**Retirement Information 3-19-15**

* Retirement must be the 1st of the month.
* Employees must have enough vacation/banked holidays/paid personal days to get them from their last day of work until their retirement.
* Employee must contact the Service Center no more than 90 days before retirement and no less than 45 days before retirement in order for the retirement check to be timely. Phone number is 1-866-310-6955.
* Once the employee has contacted the Service Center they need to contact someone in Human Resources at the mill so they can enter the retirement date in the system.
* Retiree insurance information is sent out approximately 10-14 days after the retirement date. Retirees have 31 days to make an election in the retiree plan, so it is important they contact the Service Center if they do not receive the information within a that time period. *Important: Please have a decision made to what your insurance choice is before your retirement date so there is no lapse in your coverage.*
* There will be a delay between you being an active employee and a retiree. This may cause a delay in receiving your benefits card. You may want to consider ordering extra medication to carry you through until you receive your new benefits card.
* Dental insurance is offered for 18 months through COBRA. After 18 months the coverage ends and you will need to find another insurance.
* Vision insurance is offered each enrollment year.
* Employees must notify Total Benefit Solutions upon retirement to have insurance either canceled or an individual plan started
* Retirement Insurance Fund- See Attached form for information.
* Charity Fund- You will receive a $500.00 check from this fund if you were a member.
* Local 2-21 Union- You will receive a $250.00 retirement gift along with a union retiree jacket. Congratulations and thank you for being a loyal union member.
* ***Please remember to document all your conversations with the Service Center making sure to keep ALL your paper work together in one folder for future reference. Remember the Escanaba Mill might be named something else in the future and may have different administrators for you benefits down the road (Current contact numbers are listed on the back of this sheet). You may be the only person who knows your retirement date, your years of service and what pension plan (if any) you retired under.***

