

# Retirement Process

## *State of Delaware – Office of Pensions*

Telephone: (302) 739-4208

Toll-free: (800) 722-7300

E-mail: [pensionoffice@state.de.us](mailto:pensionoffice@state.de.us)

- An employee should notify their supervisor and their organization's Human Resources department four (4) months prior to their retirement date to ensure timely processing of pension benefits.
- Once notified, the Human Resources department of the employee's organization will begin the process of verifying service by initiating an electronic Pension Application (Pen-App). The Office of Pensions will verify the employee's service, sending a confirmation email back to the Human Resources department after creditable service has been confirmed.
- The Human Resources department of the employee's organization will then contact the employee for an appointment to complete the necessary paperwork.
- The Human Resources department will require the employee to bring various personal documents to their appointment. They include:
  - Birth certificate for employee, spouse, and eligible dependent(s)
  - Signed Social Security card for employee, spouse, and eligible dependent(s)
  - Marriage certificate(s), death certificate(s), or divorce decree(s), as applicable
  - Medicare card showing Parts A and B coverage for employee, spouse and eligible dependent(s), as applicable
- Once the pension application has been signed and notarized, it, as well as the required documents are forwarded to the Office of Pensions. The signed pension application and required documents should be in our office forty-five (45) days prior to the effective date of pension (ex., Retirement effective date of 1/1/YY, the signed pension application should be in our office no later than 11/15/YY). Upon receipt of the pension application by the Office of Pensions, the employee will receive a letter acknowledging receipt of the pension application, effective date of retirement and the payroll processing month.
- Since all organizations (with the exception of some University of Delaware employees) are on lag payroll, the first pension check will be deposited at the end of the next month following the effective date of pension (ex., Retire 1/1/13, first check received will be 2/28/13 and will include two months of pension).
- If the employee has buy-in options upon retirement, notification regarding the purchase will be mailed to the home address the month that the employee is scheduled to receive their first pension benefit (ex. February, using the example above). The buy-in options cannot be calculated until the final pay has been made by the organization as well as a Pension Compensation Calculation (PCC-1) form has been submitted to the Office of Pensions.