

Retirement Planning

Information Handbook

2010



**Everett Public Schools
Human Resources & Payroll
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Everett, WA 98201**

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Outside Agency Contacts

Department of Retirement Systems (DRS)
800.547.6657

www.drs.wa.gov

ICMA Retirement Corporation
888.711.8773

www.icmarc.org/plan3

Internal Revenue Service (IRS)
800.829.1040

www.irs.gov

Public Employees Benefits Board (PEBB)
800.200.1004

www.pebb.hca.wa.gov

Social Security/Medicare
800.772.1213

www.ssa.gov

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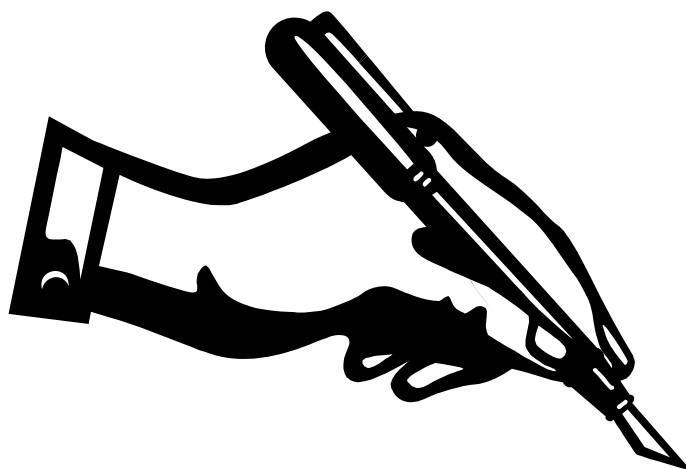
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Forms

Resignation/Retirement Form
Sick Leave Cash-Out Application
TRS Plan 1 Personal Day Cash-Out Form
Flexible Spending Participants Termination of Employment Form

Retirement Application Process



Retirement Application Process

- ❑ Six months prior to retirement, call DRS for a retirement packet and a written estimate. Use the DRS online account access to check the accuracy of service credit and to create benefit estimates based on your actual member data. To use the self-estimate worksheet, visit the DRS online at <http://www.drs.wa.gov/> and select Benefit Estimates under “Quick Clicks.”
- ❑ Complete and return retirement application and other forms to the Department of Retirement Systems (DRS). They recommend sending in paperwork at least 30 to 60 days prior to your retirement date to avoid unnecessary delays in processing.

Note: Careful attention should be given to selecting the appropriate benefit option for yourself and for your beneficiaries.

- ❑ Complete and sign the Resignation/Retirement Notice (see Forms Section or office manager) and submit to Human Resources as soon as possible to facilitate transition.

Note: To avoid unnecessary pay delays, submit additional hours on a time sheet to the Payroll Office prior to retirement date.

Certificated employees with supplemental/extended work year contracts should submit verification form to the Payroll Office prior to retirement date.

- ❑ Complete Sick Leave Cash-Out Application (see Forms Section or the office manager) and return to Payroll prior to retirement date. A Sick Leave Cash-Out Application is required in order to receive reimbursement for unused sick leave. The cash-out will be included in your final pay warrant.

Note: Sick leave cash-out will be on the basis of one day paid for each four days cashed out and is not included as earnable compensation for any retirement system.

Washington State law allows employees to cash out a maximum of 180 days of accumulated sick leave.

The following bargaining groups have elected to adopt VEBA for Sick Leave Cash-Out upon retirement or separation from employment:

Everett Association of Educational Office Personnel
 Everett Association of School Administrators
 Everett Education Association
 Everett Licensed Nurses Association
 Everett Professional & Technical Employees – Steps G & H
 Everett School District Cabinet
 Everett Association of Paraeducators

Payroll will include information regarding VEBA with your final pay projection letter. Review the description of plan benefits for the VEBA Health Reimbursement Plan prior to completing the enrollment form. Send the completed enrollment form to the Payroll Office. If you have questions, call Linda Bundy in Payroll at 425.385.4164.

