Process Guide for Retirement under the Teacher Retirement System of Texas (TRS)

1. Review the TRS Planning for Retirement website for information and Steps to Plan for Retirement.

2. Employees should complete and submit the TRS Form 18 – Request for Estimate of Retirement Benefits to request your retirement packet. You may mail or fax a completed TRS 18 (pdf) to TRS. We recommend to begin the retirement process 6 months prior to the date of retirement.

   - If you have a MyTRS account, log in and click Request Retirement Estimate or Packet to submit your request.
   - If you do not have a MyTRS account, mail or fax a completed TRS 18 (pdf) to TRS.

   TRS will process your request and mail a retirement packet to you within 60 days.

   Note: Requesting a packet does not begin the retirement process, it simply provides you with an estimate of your annuity and the forms to begin the retirement process.

3. Complete and return the required forms to TRS to begin the retirement process. Forms should be mailed directly to TRS at the address noted on the form. Be sure to keep a copy for your records.

   These are the forms that need to completed and mailed directly to TRS to initiate your retirement:
   - TRS 30 Form (Application for Service Retirement) - TRS processes application for retirement within 31 days of receipt. You will receive a Retirement Application Acknowledgment (Form TRS 32).
   - TRS 228A Form (Federal Income Tax Withholding Certificate)
   - TRS 278 Form (Direct Deposit Request)
   - Include a copy of your Driver’s License or birth certificate for both you and your beneficiary for age verification. Be sure to write your name and TRS ID number on the documents for you and your designated beneficiary.

   If needed, contact your department’s Benefits Administrator for assistance in completing the required forms.

4. Notify your department’s Benefits Administrator of your intent to retire and provide the following documents for our records, which are required to determine if you are eligible for the UT Retiree Insurance Program.
Our office will need the following documents:

- TRS 7 Form "Notice of Final Deposit before Retirement and School Official Certification of Salaries" – will be submitted to the Payroll Office for processing
- Copy of the TRS 30 Form (Application for Service Retirement) for our records
- Copy of Estimate of Service Retirement for our records

Note: Expect to receive a letter from TRS advising that in order to finalize your retirement, they will need the TRS 7 Form "Notice of Final Deposit before Retirement and School Official Certification of Salaries". Just keep in mind that this form cannot be processed by the Payroll Office until you are completely processed/paid out. Once your separation is processed and you are completely paid out, the form will be completed by our Payroll Office and submitted to TRS electronically.

5. At retirement from UT Dallas, you may be eligible for UT Retiree Benefits, if you meet the eligibility criteria for Retired Employee Insurance. Click here to view the Retired Employee Eligibility for Insurance requirements.

UT Retiree Insurance includes continuation of coverage in Medical, Dental, Vision and Life insurance (EOI may be required). Basic Coverage includes $6,000 Group Term Life Insurance for Retired Employees for members enrolled in the UT Select/UT Connect medical plans.

Note: UT Connect is only available for retirees under age 65. Therefore, if you are enrolled in the UT Connect plan, at retirement you will be switched to the UT Select Medical Plan.

Enrollment Tools:

- Enrollment Guide for Retiring Employees
- Calculate Out-of-Pocket Cost (.pdf)
- Interactive Calculator for Out-of-Pocket Cost

These forms will need to be completed and submitted to your Benefits Administrator prior to your retirement date. DO NOT SEND THESE FORMS TO TRS.

- UT Benefits Enrollment Application
- TRS Annuity Deduction Form/Direct Payment/Debit Authorization Agreement Form
- UT Dallas Retiree Association Form (optional)
6. Notify your department of your intent to retire within 2 months prior to retirement date. Your department will submit a retirement ePAR, which will be reviewed and approved by your Benefits Administrator.

**Note:** If you are retiring through TRS, but not eligible for UT Retiree Insurance, then your departure from UT Dallas will be processed as separation from employment, not as a retirement.

7. If you are or will be age 65+ at retirement, we recommend you schedule an appointment with the Medicare Office to enroll in Medicare Part A (Hospital) and Part B (Medical).

**Do not enroll in Part D (Prescription Coverage). You will DECLINE Part D, since you will be enrolled in the UT Select Medical Plan as a retiree, which includes prescription coverage via UT Select Medicare Part D administered by Express Scripts.**

At retirement, Medicare will be your primary coverage and the UT Select Plan will be your secondary coverage; the UT Select Medical Plan will serve as your supplemental insurance. We recommend you contact the Social Security Administration Office, three months prior to retirement to enroll in Part B (Medical) coverage.

