Planning and preparation are essential for a successful retirement. This two-page checklist provides tips and resources to consider as you think about your future.

- **Confirm your Harvard post-retirement health eligibility and visit** [hr.harvard.edu/retiree-health](http://hr.harvard.edu/retiree-health) **to use the Post-Retirement Health Calculator.**

- **Contact the Harvard University Retirement Center (HURC) to get your pension estimate(s) if you are in the 1995 plan or if you were hired prior to 7/1/2001 and have a Basic Account in the Staff Plan.**


- **Review the** [What Happens When You Retire from Harvard](http://what-happens-when-you-retire-from-harvard) **overview.**

- **Attend a retirement planning workshop on topics including Harvard benefits, Social Security benefits, Medicare, retirement income planning, estate planning, and strategizing your next chapter.**

- **Review your financial portfolio and consider scheduling a consultation with a TIAA advisor, where you can discuss your post-retirement budget, income replacement, changes to asset allocation, and how to manage required minimum distributions.**

- **Consider increasing your TDA contributions; visit** [hr.harvard.edu/employee-funded-retirement-programs](http://hr.harvard.edu/employee-funded-retirement-programs).

- **Review your benefit options in retirement by visiting** [hr.harvard.edu/retirement](http://hr.harvard.edu/retirement).

- **Contact former employers for information about any retirement benefits you may be eligible to receive.**

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**BENEFITS CONTACTS**

- **Benefits Office**
  617-496-4001
  benefits@harvard.edu

- **Benefit Strategies**
  855-483-3539
  benstrat.com

- **Blue Cross Blue Shield of Massachusetts**
  888-389-7732
  bluecrossma.com

- **BCBS Medex**
  800-258-2226
  medicare.bluecrossma.com

- **Commuter Choice**
  [commuterchoice@harvard.edu](mailto:commuterchoice@harvard.edu)
  transportation.harvard.edu/commuterchoice

- **EyeMed**
  866-800-5457
  [eyemed.com](http://eyemed.com)

- **Delta Dental**
  800-872-0500
  [deltadentalma.com](http://deltadentalma.com)

- **Employee Assistance Plan (EAP)**
  877-327-4278
  [my.kgalifeservices.com](http://my.kgalifeservices.com)

- **Express Scripts**
  Under age 65 coverage—877-787-8684
  Age 65 & older coverage—866-544-2895
  [express-scripts.com](http://express-scripts.com)

- **HARVie**
  [hr.harvard.edu](http://hr.harvard.edu)

- **HPHC Medicare Enhance**
  877-679-5667
  [harvardpilgrim.org](http://harvardpilgrim.org)

- **Harvard University Group Health Plan (HUGHP)**
  617-495-2008
  [hughp.harvard.edu](http://hughp.harvard.edu)

- **Harvard University Retirement Center (HURC)**
  800-527-1398

- **Harvard University Retirees Association (HURA)**
  [hura.harvard.edu](http://hura.harvard.edu)

- **Medicare**
  800-633-4227
  [medicare.gov](http://medicare.gov)

- **MetLife**
  800-638-6420
  [metlife.com](http://metlife.com)

- **Outings & Innings**
  617-495-2828
  [outingsandinings.harvard.edu](http://outingsandinings.harvard.edu)

- **Social Security**
  800-772-1213
  [ssa.gov](http://ssa.gov)

- **TIAA**
  800-527-1398
  [tiaa-cref.org](http://tiaa-cref.org)

