

## RETIREMENT OPTIONS

- #1** FULL RETIREMENT – discontinue working. Normal retirement means retiring at age 65, age 62 with 10 years of service credit, or with 80 points. Early Retirement is age 50 with 5 years of service. Members who join ASRS on or after 07/01/2011: points are removed however the other two normal retirement definitions remain.
- #2** BASIC EARLY RETIREMENT PROGRAM (BERP) - working 30 days per school year after retirement.

**Certificated (Professional Staff Members):** (Policy G-6031 GCQE-EA)

Any certificated employee **hired prior to June 30, 1987**, may select the Basic Early Retirement Program in effect at the time of request.

- A person must be a full-time certificated employee and have served ten (10) years or more with the district. For the purpose of eligibility, a person working the equivalent of a half (1/2)-time contract or more would be considered full time.
- A person must be under age 69 on the last day of the contract year prior to their retirement and at least 55 years of age. Persons aged 50 to 54 may also qualify if the person has completed 15 years of total service at the completion of the current school year.
- Persons selecting early retirement will be on a contract to the District for a period of up to five (5) consecutive years, or through the school term that age 70 is reached, whichever comes first.

**Classified (Staff Support Members):** (Policy GDQC)

Any classified (support staff) employee **hired prior to June 30, 2016** and works half (1/2) time or more may select the Basic Early Retirement Program if the following additional criteria is met:

- At least age fifty (50) and have completed fifteen (15) years of total service to the District
- OR
- At least age fifty-five (55) and have completed ten (10) years of total service to the District

An employee does not qualify for the early retirement program if she/he is eligible for health insurance coverage under a primary carrier other than that provided by the District.

Persons selecting early retirement will be on a salary agreement to the district, which may be renewed annually for a period of up to five consecutive years or through the school term in which he becomes eligible for health insurance under another primary insurance carrier, whichever comes first.

- #3** ESI (Educational Services Incorporated) - Works one [1] year as an ESI employee with an option to request to be rehired in order to return to SUSD the following year.

Current employees desiring to exercise their Post-Retirement Employment Option (PREO), must pre-qualify by meeting the following criteria: Policy G-6050 GCQEA

- The employee must qualify for ASRS normal retirement and retire at the end of their contract.
- The employee must have the recommendation of the employee's principal or immediate supervisor and the approval of the Superintendent and Governing Board.

**DEADLINES:** Be sure to contact/confirm your proposed retirement date with ASRS before submitting your request!

- **February 15<sup>th</sup> for Regular or ESI Retirement** (example, submit a request by February 17, 2020 in order to request retirement for the 2020-2021 school year)
- **April 1<sup>st</sup> for BERP** (for example, submit a request by April 1, 2020 in order to request retirement for the 2020-2021 school year)

## RETIREMENT OPTIONS & Health Insurance

Employees who retire will be offered similar medical and dental insurance; however, all voluntary coverage must be converted to independent plans, if eligible. The length of time that you may keep your medical and dental with Sunnyside and the rate that you will be charged depends upon the retirement option that you choose.

Retirement Option #1 - Full Retirement	
Benefit Option	Details
COBRA*	<ul style="list-style-type: none"> <li>• Elect for up to 18 months</li> <li>• Active employee rate + 2% administration fee</li> <li>• Eligible for ASRS Health Insurance Premium Benefit (Subsidy)</li> </ul>
ASRS	<ul style="list-style-type: none"> <li>• ASRS Health Plans are available to all retirees</li> <li>• Eligible for ASRS Health Insurance Premium Benefit (Subsidy)</li> </ul>

Retirement Option #2 - Basic Early Retirement Program (BERP)	
Benefit Option	Details
SUSD Active Employee Plan	<ul style="list-style-type: none"> <li>• Insurance premium is the same as Active employee rate</li> <li>• Eligible for District Contribution toward coverage.</li> </ul>
End of the BERP period	<ul style="list-style-type: none"> <li>• All Benefit Options listed under "Retirement Option #1" above are available when the BERP period is over <ul style="list-style-type: none"> <li>○ COBRA*</li> <li>○ ASRS</li> </ul> </li> </ul>

Retirement Option #3 - Educational Services Institute (ESI)	
Benefit Option	Details
COBRA*	<ul style="list-style-type: none"> <li>• Elect for up to 18 months</li> <li>• Active employee rate + 2% administration fee</li> <li>• Eligible for ASRS Health Insurance Premium Benefit (Subsidy)</li> </ul>
ASRS	<ul style="list-style-type: none"> <li>• ASRS Health Plans are available to all retirees</li> <li>• Eligible for ASRS Health Insurance Premium Benefit (Subsidy)</li> </ul>
Return to Work	<ul style="list-style-type: none"> <li>• If you return to Sunnyside Unified School District after 1 year on ESI, you become eligible for active employee benefits</li> <li>• Eligible for District Contribution toward Employee-level coverage.</li> <li>• COBRA will be available upon leaving SUSD</li> </ul>

### What's next?

- Submit a formal "Retirement Request" form to Human Resources according to Board Policy.
- Once your retirement has been Board approved, Human Resources will notify you in writing.
- The SUSD Benefits office will send you a letter indicating next steps based on your retirement option.
- We recommend that you schedule an appointment with your dedicated Payroll Specialist for important information and details regarding your final payout and associated mandatory/voluntary deductions.

*\*Note: If you become eligible for Medicare while on COBRA, you will be removed from COBRA according to COBRA rules.*

## Key Contacts

<b>Arizona State Retirement System (ASRS)</b> <b>7660 E Broadway Blvd, Suite 108, Tucson Az 85710</b>  <b>Website: AZASRS.gov</b>  <b>Phone: 520-239-3100</b>	<b>WHY?</b>  To learn about retirement processes, forms, deadlines and ASRS health insurance options	
<b>Social Security Administration (SSA)</b>  <b>Website: SSA.gov</b>  <b>Phone: 520-670-5890</b>	<b>WHY?</b>  To learn about Social Security benefits, retire online and more	
<b>Educational Services, Inc. (ESI)</b>  <b>Website: Educationalservicesinc.com</b>  <b>Phone: (844) 614-7784</b>	To learn about how ESI allows the employee to retire, retain the ASRS retirement stipend, and return to the district under a contract with a District selected contractor	
<b>SUNNYSIDE CONTACTS</b>		
<b>Laura Emslie</b> <b>HR Director</b>  <b>Email: <a href="mailto:laurae@susd12.org">laurae@susd12.org</a></b> <b>Phone: 520-545-2039</b>	<b>Amanda Schmich</b> <b>Benefits Analyst</b>  <b>Email: <a href="mailto:amandas@susd12.org">amandas@susd12.org</a></b> <b>Phone: 520-545-2006</b>	<b>Brenda Maloney</b> <b>Director of Financial Operations</b>  <b>Email: <a href="mailto:brendam@susd12.org">brendam@susd12.org</a></b> <b>Phone: 520-545-2042</b>

***Still have questions?***

***Just contact Human Resources at 545-2003 and we will be more than happy to assist you.***