

# RETIREMENT PLANNING CHECKLIST

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](https://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 your Social Security benefits at [ssa.gov](https://ssa.gov).
- Review the [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](https://hr.harvard.edu/employee-funded-retirement-programs).
- Review your benefit options in retirement by visiting [hr.harvard.edu/retiree-health](https://hr.harvard.edu/retiree-health).
- Contact former employers for information about any retirement benefits you may be eligible to receive.

## BENEFITS CONTACTS

Benefits Office  
617-496-4001  
[benefits@harvard.edu](mailto:benefits@harvard.edu)

Voya Financial  
855-483-3539  
[presents.accp.voya.com/content/delivers/harvard/](https://presents.accp.voya.com/content/delivers/harvard/)

Blue Cross Blue Shield of Massachusetts  
888-389-7732  
[bluecrossma.com](https://bluecrossma.com)

BCBS Medex  
800-258-2226  
[medicare.bluecrossma.com](https://medicare.bluecrossma.com)

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

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

MetLife Dental  
855-638-3941  
[metdental.com](https://metdental.com)

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

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

HARVie  
[hr.harvard.edu](https://hr.harvard.edu)

HPHC Medicare Enhance  
877-874-0817  
[harvardpilgrim.org](https://harvardpilgrim.org)

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

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

Harvard University Retirees Association (HURA)  
[hura.harvard.edu](https://hura.harvard.edu)

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

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

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

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

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

Tufts Medicare Preferred  
800-488-0229



BENEFIT	WHAT TO DO	WHO TO CONTACT
<b>THREE TO FOUR MONTHS PRIOR TO RETIREMENT</b>		
Harvard post-retirement benefits	Schedule a meeting with a Benefits consultant to review your Harvard retirement benefits including medical and dental insurance options.	Benefits office 617-496-4001   <a href="mailto:benefits@harvard.edu">benefits@harvard.edu</a>
Medicare Parts A & B (if 65 or older)	Enroll in Medicare Parts A & B. Harvard Benefits will provide you with an employer statement indicating you have been covered under a Harvard medical plan beyond age 65 if applicable. You cannot do this earlier than 90 days preceding your retirement date.	Medicare office 800-633-4227   <a href="http://medicare.gov">medicare.gov</a>
Pension	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.	HURC 800-527-1398
Flexible Spending Account (FSA)	Review expenses incurred but not yet submitted.	Voya Financial 855-483-3539   <a href="http://presents.accp.voya.com/content/delivers/harvard/">presents.accp.voya.com/content/delivers/harvard/</a>
Health insurance for eligible dependents	Gather dependent documentation for covered dependents (birth or marriage certificate).	Benefits office 617-496-4001   <a href="mailto:benefits@harvard.edu">benefits@harvard.edu</a>
<b>ONE MONTH PRIOR TO RETIREMENT</b>		
Medical	Members 65 or older should contact the Medicare Coordination of Benefits Department to notify them of their retirement date. Members 65 or older who are continuing their care with HUHS should contact the HUHS Registration Department to supply their retirement date and Medicare insurance information if applicable.	Medicare Coordination of Benefits 855-798-2627 HUHS Registration Department 617-495-5795
Retirement paperwork	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.	Benefits office 617-496-4001   <a href="mailto:benefits@harvard.edu">benefits@harvard.edu</a>
Prescription and health ID cards	If age 65 or over, allow 2-3 weeks into your first month of retirement to receive new ID cards. Ensure you have enough of your needed prescriptions to cover this period.	Express Scripts Under age 65 coverage—877-787-8684 Age 65 & older coverage—866-544-2895 <a href="http://express-scripts.com">express-scripts.com</a>
Unused vacation time (regular and longer service) for staff	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.	TIAA 800-527-1398   <a href="http://tiaa-cref.org">tiaa-cref.org</a>
Commuter or parking orders	Confirm cancellations are in place.	Commuter Choice <a href="mailto:commuterchoice@harvard.edu">commuterchoice@harvard.edu</a> <a href="http://transportation.harvard.edu/commuterchoice">transportation.harvard.edu/commuterchoice</a>
Voluntary deductions for home/auto/pet insurance	Contact the vendor to set up direct billing.	Mercer 866-228-3516
<b>AFTER YOU RETIRE</b>		
Payment of ongoing benefits	Your monthly payment of health premiums will be made to Voya Financial unless you are receiving TIAA monthly annuity payments. Set up an online account with Voya to make your payments.	Voya Financial 855-483-3539   <a href="http://presents.accp.voya.com/content/delivers/harvard/">presents.accp.voya.com/content/delivers/harvard/</a>
TDA/ Investment Account	To initiate distribution, call the HURC. If you are required to take required minimum distributions, you will be notified by TIAA.	HURC 800-527-1398
Basic / Supplemental Life Insurance or Dependent Life Insurance (if applicable)	If basic or supplemental life insurance is reduced/terminated, you have 31 days to contact MetLife to elect to continue coverage. Dependent life ends and you have 31 days to contact MetLife.	MetLife 800-638-6420   <a href="http://metlife.com">metlife.com</a>
Deferred Compensation Plan, 457(b)	If you have been in the 457(b) plan, familiarize yourself with required minimum distribution requirements and contact the HURC if you have questions.	HURC 800-527-1398
COBRA	If you have elected retiree medical and dental coverage, do not elect <u>COBRA</u> . You may elect COBRA to continue any group vision coverage if you were enrolled prior to retirement.	Voya Financial 855-483-3539   <a href="http://presents.accp.voya.com/content/delivers/harvard/">presents.accp.voya.com/content/delivers/harvard/</a>
HUID card	Your HUID card will be recoded with limited access. You will continue to have access to the athletic facilities and libraries.	Benefits office 617-496-4001   <a href="mailto:benefits@harvard.edu">benefits@harvard.edu</a>

Benefit changes during the year	You may change benefits annually during Open Enrollment or during the year if you experience a qualifying life event.	Benefits office 617-496-4001   <a href="mailto:benefits@harvard.edu">benefits@harvard.edu</a> <a href="http://hr.harvard.edu/life-events">hr.harvard.edu/life-events</a>
Harvard University Retirees Association (HURA)	HURA will provide a 1-year membership at no cost and then you may elect in future years to join.	HURA <a href="http://hura.harvard.edu">hura.harvard.edu</a>
Change of address	Submit change of address form to Benefits. You can download the form <a href="#">here</a> or call Benefits.	Benefits office or HARVie 617-496-4001   <a href="mailto:benefits@harvard.edu">benefits@harvard.edu</a> <a href="http://hr.harvard.edu">hr.harvard.edu</a>