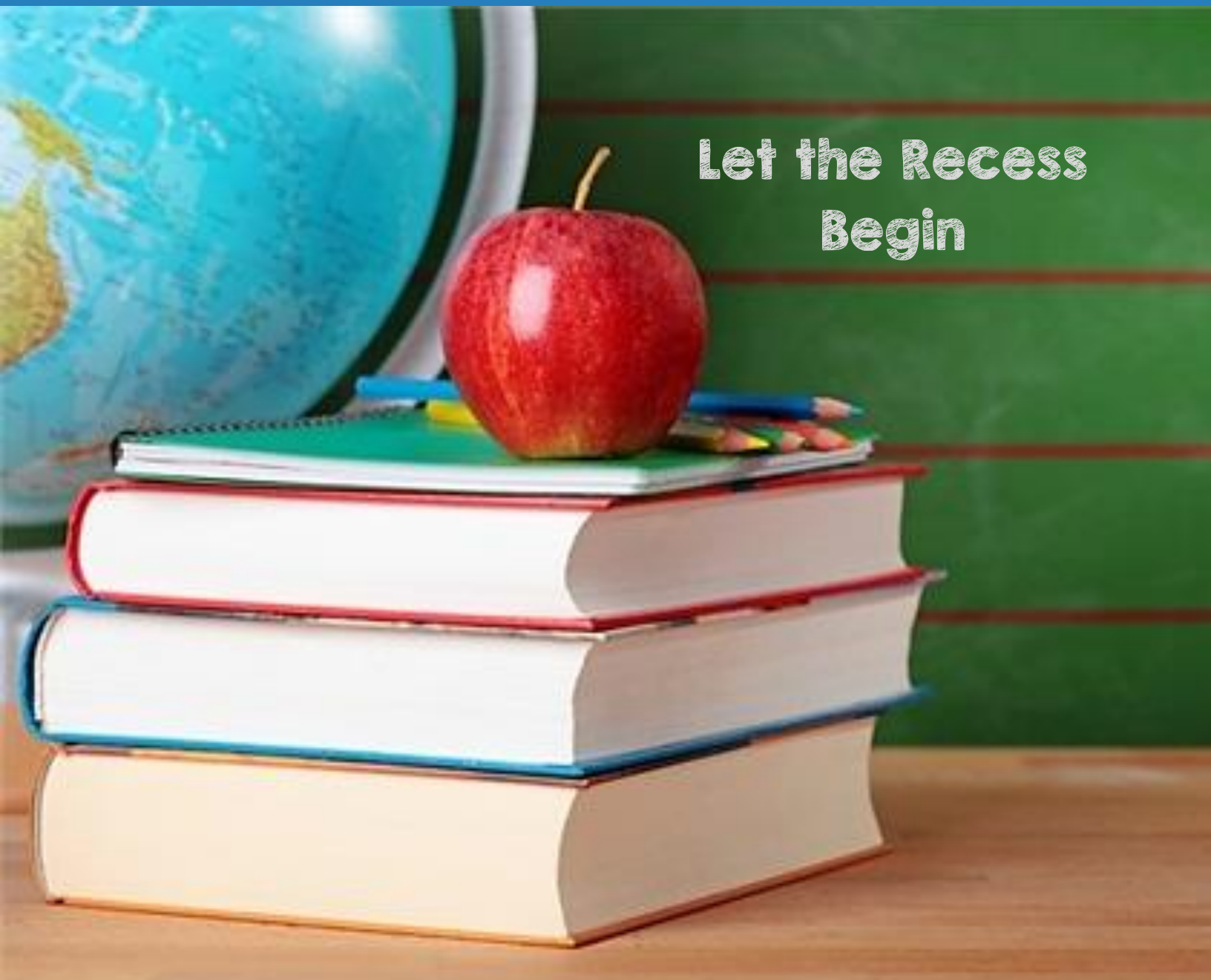




# Preparing for Retirement

**Let the Recess  
Begin**



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## Congratulations!

Congratulations on your decision to retire! Our goal is to provide you with a summary of useful information as you begin your retirement journey. We suggest that you read this guide in order to best prepare for your retirement. Our Human Resources Department will provide you with the support necessary to make preparing for retirement a smooth and stress-free process.

## General Information

### What retirement plan am I a member of?

Employees that are certified are members of the Public School Retirement System (PSRS). Employees that are not certified are members of the Public Education Employees Retirement System (PEERS).

As a PSRS/PEERS member, you are a member of a defined benefit retirement plan. A defined benefit plan provides members a predictable income for life, no matter how long they live. The term “defined benefit” is derived from the fact that your lifetime retirement benefits are determined by a pre-determined formula that includes:

- A benefit factor or percentage set by the Missouri Legislature
- Your salary (including the employer-paid portion of health insurance premiums, if enrolled)
- Your service earned while employed by PSRS/PEERS-covered employers and service purchased

When you have five years of PSRS/PEERS service, you are vested and can receive lifetime retirement benefits when eligible.