- **Tufts Medicare Preferred**
  800-701-9000
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<th>THREE TO FOUR MONTHS PRIOR TO RETIREMENT</th>
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<tr>
<td>Harvard post-retirement benefits</td>
<td>Schedule a meeting with a Benefits consultant to review your Harvard retirement benefits including medical and dental insurance options.</td>
<td>Benefits office 617-496-4001</td>
</tr>
<tr>
<td>Medicare Parts A &amp; B (if 65 or older)</td>
<td>Enroll in Medicare Parts A &amp; B. Harvard Benefits will provide you with an employer statement indicating you have been covered under a Harvard medical plan beyond age 65. You cannot do this earlier than 90 days preceding your retirement date.</td>
<td>Medicare office 800-633-4227</td>
</tr>
<tr>
<td>Pension</td>
<td>If you are in the 1995 plan or were hired prior to 7/1/2001 and have a Basic Account, contact the HURC to get a pension estimate.</td>
<td>HURC 800-527-1398</td>
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<tr>
<td>Health insurance for eligible dependents</td>
<td>Gather dependent documentation for covered dependents (birth or marriage certificate).</td>
<td>Benefits office 617-496-4001</td>
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<tr>
<td>Retirement paperwork</td>
<td>Follow up to confirm you have signed and provided all required post-retirement health election paperwork including copies of your Medicare cards, if age 65 or older.</td>
<td>Benefits office 617-496-4001</td>
</tr>
<tr>
<td>Prescription and health ID cards</td>
<td>If over age 65, allow 2–3 weeks into your first month of retirement to receive new ID cards. Ensure you have enough routine prescriptions to cover this period.</td>
<td>Express Scripts 877-787-8684</td>
</tr>
<tr>
<td>Unused vacation time (regular and longer service) for staff</td>
<td>Unused vacation value for staff may be rolled into your TDA if you have not already contributed the annual maximum or taken it as a taxable lump sum. Review your TIAA TDA and then contact HR with your unused vacation election.</td>
<td>TIAA 800-527-1398</td>
</tr>
<tr>
<td>Commuter or parking orders</td>
<td>Confirm cancellations are in place.</td>
<td>Commuter Choice <a href="mailto:commuterchoice@harvard.edu">commuterchoice@harvard.edu</a></td>
</tr>
<tr>
<td>Voluntary deductions for home/auto/pet insurance</td>
<td>Contact the vendor to set up direct billing.</td>
<td>MetLife 800-638-6420</td>
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<th>AFTER YOU RETIRE</th>
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<td>Payment of ongoing benefits</td>
<td>Your monthly payment of health premiums will be made to Benefit Strategies unless you are receiving TIAA monthly annuity payments. Set up an online account with Benefit Strategies to make your payments.</td>
<td>Benefit Strategies 855-483-3539</td>
</tr>
<tr>
<td>TDA / Investment Account</td>
<td>To initiate distribution, call the HURC. If you are required to take required minimum distributions, you will be notified by TIAA.</td>
<td>HURC 800-527-1398</td>
</tr>
<tr>
<td>Basic / Supplemental Life Insurance or Dependent Life Insurance (if applicable)</td>
<td>If your basic or supplemental life insurance is reduced or terminated, you have 31 days to contact MetLife and make an election to continue coverage. Dependent life ends and you have 31 days to contact MetLife.</td>
<td>MetLife 800-638-6420</td>
</tr>
<tr>
<td>Deferred Compensation Plan, 457(b)</td>
<td>If you have been in the 457(b) plan, familiarize yourself with required minimum distribution requirements and contact the HURC if you have questions.</td>
<td>HURC 800-527-1398</td>
</tr>
<tr>
<td>COBRA</td>
<td>If you have elected retiree medical and dental coverage, do not elect COBRA. You may elect COBRA to continue any group vision coverage if you were enrolled prior to retirement.</td>
<td>Benefit Strategies 855-483-3539</td>
</tr>
<tr>
<td>HUID card</td>
<td>Your HUID card will be recoded with limited access. You will continue to have access to the athletic facilities and libraries.</td>
<td>Benefits office 617-496-4001</td>
</tr>
<tr>
<td>Benefit changes during the year</td>
<td>You may change benefits annually during Open Enrollment or during the year if you experience a qualifying life event.</td>
<td>Benefits office 617-496-4001</td>
</tr>
<tr>
<td>Harvard University Retirees Association (HURA)</td>
<td>HURA will provide a 1-year membership at no cost and then you may elect in future years to join.</td>
<td>HURA hura.harvard.edu</td>
</tr>
<tr>
<td>Change of address</td>
<td>Submit change of address form to Benefits. You can download the form here or call Benefits.</td>
<td>Benefits office or HARVie 617-496-4001</td>
</tr>
</tbody>
</table>