How + When: Completing Retirement Forms

NDPERS
Applying for Retirement Checklist

**Do your homework in advance.**
- Watch the Pre-Retirement Education Program (PREP) on the NDPERS YouTube channel to learn about benefit options
- Log in to Member Self Service (MSS) and calculate your estimated benefit amount online
- Make decisions about your insurance coverage after retirement

**Download the retirement kit from the NDPERS Retirement page.**

**Still have questions?**
- Call or schedule an appointment with NDPERS – **at least 3 months in advance, but no more than 6 months in advance**
Decisions
Ask yourself

- When will your employer-sponsored insurance(s) end?
- Will you enroll in NDPERS insurances?
- What other insurance options are available?
- If you enroll in non-NDPERS insurance(s), is premium paid before or after taxes?
- If you are Medicare eligible (or a dependent/spouse is Medicare eligible), have you contacted Social Security to apply for Medicare Parts A and B?
- If you are actively enrolled in a non-NDPERS insurance(s) such as Aflac, have you contacted the provider to continue your participation after retirement?
1. **All new retirees and eligible dependents** may elect
   • Superior Vision Plan
   • Delta Dental Plan

2. **If you or dependent are Medicare eligible, may elect**
   • Dakota Retiree Plan
   • One Medicare + Other health insurance

3. **If you are on NDPERS health insurance**, you may elect COBRA health insurance up to 18 months

4. **If currently on NDPERS VOYA life insurance, you may continue**
   
   Age matters. You can continue participation until age 65 when benefit amount is reduced to $1,300.
Other Items to Consider

- **Unused Sick Leave**: Are you interested in converting and paying for additional service credit to increase your retirement benefits or meet your retirement rule sooner?

- **Deferred Compensation**: Are you interested in deferring your lump sum payouts to reduce taxable income? Note: This form must be on file two months before your retirement date!

- **Medical Flexible Spending Account**: Are you interested in continuing through the end of the calendar year?

- **Tax Withholding**: Your retirement benefit is taxable income. How much should you withhold for federal and state taxes?
Completing Retirement Forms
# Must-haves to Complete Forms

## Required Information
- Last day of employment
- Date of last paycheck
- Sick leave balances
- Review insurance options and premium amounts
- Beneficiary information
- Banking information

## Required Documents
- Birth certificate
- If married, find your spouse’s birth certificate and marriage certificate.
When to submit forms

It depends on your termination date: last date a member receives salary and last month employer reports a retirement contribution to NDPERS.

Applications must be filed at least 30 days before first retirement payment.

Monthly pension benefit: 1st payment is month following eligibility and is at least thirty (30) days after date of application.
What if I get my forms in late?

◦ Example 1 – On time
  Termination Date: September
  Application received: September (same month)
  First Retirement Check: November 1st

◦ Example 2 – late
  Termination Date: September
  Application received: October (delayed)
  First Retirement Check: December 1st
## Retirement Timeline

<table>
<thead>
<tr>
<th>Event</th>
<th>State Employee</th>
<th>Non-State Employee</th>
<th>Non-State Employee (Delayed Retirement)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day of employment (State)</td>
<td>02/28/2022</td>
<td>02/14/2022</td>
<td>02/28/2022</td>
</tr>
<tr>
<td>Date of your last paycheck (non-State)</td>
<td>03/1/2022</td>
<td>02/28/2022 – last paycheck in same month</td>
<td>03/15/2022 – last paycheck in following month (delayed)</td>
</tr>
<tr>
<td>Retirement Forms Due – SFN 2562 starts the whole process!</td>
<td>2/28/2022*</td>
<td>2/28/2022*</td>
<td>3/31/2022*</td>
</tr>
<tr>
<td>NDPERS Retirement Date</td>
<td>03/01/2022</td>
<td>03/01/2022</td>
<td>04/01/2022</td>
</tr>
<tr>
<td>Employer-sponsored health insurance ends</td>
<td>03/31/2022</td>
<td>Check with your employer</td>
<td>Check with your employer</td>
</tr>
<tr>
<td>Sick Leave Conversion Application Due</td>
<td>2/28/2022</td>
<td>2/28/2022</td>
<td>3/31/2022</td>
</tr>
<tr>
<td>Annual Leave &amp; Sick Leave payout (if applicable)</td>
<td>3/10/2022</td>
<td>Check with your employer</td>
<td>Check with your employer</td>
</tr>
<tr>
<td>Sick Leave Conversion Purchase - payment &amp; forms Due</td>
<td>3/15/2022</td>
<td>3/15/2022</td>
<td>4/15/2022</td>
</tr>
<tr>
<td>Monthly retirement (pension) &amp; retiree insurances begin</td>
<td>04/01/2022</td>
<td>04/01/2022</td>
<td>05/01/2022</td>
</tr>
<tr>
<td>Retiree Health Insurance Credit (RHIC) auto reimbursed for NDPERS insurances</td>
<td>04/01/2022</td>
<td>04/01/2022</td>
<td>05/01/2022</td>
</tr>
<tr>
<td>Retiree Health Insurance Credit (RHIC) reimbursed for non-NDPERS Insurances</td>
<td>You claim it</td>
<td>You claim it</td>
<td>You claim it</td>
</tr>
</tbody>
</table>

*Retirement forms must be submitted to NDPERS in the same month as last contribution or benefits will be delayed.*
Timing is everything

Your forms need to be completed and on file with NDPERS no later than the month of your last day of work or your retirement payment will be delayed.

Forms and retirement documentation can be accepted no more than 6 months in advance.

The optimum time to complete and get your forms on file with NDPERS is 2 months before your last day of employment.

Give your employer notice that you are leaving employment (when and how you do it is up to you)
Finding forms

- Find the retirement forms on the NDPERS homepage.
- Forms are updated periodically.
- Do not print your forms more than six months in advance.
- It’s easier to complete the forms online and print the ones you need.
- Digital signatures are not accepted by NDPERS.
Submitting forms

- Email
  ndpers-info@nd.gov
  NDPERS does not accept picture files such as .jpeg, .jpg, .tif, or .png.

- Mailing address
  PO Box 1657
  Bismarck ND  58502-1657

- Fax: 701.328.3920

- DO NOT forms more than once
Receipt confirmation from NDPERS

Within a week of NDPERS receiving your forms, you will receive written confirmation through regular USPS mail.

Your forms will be audited and if anything is missing or incomplete, NDPERS will follow up with you through mail.

You are responsible for confirming NDPERS received your paperwork if you do not receive a confirmation letter from the NDPERS office. But, please, wait a week after you submit your forms before calling!
Help is available

CONTACT US
Scheduling an Appointment

Appointments must be scheduled at least 3 months in advance, but no more than 6 months in advance.

PREPARE. Bring the following information to your appointment:

1. Retirement date
2. Last paycheck date
3. Last date of health insurance coverage
4. Sick leave balance
5. Birth certificate
6. Spouse’s birth certificate & marriage certificate (if married)
7. Medicare card showing Parts A and B enrollment (if Medicare eligible)
8. Beneficiary information - (primary and any contingents) name, SSN, DOB, address
Contact NDPERS

Customer Service
- Call: (701) 328-3900 or
- TF:(800) 803-7377

Online Resources
- Website: ndpers.nd.gov
- Member Self Service (MSS)