

# Free or Discounted Programs

- Access and renewal of Eagle account.....(404) 727-7777
- Admission to Cultural and Athletic Events:  
Ticket Office.....(404) 727-8425
- Alumni University/Alumni Travel.....(404) 727-4239
- Blomeyer Health Fitness Center.....(404) 727-4600
- Osher Lifelong Learning Institute.....(404) 727-6000  
Academy for Retired Professionals  
Educational Travel  
Emory's Senior University
- Classroom access and academic programs  
for retirees with disabilities:  
Disability Services..... (404) 727-6016
- Courtesy Scholarship.....(404) 727-7613
- Discount Program.....(404) 727-7613
- Emory Card .....(404) 727-0224
- Emory Federal Credit Union.....(404) 329-6415
- Emory Telephone Directory Listing.....(404) 727-2323
- Libraries.....(404) 727-6872
- Retiree lifetime parking permits.....(404) 727-6106
- University Bookstore.....(404) 727-6222
- University Publications.....(404) 727-6216
- Woodruff Physical Education Center.....(404) 727-6547

***It's Never Too Soon  
to Begin Planning!***

***Watch for your invitation to the annual  
"Retirement Seminar" sponsored by the  
Emeritus College and  
Human Resources Benefits Department.***

# Steps to Retirement for Faculty at Emory

***A Timeline and Step-by-Step Guide to  
Assist Your Transition into Retirement***

This guide is intended to alert you to some of the issues you should consider as you approach your retirement. It is not a substitute for individual retirement planning, nor does Emory offer any specific legal, tax, or retirement planning advice.

(5-year timeline recommended, but not mandatory)

**Eligibility for Retirement:**

Minimum age of 55

Minimum of 10 years of service

Combination of age plus service must equal 75

## Important Contact Information

- Human Resources,  
Benefits Department (404) 727-7613
- TIAA/CREF (800) 842-2776  
[www.tiaa-cref.org](http://www.tiaa-cref.org)
- Fidelity (800) 343-0860  
[www.fidelity.com/non-profits](http://www.fidelity.com/non-profits)
- Vanguard (800) 523-1188  
[www.vanguard.com](http://www.vanguard.com)
- Social Security (800) 772-1213  
[www.medicare.gov](http://www.medicare.gov)



**EMERITUS COLLEGE**

*Emory University*

# Steps to Retirement For Faculty at Emory

The Emeritus College of Emory University was established in 2001 to develop programs that facilitate the continued involvement of retired faculty in the life of the university and enhance their opportunities for continued growth during the retirement years.

**EMERITUS COLLEGE**

Emory University, Briarcliff Campus  
1256 Briarcliff Road, N.E.  
Building A, Room 423S  
Atlanta, GA 30306  
Phone: 404.712.8834  
Fax: 404.712.8702  
E-mail: [charity.crabtree@emory.edu](mailto:charity.crabtree@emory.edu)  
Website: [www.emory.edu/emmeritus](http://www.emory.edu/emmeritus)

This brochure has been prepared by:  
*Emeritus College*

# STEPS TO RETIREMENT

## FIVE YEARS PRIOR TO RETIREMENT

- ☑ Attend the Emeritus College annual “Retirement Seminar” where valuable information is distributed and retirement and pre-retirement experiences of faculty are shared. Call 404-712-8834 for information.
- ☑ Attend events on retirement issues/benefits offered through Human Resources.
- ☑ Request your Personal Earning and benefit Estimate Statement from Social Security. Call 1(800) 772-1213 or access [www.ssa.gov](http://www.ssa.gov).
- ☑ Develop a network of peers who are willing to discuss their experiences with choices in retirement planning and choices of advisors.
- ☑ Begin to think about post-retirement use of time, second careers, part-time work, possible relocation, long-term commitments other than work such as family, friends, community, and health and fitness.
- ☑ Schedule an appointment with your Benefits Specialist at (404) 727-7613 to review your benefits coverage available through Emory at retirement. Find out when you can make changes, add/delete dependents, or make payments.
- ☑ Review your retirement plan asset allocations, long/short-term goals, and distribution options.