- ☐ Complete and return the Personal Day Cash-Out Form to Payroll by June 30 if you are a TRS Plan 1 EEA employee and want to receive compensation for unused personal days.

NOTE: Personal day cash-out will occur automatically for the EEA certificated TRS Plan 2 and TRS Plan 3 employees who elect to receive their final payroll warrant in June. For TRS Plan 2 and TRS Plan 3 EEA certificated employees who elect to receive their final payroll warrant in August, the personal day cash out will automatically occur on the July warrant as per the collective bargaining agreement.

- ☐ Evaluate your health insurance options available through the Public Employees Benefits Board (PEBB) within 60 days before you retire.

NOTE: You must enroll in or defer health coverage within 60 days after the date your active employer or continuous Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage ends. If you fail to do so, you will not be able to enroll in any health plan through PEBB.

- ☐ Contact the Social Security Office three months prior to your Social Security eligibility date, if you qualify for Social Security benefits.
- ☐ Notify Human Resources in writing or via e-mail of any address changes so that the W-2 Form and other important information will reach you in a timely manner.
- ☐ If you wish to have your retirement or Social Security checks automatically deposited, contact Social Security, DRS and your financial institution to make the proper arrangements.

NOTE: If you are on direct deposit, your final pay will be deposited to your financial institution unless Payroll is otherwise instructed. If you are *not* on direct deposit, your final pay warrant from the District will be mailed to your home.

Final Pay Projection Letter

After sending your retirement notification to Human Resources, you will receive a final pay projection letter from Payroll. For employees retiring at the end of the school year, the final pay projection letter will be received in May.

The purpose of the final pay projection letter is to provide information regarding final pay and to coordinate final federal income tax withholding payment.

School-term employees who have completed their contract may elect to receive their final pay in the month of either June or August. The final pay projection letter will allow you the option to choose.

The letter also includes the following final payment amounts as it relates to your job assignment: Basic Pay, Personal Day, TRI Amount, Vacation Cash Out, Supplemental Pay, Projected Gross Pay, Sick Leave Cash Out, Projected Federal Income Tax Withholding

Medical and Other Trust-Provided Benefits

Medical Insurance

For school-term employees, monthly premiums for medical insurance will be paid through August. This will provide health coverage through the month of September.

For year-round employees, medical insurance premiums will provide coverage through the following month after receiving your final pay.

Dental Coverage

For school-term employees, dental premiums will be paid through August providing dental coverage through September.

For year-round employees, dental premiums will provide coverage through the following month after receiving your final pay.

NOTE: Continuation of medical and dental coverage is not automatic (refer to the Insurance Options section of this handbook). One option is to select one of the PEBB (Public Employees Benefit Board) plans sponsored by the state. You must submit the PEBB application form to Washington State Health Care Authority within 60 days after the date your active employer or continuous COBRA coverage ends. It is highly recommended that you request the packet 60 days prior to your retirement date. When you complete your forms and enroll in or defer coverage

prior to your retirement date or when COBRA ends, you will reduce the risk of having a break in coverage.

If you do not enroll in or defer PEBB coverage within 60 days after your active employer or continuous COBRA coverage ends, you will not have another chance to enroll into PEBB.

Long-Term Disability (Standard)

Long-term disability coverage will end the month you select for your final pay.

Basic Life Insurance (MetLife)

Basic life insurance coverage will end the month you select for your final pay. You may convert this coverage to an individual policy, if you choose. Human Resources will send a conversion form with your COBRA information.

Dues and Voluntary Reductions

Union Dues

For EEA certificated employees, the last dues payment will be deducted in the month of August. If you select June as your final pay month, the union dues will be deducted in triplicate.

Classified employees' union dues are based on a percentage up to a maximum allowable amount according to the bargaining agreement.

Credit Union

Your last credit union payment will be deducted the month you select for your final pay. Coordinate with your credit union to set up future loan payments.

