



Benefits & Wellness

Human Resources

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Frequently Asked Questions

Retiring from University Service

For more details: <https://hr.wayne.edu/tcw/retiring>

Forms: <https://hr.wayne.edu/tcw/forms>

Q. When am I eligible to retire?

A. To retire from WSU, you must 1) be an active benefits eligible employee, or be on long-term disability, 2) have attained age 55 and 3) have 10 years of continuous service with the university or 5 years of university contribution in the retirement program. Years of service means the continuous number of years a faculty or staff member has worked at WSU in a benefits-eligible employee classification.

Q. When do I have to notify my department of my intent to retire?

A. Once you have decided when you are going to retire, submit your letter of retirement to your department head or supervisor and the HR Service Center (askhr@wayne.edu) at least two weeks prior to your date of retirement.

Q. What do I need to include in my retirement letter?

A. Your retirement letter must be signed and include your first and last name and Banner ID. You must also include your last day on the job (this represents the last day you will report to your assignment or the last day you will take eligible/approved vacation time, whichever is the latter), and your retirement effective date (the date immediately following your last day on the job, as defined above, regardless of the day of the week it falls on).

Q. How do I know that my retirement letter has been received by HR and what happens next?

A. You will receive a response from HR Service Center (askhr@wayne.edu). The HR Service Center is responsible for:

- Consulting with you prior to retirement regarding WSU Retiree benefit options
- Terminating your active employee benefits
- Establishing you as a Retiree in the WSU system
- Activating your requested WSU Retiree benefits (if any)
- Updating the WSU system to activate the Retiree One Card and continue your e-mail access

Please note: Your department will process your termination from your active employee assignment.

Q. What do I need to do regarding my WSU benefits?

A. You should familiarize yourself with WSU resources, including:

- Retiring from University Service website: <https://hr.wayne.edu/tcw/retiring>
- Retiree, Surviving Spouse and Long-Term Disability Recipient Benefits Handbook: <https://hr.wayne.edu/tcw/retiring/retiree-handbook.pdf>
- Retiree, Surviving Spouse and Long-Term Disability Recipient Benefits Enrollment Forms booklet: <https://hr.wayne.edu/tcw/retiring/retiree-benefits-forms-book.pdf>

If you have questions regarding the materials or would like to have a consultation regarding retirement, contact the HR Service Center (askhr@wayne.edu or 313-577-3000) and schedule an appointment.

You will need to fill out forms for COBRA or WSU Retiree benefits based upon the required guidelines for submission.

Please note: If you are 65 and older, at least 2 months prior to retirement, you should visit the Social Security administration to apply for Medicare Part B.

Q. What happens to my vacation and illness bank when I retire?

A. Employees in certain classifications are eligible for a payoff of their vacation days and one-half of their accumulated illness bank up to a maximum of 30 days' pay. Please refer to your labor contract or the Non-Represented Employee Personnel Manual for details. The payoff is included on your last check as an active employee.

Q. What happens with my 403(b) retirement savings accounts once I retire?

A. For information regarding the various options available to you through TIAA and/or Fidelity Investments, please contact the companies directly.

Contact Information:

TIAA: <http://www.tiaa.org/wayne> or 1-800-842-2252

Fidelity Investments: www.netbenefits.com/waynestateuniversity or 1-800-343-0860

Q. When I retire, when do my active employee medical, dental and vision benefits end?

A.

12 Month Employees	Last Day on the Job	Active Benefits Termination Date
<ul style="list-style-type: none"> Less than age 65 	1 st through 14 th	14 th of Month in which you retire
<ul style="list-style-type: none"> Age 65+ 	15 th through Month End	Month End in which you retire
9 Month Employees	1 st through end of Month	Month End in which you retire
<ul style="list-style-type: none"> Any age 	End of fall semester	December 31 st of year of retirement
	End of winter semester	August 31 st of year of retirement

Q. Can I continue WSU health care coverage when my active employee benefits end?

A. Yes, you may continue coverages through COBRA or elect Retiree medical, dental and/or vision benefits.

Q. What are my health care coverage options after I retire from the university?

A. You have options at the time of retirement:

- COBRA - Retiring employees have the option to choose continuation of active-employee medical, dental and vision coverage under legislation known as COBRA. For more information about COBRA, please visit: <https://hr.wayne.edu/tcw/health-welfare/cobra-benefits>. Arcadia (acquired by Navia) administers COBRA by mailing COBRA selection packages as well as managing billing and payments. For additional questions, Arcadia can be reached at 866 329-4333.
- WSU Retiree Insurance Coverage – Medical, dental and vision coverage is available through Wayne State University. Enrollment in retiree coverage is not automatic. You must complete enrollment forms to elect coverage. To learn more, please visit: <https://hr.wayne.edu/tcw/retiring/med-insurance>

If you are age 65 or older, you will need to apply for Medicare Hospital Insurance at your nearest Social Security office at least two months before your date of retirement. Medicare will be your primary insurance. Your university medical insurance will be secondary. You should provide the HR Service Center with a copy of your Medicare card as soon as you receive it.

Q. Can I continue to cover my dependents on my health insurance?

A. Eligible dependents covered on your benefits at the time you retire may continue to be covered during retirement.

Q. How do I seek healthcare when I have restricted ability to visit a doctor?

A. WSU retiree medical insurance plans HAP, Blue Care Network and Blue Cross Blue Shield offer virtual doctor visits. This service provides medical consultation via telephone or computer for acute health issues such as cold/flu type symptoms, and minor eye, ear and respiratory infections. Virtual doctor visits are available 24 hours a day, seven days a week. Physicians who consult virtually can issue prescription drugs for a variety of acute care items, and can call the prescription in to the pharmacy you choose for easy pickup. Virtual doctor's visits cost about the same as an office visit, without the limitation of office hours and the inconvenience of travel time. To access, please visit: <https://hr.wayne.edu/tcw/health-welfare/virtual-doctor>

Q. Can I change benefit plans after I retire?

A. Each year, during the Open Enrollment period, you may make changes to your current retiree benefits package. Changes are effective the following January 1.

Q. Do my benefits continue for my surviving spouse in the event of my death?

A. Yes, retiree medical insurance is offered to surviving spouses. To be eligible for medical benefits, a surviving spouse

must have been on a WSU medical plan as a dependent at the date of death of the retiree. Retiree dental and vision insurance is not offered to surviving spouses.

Q. Can I continue my life insurance when I retire?

A. You have the ability to convert active employee life insurance to an individual whole life insurance policy. For more information regarding life insurance conversion, please visit <https://hr.wayne.edu/tcw/health-welfare/life-insurance>.

As a retiree, you receive a \$2,500 WSU life insurance policy through Sun Life at no cost to you.

Q. How do I start my Social Security retirement benefits?

A. For information regarding Social Security retirement benefits, you may visit your local Social Security Administration office, call their toll-free number at 800-772-1213, or visit their website at ssa.gov.

Q. What happens to my Flexible Spending Accounts after I retire?

A. If your coverage ends prior to the end of the plan year, you will have 4 months after the date coverage ends to submit claims for reimbursement from the Plan. Claims documentation must be received by Discovery Benefits no later than 120 days after your last date of employment with WSU to be eligible for reimbursement from the plan. However, with the Health Care Reimbursement Account (i.e. Health FSA) benefit, you may be eligible for continuation coverage under COBRA. Please contact the WSU COBRA administer for more information.

Q. Who should I contact regarding retiree benefits if I want to speak with someone?

A. You can contact HR Service Center at 313-577-3000 to speak with someone about retiring or retiree benefits.