



FREQUENTLY ASKED QUESTIONS FOR EMPLOYEES PLANNING TO RETIRE FROM THE DISTRICT

- **How do I notify the district of my decision to retire?** If you intend to retire, you should send a letter **OR** an email to your building principal to let them know of your decision. However, the district also requires an official notification be sent to your administrator and the Human Resources Department through TalentEd Records. If you attach a resignation letter in Records, a separate email notice to your administrator and the Human Resources Department is not necessary.

You will need to complete the Notice of Resignation or Retirement form located in the TalentEd Records system. You may click [here](#) for instructions or simply follow these steps:

- Click on this link to Records: <https://jcps.tedk12.com/records/login>
 - Choose TalentEd Records (you may need to click on the multi-colored bars at the top of the page to switch applications)
 - Go to Blank Docs and click on the Notice of Resignation or Retirement form.
 - Review and complete the form, attach your resignation letter (optional), then click on Save Final at the bottom of the form.
 - Type your name in the signature field and acknowledge acceptance of the Electronic Signature Statement by checking the box. You may also input comments in the Comments box if you wish.
 - Click on the Submit button to send your notification to your administrator & the Human Resources Department.
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- **Is there an incentive paid for early retirement notification?** In order for the district to recruit, employ and appropriately train replacement employees, the district will pay professional staff members a monetary incentive of \$750 for submitting an early retirement notification. In order to qualify for the incentive, professional staff members must notify the district in writing, by submitting the Notice of Resignation or Retirement form found in [TalentEd Records](#), no later than December 1 of their intent to retire at the conclusion of the current school year. Payment will be remitted to the employee at the conclusion of employment. This early notification is not a retirement incentive; it is a notification incentive to allow the district additional time to recruit and hire a highly qualified replacement.
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- **When will I receive my final paycheck from the district?** The answer to this question is different for different categories of employees. For 9-month employees, the pay cycle is September through August so August would be the last paycheck; for 10-month and 11-month employees, the pay cycle is August through July so July would be the last paycheck; and for 12-month employees, the pay cycle is July through June so June would be the last paycheck.
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- **When can a newly retired employee enroll in the district's Retiree Medical Insurance?** A retiring employee has one year from the retirement date to enroll in the district's medical insurance plan. After that, the Retiree no longer has the option to enroll in the plan. Dental and Vision insurance plans are not offered with Retiree Insurance. These plans may be continued for up to 18 months through COBRA. To enroll in the Retiree Medical plan or to elect COBRA coverage for either Dental or Vision, the Retiree should contact Angie Sturm, HR Benefits Specialist, at 573-659-3014.

- **Do retiring employees have to complete Open Enrollment?** Yes, retiring employees need to complete Open Enrollment in May in order to continue their coverage during the first few months of the new plan year. The current plan year ends on June 30th. In order for your employee health insurance to continue through the summer months, you must re-elect your coverage through the Open Enrollment process.
- **Do retiring employees still need to participate in the health screenings to receive the \$30 reduction?** Retiring employees are not required to participate in the health screenings. However, to continue receiving the wellness discount through the summer months, you must complete UMR's online Health Risk Assessment (HRA). UMR will mail instructions for completing the HRA to your home. If the online HRA is completed, the Wellness Discount will be applied to your June, July, and August paychecks, as applicable. Otherwise, the \$30 discount will end with your May paycheck.
- **What is the approximate cost of insurance to retired teachers?** Below is a chart of the monthly rates for Retiree Insurance for all three plans.

Plan Type:	Base Plan	Buy Up Plan	HSA Plan
Retiree only	\$485	\$530	\$435
Retiree & spouse	\$970	\$1,060	\$870
Retiree & child(ren)	\$820	\$890	\$740
Family	\$1,305	\$1,420	\$1,175

- **How do you pay the monthly premiums for Retiree Insurance?** There are separate enrollment forms for Retiree Insurance, one of which is an authorization for ACH debits. You will have to select the bank account you wish to have the premiums withdrawn from. The premiums are paid one-month in advance and are collected on the last work day of the prior month via ACH bank transfer.

For example, if your final paycheck is in August and you've completed Open Enrollment, your employee insurance will end effective September 30th. Your Retiree Insurance would then start October 1st with the premium having been transferred from the specified account to the district on September 30th.

- **Can an exiting employee keep their Life Insurance Plan?** If you wish to convert your life insurance plan (Voluntary Life and/or Board Paid Basic Life) into an individual policy you would need to contact Assurant directly: individualteam@assurant.com or 866-909-6065, reference Group #5480552.
- **How will my Sick Leave Payout be calculated?** Sick Leave Payouts are calculated and paid in mid-July each year for those retiring with 5 years of service. Sick Leave is paid out according to Board Policies GCPC and GDPC. These policies provide for payment as follows:
 - Paid for ¼ of days 1-80 (20 days max) at current per diem
 - Paid for days 81-120 (40 days max) at:
 - Certified Retiree = the substitute teacher rate (currently \$85/day)
 - Support Staff Retiree = ¼ per diem, not to exceed the daily rate for substitute teacher (currently \$85/day)