Since PSRS/PEERS is a defined benefit plan, retirement benefits are payable for your lifetime. The amount of money in your membership when you retire does not have a bearing on the amount of benefits you can receive.

It is important to designate a beneficiary for your retirement plan. If you pass away before you retire, your beneficiaries may be eligible for survivor benefits.

To learn more about the specifics of the retirement plan or your membership, please contact a retirement representative with PSRS/PEERS at 573-634-5290.



### Am I retirement eligible?

You are eligible to retire if you properly terminate PSRS/PEERS covered employment and meet minimum service and age requirements. You must apply for service retirement benefits by filling out an application packet prior to your retirement. A representative with the retirement system, PSRS/PEERS, will be able to help determine your retirement eligibility and assist with filing the application packet. You may contact a retirement representative with PSRS/PEERS at 573-634-5290.



### Human Resources Department Staff

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## Providing Retirement Notice

### Is there an incentive paid for early notification?

In order for the district to recruit, employ and appropriately train replacement employees, the district will pay a monetary incentive of \$750 if you meet one of the following criteria:

- **Professional staff members**, with six (6) or more years of service in a certificated position, must notify the district in writing no later than December 1 of their intent to resign or retire at the conclusion of the current school year. Such resignation must be voluntary and cannot be in lieu of disciplinary action. Payment will be remitted to the employee at the conclusion of employment.
- **Support staff members**, with six (6) or more years of service in a support staff position, must notify the district in writing of their intent to resign at least 60 days prior to the effective date. Such notice must be provided during the support staff employee's respective working calendar. For employees working less than 12 months, notice provided at the conclusion of the school year or during summer break will not qualify for the incentive. Such resignation must be voluntary and cannot be in lieu of disciplinary action. Payment will be remitted to the employee at the conclusion of employment.



### I am retiring, how do I inform the District?

If you intend to retire, the district requires an official notification be sent to your administrator and the Human Resources Department.

#### Step 1

Complete the Retirement Notification form in TalentEd Records.

- Login to Records: <https://jcps.tedk12.com>
- Go to the Blank Docs section
- Complete the Retirement Notification form
- Submit the form once completed and it will route to your supervisor and Human Resources for review and approval.

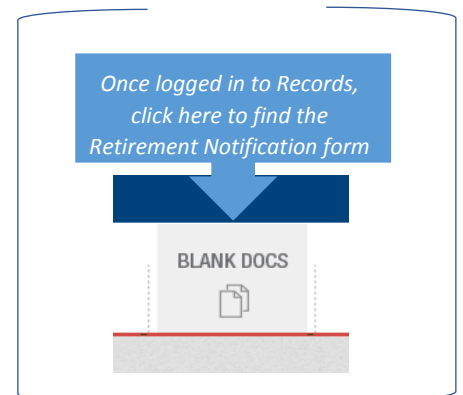
#### Step 2

Your retirement notification will be added to the upcoming Board report to inform the Board of Education of your intent to retire.

#### Step 3

Human Resources will issue an Offboarding checklist to you through TalentEd Records. The information provided in the checklist includes:

- What should I do with my district issued devices? There is a form you will complete that has important information on where and when to return your devices.
- An offboarding presentation that highlights final paycheck information, insurance coverage, and system access among other things.
- A data governance acknowledgement form - it is essential that you understand what information you may or may not take with you.
- An exit survey or find more information on who to contact to schedule an exit interview.



## Jefferson City School District Benefits

### Health Insurance

A retiring employee has one year from their retirement date (last day worked) to enroll in the district's medical insurance plan. If the retiree does not enroll in the plan on or before this date, then the retiree no longer has the option to enroll in the plan.

### What is the cost of insurance to retired employees?

Retiree insurance is available for all medical plans offered. The retiree insurance rate is the employee cost plus the board paid portion of the premium. When you are no longer an active employee, the Board of Education does not contribute towards your medical premium. For a list of current retiree insurance rates, please visit <https://www.jcschools.us/Page/15128>.

### Other Insurance

Dental and Vision insurance plans are not offered with retiree insurance. These plans may be continued for up to 18 months through COBRA.

If you wish to convert your life insurance plan (Voluntary Life and/or Board Paid Basic Life) into an individual policy, you need to contact Sun Life directly Monday – Friday 8:00 a.m. – 8:00 p.m EST at 800-247-6875, reference group number 929438.

### How to Enroll

To enroll in a retiree medical plan or to elect COBRA coverage for dental and/or vision, contact Angie Sturm, Benefits Specialist.

### 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 re-enrolled during 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.

### 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 30. 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 need to participate in the health screenings to receive the \$30 premium discount?

