



RETIREMENT TIMELINE



PUTNAM COUNTY PERSONNEL DEPARTMENT
110 Old Route 6 Building #3 Carmel, NY 10512
(845) 808-1650

RETIREMENT TIMELINE

Important Notes:

- You may file for retirement no earlier than 90 days and no later than 15 days from the date of retirement
- Contact NYSLRS to help determine your pension
- You are eligible for Medicare at age 65 but may be able to put off enrollment. Check [here](#) for more information
- If you qualify for retiree health insurance coverage, do not enroll in Medicare Part D or Medicare Advantage
- “Retiree Health” only refers to Health Insurance. All employees separating from County Service will be eligible for Dental and Vision coverage until the last day of the month in which they separate from service. PuMa and management separating from service may continue their coverage through COBRA for 18 months with Principal. CSEA, PBA, and PCSEA may COBRA with CSEA EBF directly.
- If you have additional questions, please email beenfits@putnamcountyny.gov

60-90 Days Before Retirement

- If you are Medicare eligible and have not yet done so:
 - Sign up for Medicare- both Parts A & B
 - Applications take 60 days for processing
- Determine if you are eligible for retiree Health Insurance. To be eligible you must meet the following requirements:
 - 25 years of County service or 13 years County Service and 12 years of Allowable Service
 - CSEA, PBA, and PCSEA must have continuous time
 - Must have an active Health Insurance Enrollment

30- 45 Days Before Retirement

- If you are thinking of using your accruals- determine how many you have. If you choose this option (CSEA ONLY) then your retirement date is *after* you have run out your accruals
- The finance department will contact you to discuss payments. Please be sure to have your pension payment information available. Rates are determined by your income.

Annual Amount of Pension Benefit	Amount of Premium Payable by Retiree
\$65,000 and higher	30%
\$52,500-\$64,999	25%
\$40,000-\$52,499	21.5%
\$30,000-\$39,999	18%
\$20,000-\$29,999	13%
\$10,000-\$19,999	10%
\$0-\$9,999	8%

15-30 Days Before Retirement

- Meet with Personnel to discuss benefits and have brief exit interview. If you have not yet either had a meeting or have a meeting scheduled, please reach out to benefits@Putnamcountyny.gov to schedule one
- Changes cannot be made to your retirement date less than 15 days from retirement

Post-Retirement

- If you are Retiree Health Insurance Eligible
 - Coverage starts the first of the month following your retirement
 - Once you receive your Medicare card- please send a copy to Personnel as soon as possible.
 - Medicare enrollees will have Medicare as their primary insurance with Retiree Health as their secondary
 - Only retirees with Empire will be reimbursed for Medicare Part B
 - Retirees with The Empire Plan will receive a new prescription card after they are enrolled in Medicare
- If you are not Retiree Health Insurance eligible
 - Coverage continues through the month after your retirement date
 - EX: Retirement day is September 20, last day of coverage is October 31
 - Employee contribution for that period will be taken from vacation accruals. If Employee has exhausted their accruals they may request to have it taken from final paycheck or provide a personal check.