Notify your Benefits Administrator when you have scheduled your appointment, so we can provide you with a Form **CMS-L564 – Request for Employment Information**. The purpose of this form is so you can enroll in Medicare Part B due to a Special Enrollment Period, which is retirement. The form is used to show you have been enrolled in a group health care plan within the last 8 months. You will need to submit this form, along with your **Application for Enrollment in Medicare Form (CMS-40B)** to your local Social Security office.

8. You can sign up for Medicare at: [https://www.ssa.gov/benefits/medicare/](https://www.ssa.gov/benefits/medicare/).

Scroll down to where it says Apply for Medicare Only:
To find out what documents and information you need to apply, go to the Checklist For The Online Medicare, Retirement, and Spouses Application.

Click here to view more information on the UT Select Medical Plan and Medicare for Retired Employees: [https://www.utsystem.edu/offices/employee-benefits/ut-select-medical-plan-retired-employees/medicare](https://www.utsystem.edu/offices/employee-benefits/ut-select-medical-plan-retired-employees/medicare)

9. Prescription Drug Plan – a retiree who is 65 years of age or older, your coverage will transition from the UT Select Prescription Drug Plan (commercial plan offered to active employees), to the UT Select Medicare Part D Plan via Express Scripts.

You will receive a Welcome Kit from the UT Select Medicare Part D Plan. The Welcome Kit will be mailed to the address on file. It will include a Welcome Letter, a NEW UT SELECT Medicare Part D ID card, and a full description of the program. There is a slight delay in the transition between plans, however you will have coverage under the commercial plan until the transitions to the Part D Plan. If you do not receive this information within 60 days of retirement, contact the UT Select Medicare Part D Plan to request your Welcome Kit at [800] 860-7849.


10. Due to the timing in TRS finalizing your retirement, you should expect a 2-3 month delay in receiving your first annuity check. For example, for a retirement in August, it is possible to receive the first annuity check in November (retro payment as of September). So please plan for that.

It can take up to 45 days for the deposit form to be processed and take effect, so your first annuity check will be a paper check, which will be mailed to your home address. Thereafter, your annuity checks will be deposited in your back account. TRS annuity payments are issued on the last business day of the month. Click here to view the Annuity Payment Schedule.

If you have any further questions pertaining to your annuity check, please contact TRS at [1-800-223-8778](tel:1-800-223-8778).

11. The first 2-3 month of benefit monthly premiums will need to be paid directly to UT Benefits Billing until your annuity deduction has been established.

UT Benefits Billing is responsible for processing insurance premiums for Retired Employees for all UT institutions. You may process payment for premiums using one of these payment options listed below.

Payment Options – Payment is due by the 10th of the month.

- **Major Credit Card/Debit Card payments** can be processed 24/7 at the Texas State Comptroller’s UT Benefits Billing website: [www.texas.gov/UTBB](http://www.texas.gov/UTBB).
Please enter the Retiree’s Benefits ID number on the site. If you supply a valid email address, you will receive a confirmation receipt for your payment.

- **Credit Card payments accepted over the phone.** You can call UTBB’s toll-free number (855-6UT-BILL) at your convenience to pay for your Retiree insurance premiums. UTBB accepts MASTERCARD or VISA.

- **You can use the Bill Pay option through your bank.** Be sure to update your Payee information to include the correct mailing address:

  **UT System Lockbox**
  ATTN: UT Benefits Billing
  P.O. Box 732206
  Dallas, Texas 75373-2206

**Be sure to use your Benefits ID as your Account Number.** You can find the Benefits ID on your statement or feel free to call our office for assistance. You can expect to receive monthly statements if you have a monthly balance.

Once TRS finalizes your retirement and completes setting up your TRS Annuity Deduction for automatic withdraw of your retiree benefits, TRS and/or UTBB will notify you when your UT Retiree Benefits will begin deducting from your TRS annuity check. Until you receive this confirmation, you will pay for your benefits via one of the payment options noted above.

[Click here](#) to view more information regarding the UT Benefits Billing for Retirees.

12. The UT Dallas Benefits Office will continue to be your point of contact for all other Retired Employee services including:

- Annual benefit enrollment activities
- Explanation of benefit options or general questions regarding benefits
- Changes in your marital or family status
- Death notifications
- Changes in your profile like a new permanent or temporary mailing address, email account, or emergency contacts

13. Once you are completely processed out of the system, we will send a **Vesting Termination Form** to your Voluntary Retirement Provider (if applicable), so you may begin the distribution of your voluntary retirement funds.

14. Contact your UT Dallas Voluntary Retirement Provider to discuss your distribution options. [Click here](#) to find your retirement advisor.