Tax Sheltered Annuity (TSA)

For school-term employees, the last TSA contribution will be deducted in August. If you select June as your final pay month, the TSA amount will be deducted in triplicate.

For year-round employees, the last TSA contribution will be deducted on the final payroll warrant. Contact your TSA representative directly to select an option for receiving annuity payments. In some cases delay in selecting an option limits your choices.

Deferred Compensation Program (DCP)

Your last DCP contribution will be deducted in the month you choose to receive your final pay. You may change your deduction by calling the DCP Information Line (888.327.5596) or by accessing your DCP account online at www.drs.wa.gov/dcp.

Optional Life Insurance (MetLife)

Your optional voluntary life insurance coverage will end the month you select for your final pay. You may convert this coverage to an individual policy if you choose. You will receive further information from Human Resources.

United Way

Your last United Way contribution will be deducted the month you select for your final pay.

UNUM Long-Term Care

Your long-term care coverage will end the month you select for your final pay. Your coverage can be converted by making arrangements through UNUM at 800.421.0344.

Flexible Spending Account (Flex-Plan Services, Inc.)

Complete the Termination of Employment Form included in the Forms Section of this handbook and return it to Payroll. If you elect not to continue participation in health care, your participation will cease in the month you choose to receive your final pay. For instance, if your final contribution is deducted in June, you may submit claims only for expenses incurred prior to July 1. However, if you choose to pay the remaining contributions for the current plan year, we will deduct the total remaining plan balance from your final payroll check. Your last contribution will be deducted in the month you choose to receive your final pay for dependent care.

Short-Term Disability (Standard)

Your supplemental short-term disability coverage will end the month you select for your final pay.

Savings Bonds

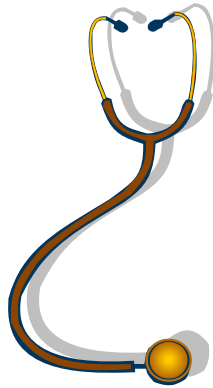
Your last savings bond payment will be deducted the month you select for your final pay

Other Important Reminders

Federal Withholding Tax

Your final federal withholding tax projections are based on the withholding selection that you are currently claiming. The final payroll projection letter will display the projected wages subject to withholding and the projected withholding tax deduction. If you want to make a change to the withholding amount displayed on the final payroll projection letter, complete and return a new W-4 Form to Payroll. If you have questions or need assistance filling out the W-4 Form, contact Linda Bundy in Payroll at 425.385.4164.

Insurance Options



Insurance Summary

PEBB Plan

COBRA Plan

Individual Plans

Other/Optional Insurance

Insurance Summary

PEBB (Public Employees Benefits Board)

- Medical, dental and vision coverage is available
- Monthly premium is state subsidized
- Submit an application to enroll or defer medical coverage no later than **60 days** after active employer or COBRA coverage ends
- Contact the Health Care Authority at 800.200.1004 for more information or access their Web site: www.pebb.hca.wa.gov

COBRA (Consolidated Omnibus Reconciliation Act)

- Medical and dental coverage available
- Premium receives no state subsidy
- 18-month maximum continuation period
- Medicare enrollment must meet certain guidelines
- Contact Benefits in Human Resources for more information

Individual Medical and Dental Plans

- Premiums receive no state subsidy
- None available for PEBB plan enrollment
- Contact your insurance provider for more information
- Lose the right to enroll in PEBB coverage

Contact your medical provider for eligibility, enrollment and coverage information. Human Resources does not have information regarding individual plan coverage.

PacifiCare	800.932.3004
Group Health Cooperative	888.901.4636
PPO Plans (HMA)	888.486.7927
Washington Dental	800.342.8355
Willamette Dental	800.360.1909

PEBB PLAN - Public Employees Benefits Board

Administration

Retiring public school employees have access to comprehensive health insurance coverage sponsored by the Public Employees Benefits Board (PEBB). Administration is through Washington State Health Care Authority (HCA).

