

3-12 months before retirement

- Request an official estimate of your monthly benefit payment. You can do this by using the “Contact Us” feature through online account access or by calling DRS.
- Complete payment of an outstanding optional service credit invoices.
- Ask the Personnel Resources Department about which health care coverage options are available to you when you retire.
- Determine when you should apply for Medicare and retirement benefits available through the Social Security Administration (SSA).
- Contact other retirement representatives, such as ICMA, NaCO, Aflac, to learn retirement requirements and how to start receiving your benefit.