Why plan for retirement?
It is never too early (or too late) to start planning for retirement. This guide is intended to alert you to some of the issues you should consider as you plan for your retirement. It is not a substitute for individual retirement planning, nor does UC Davis offer any individual legal, tax or retirement advice.

Who is eligible to retire?
To retire from UC Davis, you must be at least age 50 (or 55 if hired after July 1, 2013) with at least five years of UC Retirement Plan (UCRP) service credit. To be eligible for UCRP, you must have a minimum 50% appointment for a year or more, or work 1,000 eligible hours in a 12-month period (750 hours for non-Senate faculty positions).

Can you afford to retire?
This is perhaps the most important question you should ask yourself in determining your retirement date. UC provides several helpful tools. UC's UCnet website features a pension estimator tool and Fidelity Retirement Services' netbenefits website includes a detailed retirement income planner tool.

The UC Davis Retiree Center
The UC Davis Retiree Center recognizes the importance of retired staff and faculty and facilitates their status as lifelong members of the UC Davis community. The Center’s primary mission is to keep retirees connected to the campus.

The Center serves the Davis and Sacramento campuses by providing the following services and programs:
- Serves as the office of record and the campus connection for retirees
- Supports the UC Davis Emeriti Association and the UC Davis Retirees’ Association
- Plans events and day trips for retirees
- Connects retirees with volunteer opportunities on both the Davis and Sacramento campuses
- Provides information and referrals for retirees
- Assists employees with pre-retirement planning

Contact information
UC Davis Retiree Center
Phone: (530) 752-5182
Email: retireecenter@ucdavis.edu
Website: http://retireecenter.ucdavis.edu

UC Retirement Administration Service Center
Phone: (800) 888-8267, ext. 4 (customer service) or ext. 8 (retirement counseling)
Website: http://ucnet.universityofcalifornia.edu

UC Davis Human Resources/Employee Benefits
Phone: (530) 752-1774 (Davis campus) or (916) 734-8099 (Sacramento campus)
Davis campus: http://www.hr.ucdavis.edu/benefits
Sacramento campus: http://www.ucdmc.ucdavis.edu/hr

UC Davis Health Care Facilitator Program
Phone: (530) 752-7840 (Davis campus) or (916) 734-8880 (Sacramento campus)
Website: http://www.hr.ucdavis.edu/hcf

Staff Dev. & Professional Services (Davis campus)
Phone: (530) 752-1766
Website: http://sdps.ucdavis.edu

Training & Development Dept. (Sacramento campus)
Phone: (916) 734-2676
Website: http://www.ucdmc.ucdavis.edu/hr/training/

Fidelity Retirement Services
Phone: (866) 682-7787
Website: http://ucfocusonyourfuture.com
http://netbenefits.com

Social Security
Phone: (800) 772-1213
Website: http://ssa.gov

Medicare
Enrollment—Call Social Security: (800) 722-1213
Claims: (800) 633-4227 (800-MEDICARE)
Coordination of Benefits Contractor: (800) 999-1118
Website: http://medicare.gov

UC Davis Emeriti Association
Phone: (530) 752-5182
Email: retireecenter@ucdavis.edu
Website: http://emeritiassociation.ucdavis.edu

UC Davis Retirees’ Association
Phone: (530) 752-5182
Email: retireecenter@ucdavis.edu
Website: http://ucdra.ucdavis.edu

UC DAVIS
RETIREE CENTER

Steps to Retirement
from UC Davis

A Timeline and Step-by-Step Guide to Assist Your Transition into Retirement

UCDAVIS
RETIREE CENTER

06/2014
Throughout your career at UC Davis

- Contribute to UC’s retirement accounts and check yearly to see if retirement savings are on track. Attend classes offered by Fidelity Retirement Services or visit their website to learn more.*
- If you have a spouse or domestic partner, involve him/her in all retirement decisions.
- As you think ahead to retirement, consider and continue to explore options for family, lifestyle, work or volunteer and leisure-time activities.

Five years prior to retirement

- Attend the Retiree Center’s “Transitioning to Retirement” classes offered each winter quarter.**
- Visit the “UCnet” website to get an estimate of your pension income and retiree health care costs online or call or email the UC Retirement Administration Service Center (RASC).*
- Visit the Social Security website to confirm your eligibility and view your estimate statement.*
- Contact past employers to see if you qualify for retirement income. UCRP maintains reciprocal agreements with some public retirement systems.

Four years prior to retirement

- If you are considering relocation, visit potential destinations at different times of the year. Consider the implications on cost-of-living, taxes, health benefits, area amenities, quality of life and proximity to family and friends.
- If desired, make an appointment with a career counselor at Staff Development and Professional Services to discuss potential work or volunteer options after retirement. Employees are eligible for two free appointments each year.*

Three years prior to retirement

- Gather documents, such as Social Security card, birth certificate, marriage certificate (or divorce decree) or proof of domestic partnership, which you may need when you elect a benefit. Securing records can be very time-consuming, especially if the records come from rural areas of the U.S. or from other countries. Once gathered, keep all of these documents in a secure, fire-safe location.
- If desired, contact the Retiree Center staff to schedule an individual consultation with the Fidelity Retirement Services representative.

Two years prior to retirement

- Review your Earnings and Benefit Estimate Statement on the Social Security website.*
- If you think you might want to join a club or organization after retirement, join now to start making connections.

One year prior to retirement

- If a refresher is needed, register for the Retiree Center’s “Transitioning to Retirement” classes.**
- Decide if you will need to change health plans during open enrollment as you cannot change plans just because you retire. Visit the Health Care Facilitator website for more information.*
- Meet with your tax advisor, financial planner and/or Fidelity consultant to review retirement account options and make necessary changes.

Six months prior to retirement

- Consider whether you want to return to work at UC after retirement. Opportunities to return to work after retirement are strictly limited by university policy.
- When ready to announce your retirement, write a letter of intent to your supervisor.
- Prepare for transfer of responsibilities at work.

Three months prior to retirement

- All retirees must coordinate with a benefits representative within 90 days prior to retirement (preferably 75–90 days prior). Contact the RASC to schedule a telephone appointment. The representative will inform you of your options and send you a retirement election form.*
- Review the election form, sign it, and return it to the RASC. When the process is complete, RASC will send you a confirmation letter.
- If eligible for Social Security (min. age 62), apply three months before you want benefits to begin.*
- If desired, work with your department to retain your UC Davis email address (emeriti/ae) or contact IT Express to apply for a complimentary email forwarding service (staff).**

One month prior to retirement

- Review your paycheck stub and contact the appropriate offices to cancel any reductions or deductions, such as credit union loans.

After you retire

- Join the UC Davis Retirees’ Association (UCDRA) or the UC Davis Emeriti Association (UCDEA), both of which advocate for retirees and provide member benefits.**
- Obtain your retiree AggieCard, which entitles you to benefits and discounts across campus.**
- Obtain your complimentary retiree parking permit. The RT permit is valid in “A” parking spaces on the Davis campus and “B” parking spaces at the UC Davis health system.**
- If you do not retain your UC Davis email account, inform the Retiree Center of your post-retirement email address to stay informed about important retiree information.*

* Contact information is on the back of this brochure.
** Additional information can be found on the Retiree Center website.