Not all medical or dental plans are available in every county. In most cases, you must live in the plan's service area to enroll in the plan. Service area restrictions do not apply to the Uniform Medical Plan or the Uniform Dental Plan.

Medical/Vision Coverage

The Washington State Health Care Authority offers up to four medical plans depending on where you reside. Medicare-eligible retirees have the additional option of selecting from Medicare managed-care plans and Medicare supplement plans.

If you are entitled to Medicare, you are required to enroll in Medicare Parts A and B. You may also enroll in Supplement Plans E and Plan J.

Benefit limitations, annual deductibles, co-payments, and out-of-pocket maximums may vary from plan to plan. A comparison of plans can be found in the 2010 PEBB packet.

Questions to consider when selecting a PEBB medical plan:

1. Do I live within the plan service area?
2. What are my health care needs?
3. What benefits are available through the PEBB plans?
4. What choice of providers will I have?
5. What are the out-of-pocket costs of the plan(s) I have to consider?

Dental Coverage

Three dental plans are offered by the HCA. The three plans have the same basic level of benefits. The Uniform Dental Plan (preferred provider) allows you the freedom to choose any dentist but gives you the opportunity to receive a higher level of reimbursement if your dentist is in the Washington Dental Service.

The other two plans are managed dental plans. Clinics/dentists are not available in all counties.

Rates

Current PEBB rate schedules are located in the packet.

Payment Methods

Automatic Deduction: PEBB plan premiums will be deducted automatically from your retirement pay unless you make other arrangements with HCA.

Self-Pay: Make special arrangements with the HCA's self-pay department if you do not wish to have premiums automatically deducted from your pension check.

VEBA Systematic Payment Plan: A reimbursement plan using leave cash outs to pay for medical, dental, Medicare Part B and other supplemental plans after retirement. Premium payments may be sent automatically from your VEBA account directly to the HCA. Alternatively, if you choose to self-pay or have automatic deduction, VEBA payments may be sent directly to you or your financial institution in order to reimburse your premium payment expenses. Payroll will provide you with a VEBA Membership Enrollment Form. Forms are available at www.veba.org.

COBRA Plan

Eligibility

You and/or your eligible dependents may continue your current medical and dental coverage with a COBRA continuation plan. Continuation coverage begins immediately following the ending date of your medical coverage and can last up to 18 months. (An extension to the initial 18 months of coverage is available with certain qualifying events.)

If you are entitled to Medicare coverage **before** the date of your COBRA election, you can continue your medical coverage under COBRA. However, if you become Medicare entitled **after** you have made your COBRA selection, COBRA coverage will terminate; however, your covered dependents are eligible for a COBRA extension.

Enrollment

You have 60 days to elect COBRA continuation coverage from the date your employer-sponsored coverage ends. COBRA notification and enrollment information will be sent to you prior to your coverage ending date.

A VEBA account may be used to make systematic COBRA payments to the District. Contact the VEBA administrator at 800.832.2102.

Coverage

Coverage under a COBRA continuation plan does not differ from your active coverage provided by the Trust. Refer to your plan benefits booklet for a detailed description of the actual terms and conditions of your medical insurance contract. While continuing coverage through COBRA, any change in Trust-provided coverage or benefits for active employees will also apply to you.

Rates

Rates are subject to change effective January 1 each year. You will be notified by the Benefit Trust of any rate changes during the annual open enrollment period.

Payment

Premium payment for coverage under a COBRA continuation plan must be made directly to the Everett School Employee Benefit Trust (ESEBT). COBRA payments **cannot be automatically deducted from your pension check**. A COBRA notice, election form and rate sheet will be sent to you prior to termination of your coverage.

Conversion

When COBRA coverage ends, you are eligible to continue coverage through a conversion plan available from your plan.

Additional Information

Please contact Benefits at 425.385.4115 or 425.385.4116 if you have any questions regarding COBRA continuation coverage.

Other Optional Insurance

MetLife Group Life and AD&D Insurance

You may convert your group life insurance (basic and optional) which includes accidental death or dismemberment policy through Metropolitan Life (MetLife). Your group life insurance will end the month you select for your final pay. For more information, call 800.638.5433.

