



# Your retirement checklist

A little planning goes a long way when it comes to retirement.

Use this checklist to help you prepare for this big change in your life and navigate through important decisions about your health and financial benefits.

## CHOOSE YOUR RETIREMENT DATE

- ☐ **Determine the date of your retirement** based on your personal situation. There may financial factors to consider, including tax implications, so check with your financial advisor before deciding on your retirement date.
- ☐ **Inform your direct supervisor** of your retirement date to give them time to develop a plan to transition your responsibilities.

## CHECK YOUR PROFIT SHARING AND/OR 401(k) ACCOUNT BALANCE

- ☐ **To obtain your 401(k) and/or Profit Sharing account balance**, contact Empower Retirement at [empowermyretirement.com](https://empowermyretirement.com) or 1-833-BEK-SAVE (1-833-235-7283). Empower can help you understand options for your balances once you leave BEK.

## CONFIRM YOUR PENSION (if eligible)

- ☐ **Contact Aon Retirement Services** at [ypr.aon.com/benekeith](https://ypr.aon.com/benekeith) or 1-844-870-0335 to confirm your pension eligibility. Aon administers the Ben E. Keith Retirement Plan and will provide you with information about your pension benefit.

## AT LEAST 60 DAYS BEFORE YOUR RETIREMENT DATE

- ☐ Review the ***If you retire from BEK, what happens to your pay, benefits and pension*** [handout](#) to learn about benefits options after you retire. You generally have 60 days from your retirement date to decide whether to enroll in COBRA or a plan on the Healthcare Exchange (i.e. Obamacare). You will not have coverage when you leave BEK unless you enroll in COBRA or another plan.
- ☐ **Contact Aon Retirement Services, if eligible for pension**, at [ypr.aon.com/benekeith](https://ypr.aon.com/benekeith) or 1-844-870-0335 and let them know you plan to retire and when. Aon will send you a form to complete and return and let you know:
  - The status of your application.
  - Your pension benefit amount (based on your retirement date).
  - When you will receive your first payment.
- ☐ **If you are age 65 or older**, contact the Social Security Administration to enroll in Medicare. You must enroll in both Medicare Part A and B. Go to [medicare.gov](https://www.medicare.gov) or call 1-800-633-4227.
- ☐ **Over 55? Nearing retirement?** Get help enrolling in supplemental Medicare coverage and choosing the coverage you need by contacting Via Benefits at [my.viabenefits.com/benekeith](https://my.viabenefits.com/benekeith) or call 1-888-825-2645.
- ☐ **Consult a financial professional** to make sure you understand the tax implications of retiring. Share the statement you receive from Aon along with any other information, such as your 401(k)/Profit Sharing and whether you plan to enroll in COBRA or Medicare, with your financial professional.

## AT LEAST 30 DAYS BEFORE YOUR RETIREMENT DATE

- ☐ **If you are under age 65 and want medical, dental and/or vision coverage**, consider enrolling in the Healthcare Exchange or COBRA coverage. Information on COBRA will be mailed to your home after you leave BEK. If you are currently enrolled in a BEK medical, dental and/or vision plan, your coverage will end at midnight on the last day of the month you retired.
- ☐ To learn how to continue **life insurance coverage**, contact Lincoln Financial Group at 1-877-321-1015.
- ☐ **If you are age 65 or older**, contact the Social Security Administration to enroll in Medicare. You must enroll in both Medicare Part A and B. Contact Medicare at [medicare.gov](https://www.medicare.gov) or 1-800-633-4227.
- ☐ **Contact Empower Retirement** at [empowermyretirement.com](https://empowermyretirement.com) or 1-833-BEK-SAVE (1-833-235-7283) to learn about options for your 401(k) and/or Profit Sharing account, including rollovers and distributions.

## TOOLS TO USE AFTER YOU RETIRE

- **Access your pay stubs and W-2 forms** for up to 18 months after leaving Ben E. Keith at [dayforcehcm.com](https://dayforcehcm.com).
- Retired BEK employees and their eligible dependents can receive **confidential support** for life's challenges at [guidanceresources.com](https://guidanceresources.com) or 1-866-517-1267.
- **Contact Aon Retirement Services** with questions anytime at [ypr.aon.com/benekeith](https://ypr.aon.com/benekeith) or 1-844-870-0335.

FOR ADDITIONAL INFORMATION, CONTACT YOUR HR MANAGER OR OFFICE MANAGER.