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 discount will be applied to your June, July, and August paychecks, as applicable. Otherwise, the \$30 discount will end with your May paycheck.



Angie Sturm, Benefits Specialist  
573.659.3014  
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## Final Pay Information

### 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.

### How is my sick leave payout calculated?

Accrued 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
  - **Support Staff Retiree** = ¼ per diem, not to exceed the daily rate for a substitute teacher

### When will I receive my sick leave payout?

Sick leave payouts are calculated and paid in mid-July for those retiring with five (5) or more years of service.

### My address is changing after retirement

If your address is changing, please notify the Human Resources Department by emailing your new address to [human.resources@jcschools.us](mailto:human.resources@jcschools.us). It is important to update your address if it is changing so that your final W2 can be sent to the correct address in order for you to receive it in a timely manner.

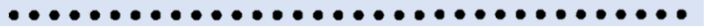


## Sick Leave Payout Example

Charlie is a teacher that has been with the district for 20 years. He has submitted notice of his retirement. Charlie has 145 days of accrued sick leave. Charlie currently makes \$284.00 per day.

Charlie will receive \$284.00 for ¼ of days 1-80. Since ¼ of his days is 36.25, Charlie will receive payment for the maximum allowable, which is 20 days. Next, Charlie will receive the substitute teacher rate (\$85.00 for this example), for days 81-120. Charlie will receive payment for the maximum allowable, which is 40 days.

Charlie's daily rate of \$284.00 x 20 days equals \$5,680.00. Next, the substitute teacher rate of \$85.00, in this example, x 40 days equals \$3,400.00. This is a total payout of \$9,080.00.



Freddy is a custodian that has been with the district for 25 years. He has submitted notice of his retirement. Freddy has 160 days of accrued sick leave. Freddy currently makes \$119.00 per day.

Freddy will receive \$119.00 for ¼ of days 1-80. Since ¼ of his days is 40, Freddy will receive payment for the maximum allowable, which is 20 days. Next, Freddy will receive ¼ of his per diem (daily rate) for days 81-120. Freddy will receive payment for the maximum allowable, which is 40 days.

Freddy's daily rate of \$119.00 x 20 days equals \$2,380.00. Next, ¼ of Freddy's per diem (daily rate) is \$29.75, which does not exceed the substitute teacher rate. Now, \$29.75 x 40 days equals \$1,190.00. This is a total payout of \$3,570.00.



Kim Drainer, Payroll/Accounting Specialist  
573.659.3030  
[kimberly.drainer@jcschools.us](mailto:kimberly.drainer@jcschools.us)

## Building Access

### When will my access be disabled?

Your access to buildings will be disabled within seven (7) business days after your last day worked.

### I need in the building and my access has been disabled, what should I do?

If access to a JC Schools building is needed after your access has been disabled, please enter through the front office as a visitor.



## Let's Talk Technology

The District is committed to protecting our students' and staffs' privacy through maintaining strong privacy and security protections. The privacy and security of this information is a significant responsibility and we value the trust of our students, parents, and staff.

### When will my email account be disabled?

Your email account will be disabled within seven (7) business days after your last day worked.

### How do I return my electronic devices?

As part of your offboarding checklist in Records, you are assigned a form to complete regarding the return of your electronic devices. You must complete this form by no later than your last day worked. *(If you are working summer school, your last day worked will be the last day of summer school.)*

You will identify a date to return your device(s) to the HelpDesk team at the Dix Road Education Center. You will indicate this date on the form that you complete so the HelpDesk team can ensure staff are available to assist you.

Devices must be returned within seven (7) business days of your last day worked.

### How long do I have to access my electronic files?

Access to electronic files on the U-drive or Google Drive will be disabled within seven (7) business days after your last day worked.

### Can I copy files to a personal storage device?

When copying files to a personal storage device you should ensure that you are **ONLY** copying personal content. You are prohibited from copying content that contains confidential information, student records, student work, student or staff rosters, contact information of students or district created curricular or operational documentation, files or data.

### How do I preserve my files?

To preserve your personal files (files not owned by JC Schools), save them to a personal external storage device (flash drive) or a personal cloud storage service.

### Which policies should I review for more information?

Please refer to the following board policies for more information.

- [EHB](#) – Technology Usage
- [EHB-AP1](#) – Technology Usage (Technology Safety)
- [EHBC](#) – Data Governance and Security
- [EHBC-AP1](#) - Data Governance and Security (Incident and Data Breach Response Plan)

### Who can I contact if I have questions or need more guidance?

For more information or guidance, please contact Dawn Berhorst, Director of Assessment and Planning, who is the district's designated Information Security Officer. Dawn may be reached at dawn.berhorst@jcschools.us or 573.659-3043.



Portraits drawn by JC Schools' own,  
Stephanie Coen – Art Teacher at Jefferson City High School