Short-Term and Long-Term Disability

No conversion or continuation options are available for these plans. Your coverage will end the month you select your final pay.

Additional Information



DRS Seminar Dates ***Working After Retirement***

Check the DRS Web site often for updates!
www.drs.wa.gov

Register for a seminar

- Using online registration at DRS retirement planning
- By e-mail, register@drs.wa.gov
- By phone at 1-888.711.6676 or 360.664.7300 in the Olympia area. If you are hearing impaired, please call the TDD line toll-free at 1.866.377.8895 or 360.586.5450 in the Olympia area.
- By mail, send your information to:
Department of Retirement Systems
 Education and Outreach Program
 PO Box 48380
 Olympia, WA 98504-8380

These are group presentations - individual appointments are available by contacting a Retirement Services Analyst by e-mail or by calling 1.800.547.6657 or 360.664.7000 in the Olympia area.

Please select the city and date you wish to attend and complete the registration information on the website:

<https://fortress.wa.gov/drs/retirementplanning/main.asp>

Working After Retirement

Many retirees want to continue working in some capacity after retiring from Everett Public Schools. We strongly encourage staff to consider applying to substitute in the district. Some of our best substitutes are former employees. If you are considering returning to work, there are some specific rules you need to be aware of related to your retirement system and plan. You will also be required to submit a new employment application and resubmit your direct deposit paperwork. All employment applications are required to be completed on-line at www.everett.k12.wa.us.

School Board Policy 5131 Regarding Hiring of Retired School Employees

The District shall recruit, select and employ the best-qualified individuals as employees. The District may employ persons retired from the Teachers' Retirement System (TRS), the School Employees' Retirement System (SERS) or the Public Employees' Retirement System (PERS). A retired employee shall only be rehired

pursuant to this District policy. **Retirees are required to have a break in service before returning to active employment. The maximum number of hours that retirees are allowed to work before affecting their retirement benefit is determined by the Department of Retirement Systems (DRS).**

Plan 2 and Plan 3 Retirees

Plan 2 or Plan 3 retirees of TRS or SERS may work an annual threshold of 867 hours per year while receiving retirement benefits. The annual threshold for Plan 2 and Plan 3 is calculated per calendar year. Qualified hours are determined by whether the retiree works in an eligible position as defined by the Department of Retirement Systems (DRS). (Note: There is no limit to the hours allowed for substitute teaching).

Plan 1 Retiree Waiting Periods

Plan 1 retirees may work beyond the 867 hours per work year up to a total of 1,500 hours per year while receiving retirement benefits, subject to limitations established by DRS. TRS Plan 1 retirees, retired on or after July 22, 2007, must remain unemployed for at least 45 calendar days after their effective retirement date. The annual threshold for TRS Plan 1 retirees is calculated per fiscal year. PERS Plan 1 retirees, retired on or after August 1, 2003, must remain unemployed for at least 90 calendar days after their effective retirement date to work beyond the 867 hours per calendar year. PERS Plan 1 retirees, retired before August 1, 2003, must remain unemployed for a least one calendar month after their effective retirement date to work up to 1,500 hours per calendar year.

The District shall abide by the following process when considering a retiree for employment:

- A. The District's employee recruitment and selection process will include information about rehiring retirees.
- B. There shall be no prearranged employment agreement or commitment to rehire an employee after retirement. Mere inquiries about post-retirement employment do not constitute an agreement.
- C. Employment shall be limited annually to a maximum of a one-year, non-continuing contract or appointment.
- D. The District shall make contributions to the appropriate Washington state retirement system when any TRS, SERS or PERS retiree works more than 867 hours per year.
- E. The District shall maintain records of the hiring process followed in seeking qualified candidates and the justifiable need that resulted in the hiring of the retiree.
- F. The Board of Directors shall approve the hiring of all employees.
- G. The District shall provide the retiree with the same terms and conditions of employment as other appointees or employees in comparable positions with the exception of sick-leave cash-out.
- H. The District shall report the number of hours worked by the retiree to DRS. The following conditions of employment shall apply to retirees returning to work:

- A. Retired applicants shall disclose to the District whether they are retired from a Washington state retirement system.
- B. Employees must satisfy the DRS requirement for separation and retirement from service prior to accepting a retire/rehire position with the District.
- C. Retirees are responsible for tracking service hours during post-retirement employment among multiple employers.

