



## RETIREMENT CHECKLIST

### 6 Months Before Retirement

- Discuss your retirement date with your department supervisor and provide a written notice of retirement to your HR Manager.
- Reach out to **Health-Wealth Connection (877.238.5920)** for guidance on financial planning, Social Security information, Medicare information, and more.
- View your 401k account balance on the Empower website at <https://participant.empower-retirement.com/>. If you have issues logging in or accessing your account, reach out to the Benefits Team at 216.682.4070.

### 3 Months Before Retirement

- If you are over 65, ensure you have contacted Health-Wealth Connection for Medicare Parts A and B, or contact the Social Security Administration online at <http://www.ssa.gov/> or call 800.772.1213 to calculate and/or start your monthly Social Security retirement income benefit. You may also visit your local SSA office.

### 2 Weeks Before Retirement

- Check-in with your Supervisor and HR Manager to be sure they have everything they need from you for your retirement and to wrap-up transition plans.

## POST-RETIREMENT QUESTIONS

- BENEFITS** - Be aware that all benefits you are enrolled in with Olympic Steel will terminate on your last day of employment at 11:59PM. Also, be aware of the annual open enrollment period (mid-October to early December) when you can make changes to your Medicare coverage.
- COBRA** - Health Equity will mail paperwork directly to your home address for you to continue medical coverage (if not yet enrolling in Medicare), dental coverage, vision coverage, and/or flexible spending account (FSA).
- LIFE INSURANCE** - If you have supplemental life insurance, spouse, or child life insurance, you may convert your coverage to an individual policy with Unum within 30 days after you retire. Reach out to the Benefits Team if you want more information about converting the plan.
- YOUR LAST PAYCHECK** - Contact the Payroll Department at 216.682.4020.
- INCENTIVE or VACATION PAYOUT** - Contact your HR Manager.
- 401k** - Empower will mail information directly to your home address.