

# Retirement Process

## *State of Delaware – Office of Pensions*

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- 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 begins the process of verifying service by initiating an electronic Pension Application (Pen-App). The Office of Pensions verifies the employee's service and sends a confirmation email back to the Human Resources department after creditable service is confirmed.
- The Human Resources department of the employee's organization then contacts the employee for an appointment to complete the necessary paperwork.
- The Human Resources department requires the employee to bring the following personal documents to their appointment.
  - Birth certificate (or federal identification compliant Delaware driver license or identification card) for employee, spouse, and eligible dependent(s)
  - Signed Social Security card for employee, spouse, and eligible dependent(s)
  - Marriage certificate, death certificate, or divorce decree, as applicable
  - Signed Medicare card showing Parts A and B coverage for employee, spouse and dependent(s), if enrolled in Medicare
- Once the pension application is signed and notarized, it, as well as the required documents, is 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 7/1/YY, the signed pension application should be in our office no later than 5/15/YY). Upon receipt of the pension application by the Office of Pensions, the employee receives 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 is deposited at the end of the next month following the effective date of pension (ex., Retire 1/1/YY, first direct deposit received on 2/28/YY and includes two months of pension).
- If the employee has buy-in options upon retirement, notification regarding the purchase is mailed to the home address the month the employee is scheduled to receive their first monthly pension payment (ex. February, using the example above). The buy-in options cannot be calculated until the final pay is made by the organization and the Pension Compensation Calculation (PCC-1) form is submitted to the Office of Pensions.