Additional Information

The Washington State Department of Retirement Systems (DRS) has an excellent brochure titled Thinking About Working After Retirement? on their Web site (www.drs.wa.gov) that explains all the different rules employees need to be aware of if they are considering returning to work for a school district or other DRS covered business.

Plan-specific information regarding retire/rehire employees can be accessed from the following Web site: drs.wa.gov/retiree/ and then, under *LEARN MORE ABOUT*, click on “Working After Retirement”.

Forms



Resignation/Retirement Form

Required to initiate the retirement process. Send to Human Resources

Sick Leave Cash-out Form

Required to process sick leave cash-out. Send to Payroll

Personal Day Cash-out Form

To be completed by TRS Plan 1 Members

Flexible Spending Employment Termination Form

To be completed by flexible spending subscribers only

EVERETT PUBLIC SCHOOLS
HUMAN RESOURCES
RESIGNATION/RETIREMENT NOTICE

TO: The Executive Director of Human Resources

FROM: *(employee)*

POSITION: _____

WORK LOCATION: _____

This is an official notification to Everett Public Schools that I will be *(select one)*:

☐ **RESIGNING** Last Work Day: _____ Effective Date of Resignation: _____

☐ **RETIRING OPTION 1** I am retiring from public school employment and will begin receiving my retirement lifetime pension (defined benefit) immediately upon separation. Effective Date of Retirement: _____

☐ **RETIRING OPTION 2** I am retiring from public school employment and am deferring the effective date for receiving my retirement lifetime pension (defined benefit) until approximately: _____ Last Work Day: _____

My mailing address and telephone number for any future correspondence is as follows.

Note: If this is a new address, please provide the effective date of the address

Address: _____

Telephone Number: _____

Effective Date: _____

Additional Information or Comments:

Name: *(please print)*

Signature

Date

Approved:

Lynn Evans Date
Executive Director of Human Resources

FOR OFFICE USE ONLY

Date Hired _____
Position _____
Location _____
Board Meeting _____

Copy: HR Certificated
HR Classified
HR Director

HR Benefits
Payroll

April 2007

Everett Public Schools
SICK LEAVE CASH-OUT APPLICATION

I am eligible to cash out my unused sick leave because (mark one):

<input type="checkbox"/>	I have notified Human Resources in writing of my intention to retire; and upon separation from employment with Everett Public Schools, I will be granted a retirement allowance under the laws governing the Teachers' Retirement System or the Public Employees' Retirement System or the School Employees' Retirement System. If the reason you are entitled to these funds is due to your retirement from TRS, PERS or SERS, please attach a copy of the confirmation letter that you would have received from DRS after your retirement application was filed.
<input type="checkbox"/>	At the time of separation from employment, I will be at least age 55 and have 15 years of service in the Teachers Retirement System Plan 2 or 15 years of service in the School Employees' Retirement System Plan 2.
<input type="checkbox"/>	At the time of separation from employment, I will be at least age 55 and have 10 years of service in the Teachers' Retirement System Plan 3 or 10 years of service in the School Employees' Retirement System Plan 3.
<input type="checkbox"/>	I am the executor or personal representative of the estate of a former employee eligible for cash out. In the event of an employee's death, a certified copy of the death certificate must be forwarded to Human Resources.

**RETURN COMPLETED FORM AT LEAST 30 DAYS PRIOR TO
YOUR FINAL PAYDATE TO:**

Everett Public Schools
Payroll Department
PO Box 2098
Everett WA 98213

The sick leave cash out will be processed
(and your VEBA deposit mailed to the administrator if applicable)
on your final pay date.