**TIAA/CREF** (800) 842-2776 [www.tiaa-cref.org](http://www.tiaa-cref.org)  
**Fidelity** (800) 343-0860 [www.fidelity.com/non-profits](http://www.fidelity.com/non-profits)  
**Vanguard** (800) 523-1188 [www.vanguard.com](http://www.vanguard.com)

## FOUR YEARS PRIOR TO RETIREMENT

Continue to research and consider such thoughts as:

- ☑ Use of time; join an organization or group to try it out.
- ☑ Possible relocation by visiting a destination at various times of the year or planning an extended vacation.
- ☑ Part-time work, second careers, or consulting.
- ☑ Experiencing the flavor and lifestyle of retirement by building a network of persons and contacts who are already retired.
- ☑ Long-term commitments other than work, such as family, friends, health, fitness and community.
- ☑ Attend the Emeritus College annual “Retirement Seminar” and share your thoughts with your colleagues. Call 404-712-8834 for information.

## THREE YEARS PRIOR TO RETIREMENT

- ☑ Review your insurance coverage to see what is portable and what will end at retirement. Current information is available from the Benefits Department at (404) 727-7613 or [www.emory.edu/hr/benefits](http://www.emory.edu/hr/benefits).
- ☑ Continue to consider and become involved in free-time activities, fitness activities, vocations, classes, and volunteering.
- ☑ Attend programs sponsored by the Emeritus College (including the “Retirement Seminar”) and become familiar with seminars provided by Emory Healthcare and your local senior center.

## TWO YEARS PRIOR TO RETIREMENT

- ☑ Make preliminary decisions about your post-retirement use of time. Discuss with your department chair/dean ideas for continuing research or teaching activities. Gather information on phased retirement possibilities.
- ☑ Attend the Emeritus College “Retirement Seminar” to obtain updated information on retirement processing and share your experiences with your colleagues. Call 404-712-8834 for information.
- ☑ Before age 65 contact Medicare for healthcare coverage. Call 1(800) 772-1213.
- ☑ Request illustrations of your retirement distribution options from TIAA-CREF, Fidelity and/or Vanguard.
- ☑ Give more serious thought to relocation, family and community commitments.
- ☑ Take time to review health care and projected costs for medication. Talk with family members, peers, associates.
- ☑ Decide if you need to change health plans during Emory’s annual open enrollment period.
- ☑ Attend health education seminars offered through Emory Healthcare or at your local hospital.

## ONE YEAR PRIOR TO RETIREMENT

- ☑ Locate your birth certificate, SS#, and, if applicable, marriage certificate (or divorce decree) and most recent W-2 to present when you apply for Medicare and Social Security. Access Medicare at 1(800) 722-1213, [www.medicare.gov](http://www.medicare.gov).
- ☑ Inform Dean or Department Chair of intended retirement date. Finalize plans for phased retirement and/or post-retirement teaching or research activities.
- ☑ Don’t forget to attend the Emeritus College “Retirement Seminar” one last time! Call 404-712-8834.

## SIX MONTHS PRIOR TO RETIREMENT

- ☑ Finalize decisions on insurance coverage. Schedule an appointment with your benefits specialist (404-727-7613) to get acquainted and begin retirement processing.
- ☑ 9-month faculty should consider receiving their summer paychecks in one lump sum in order to begin drawing social security.

## THREE MONTHS PRIOR TO RETIREMENT

- ☑ Finalize your retirement plan distribution decisions.
- ☑ Request forms from TIAA-CREF, Fidelity and/or Vanguard.
- ☑ Apply for Social Security **3 months before you want benefits to start.** (800) 772-1213.
- ☑ Request information on Medicare Parts A and B three months before age 65.
- ☑ Begin to inform appropriate organizations of your address change.
- ☑ Inform Emory affiliated clubs and organizations of your intended retirement if your retirement affects membership status.
- ☑ Please notify the Emeritus College (404-712-8834) about your retirement.

## ONE MONTH PRIOR TO RETIREMENT

- ☑ Review your paycheck stub and arrange to cancel any reductions or deductions, such as credit union loans. Call appropriate offices.
- ☑ Schedule an appointment with your Benefits Specialist (404-727-7613) to continue healthcare and other insurance and to review other retiree benefits.

We wish you a joyful and creative retirement!

*Join your colleagues at the Emeritus College’s annual spring reception for newly retired faculty.*