutive months. Upon reaching 9 months, the position would be reviewed for reclassification as a regular position. If the position is reclassified as regular and you have been working an average of 20 hours a week or more, you will be considered a "new employee" for benefits purposes. New employees have access to retiree health insurance plans at the Dartmouth group rate once they satisfy the eligibility period but are responsible for the full premium cost.

After Separating from Dartmouth:

- If you are a Dartmouth Retiree your name and retirement date will be forwarded to conferences and Special Events unless you request otherwise, this information may be printed in a Dartmouth News Story, etc.
- If you move, please notify the Benefits Office of your new mailing and residential addresses.

Benefits transitions:

Health: Dartmouth administers the Retiree Health plans and will bill you directly if you owe a balance for retiree health coverage, for either you or any covered dependents. Payments will go through Accounts Receivable, and any lapse in payment could result in terminated medical coverage. If you elect retiree health insurance coverage that is different than your active employee coverage, you will receive a new Cigna ID card after you have retired and any deductibles and out of pocket limits will reset.

Subsidy: Some employees hired prior to 2009 may have a Dartmouth Retiree Health Subsidy, which is a percentage of the cost of the Dartmouth retiree's health premium and is applied toward household premiums. If a premium is owed after a retiree health subsidy is applied, you will be billed directly through the Dartmouth College Accounts Receivable office.

Dental: Dental insurance ends the last day of the month you are retiring. The Dartmouth *COBRA manager, Sentinel Benefits, will contact you via USPS after you retire to give you the opportunity to continue your coverage on the Dartmouth group dental plan, for up to 18 months. If you currently have dental insurance coverage and are a NH resident, you will also receive an offer to continue your dental plan through Delta Dental directly.

FSA: If you contribute to a Health Care Flexible Spending Account (HCFSA), your last deduction will be taken from your last paycheck. Sentinel Benefits will contact you after you retire to give you the opportunity to extend the end date of your HCFSA plan. If you do not wish to extend the end date of your plan, your last day of coverage will be the last day of the month you are retiring. Your FSA card will shut off on the last day of employment and reimbursements must be done manually after that point. You will have until March of the following year to submit claims for services received while you were an active member of the plan. If you elect to continue your coverage upon retiring, you will pay your monthly HCFSA contributions directly to Sentinel Benefits.

Lincoln Financial: Your term life insurance policy through Dartmouth will end the last day of the month you retire. Lincoln Financial will contact you after you retire to allow you to continue a life insurance policy with them directly. If you are interested in continuing your life insurance and would like to speak to a Lincoln Financial representative prior to your departure, contact them directly.

Retirement Plans: Contact your retirement carrier directly for information about setting up retirement income or access your retirement funds upon your departure.

COBRA: The Consolidated Omnibus Budget Reconciliation Act (COBRA) will allow you to continue coverage for up to an additional 18 months after leaving Dartmouth. Sentinel Benefits will contact you via USPS, and you can elect to continue your plans with them, paying the full cost of the plan and their 2% processing fee.