If you have any questions, please contact Linda Bundy at (425) 385-4164.

PLEASE TYPE OR PRINT

Employee Name Social Security No. Date of Employment Separation or Death

Mailing Address (for year-end W-2) City State Zip

Employee or Executor Signature Today's Date



PERSONAL DAY CASH-OUT FORM

FOR EEA CERTIFICATED EMPLOYEES WHO ARE MEMBERS OF TRS PLAN 1

2009-2010

Certificated employees who are members of the Teachers' Retirement System Plan I program and who wish to cash out their unused personal days, must document four (4) hours of additional work beyond their assigned workday for each day of cash out. The cash out will be made at a fixed rate of **\$145 per day per FTE**. *(See Section 7.02B of Collective Bargaining Agreement)*

Date	Hours	Activity Description

Total Hours _____

I certify that the above is an accurate record of time worked.

Employee's Signature _____ ID# _____ Date _____

(Print) Employee Name

Verified By:

Supervisor's Signature _____ Date _____

To cash out unused personal days, complete and return this form to Payroll by June 30, 2010. This payment will be included in your July 31 pay check. Unused personal days will be forfeited if they are not cashed out by using this form.

FLEXIBLE SPENDING PARTICIPANTS TERMINATION OF EMPLOYMENT

Upon termination or retirement of employment, the IRS allows for the following options to Section 125 participants:

Health Care Flexible Spending Account (HCFSA):

- 1) If the Participant does not elect to continue participation in the Health Care Flexible Spending Account for the remainder of the Plan Year in which such termination occurs, the Participant's participation in the Plan shall cease and no further salary redirection or contributions shall be made. The participant may submit claims **only for expenses incurred PRIOR to his /her termination date**. All claims must be submitted prior to the end of the Plan Year grace period.
- 2) If the Participant elects to continue participation in the Health Care Flexible Spending Account for the remainder of the Plan Year in which such termination occurs, the Participant may elect to continue participation in the Health Care Flexible Spending Account through "ACCELERATION". The Participant shall be required to make an accelerated contribution (amount owed for remainder of the Plan Year) to the fund out of their last paycheck issued, equal to the difference between contributions to date and the annual election amount.

(This means if you wish to continue in the Plan at the time of termination, you can have the difference between contributions year-to-date and your annual election amount deducted from your last paycheck. You will then be able to incur expenses at any time throughout the Plan Year and claim reimbursement for all expenses incurred throughout the Plan Year.)

you must elect one of the following and return to Payroll

☐ **YES**, I elect to continue participation in the Plan.

Signature

Date

Please Print Name

Social Security No.

☐ **NO**, I decline to continue to participate in the Plan.

Signature

Termination Date

Please Print Name

Social Security No.

Dependent Care Flexible Spending Account (DCFSA):

Upon termination, the Participant's participation in the Plan shall cease and no further salary redirection or contributions shall be made to this Account. However, such Participant may incur expenses and submit claims for expenses incurred during the plan year. Claims must be filed during the plan year or prior to the expiration of the grace day period.

*Thank you for supporting and
doing the world's most
important work with Everett
students and community.*

***Best wishes on
planning a great
retirement!***

2010 Schedule

Cascade High School Library

Session I – Wednesday, February 3 (4 - 6 pm)

Welcome and Overview of Seminar Series
The VEBA Plan
District Procedures
PEBB (Public Employees Benefit Board) GoToMeeting

Session II – Wednesday, February 10 (4 – 6 pm)

WSSRA (Washington State School Retirees' Association)
Social Security Retirement and Medicare

Session III – Wednesday, February 17 (4 – 5:30 pm)

Presented by DRS
For Plan 1 Members (TRS and PERS)

Session IV – Wednesday, February 24 (4 – 5:30 pm)

Presented by DRS
For Plan 2 and 3 Members (TRS and SERS)

Special thanks to all the Presenters