

Congratulations!

ON YOUR RETIREMENT

GET READY GUIDE

✓ **Be Financially Ready**

Know your monthly budget and expenses and make a plan to meet those expenses as a retiree.

✓ **Your Pension**

If you have a defined benefit pension plan, get an up-to-date estimate of your pension and the income you can expect in retirement before you make the plunge. Many LIUNA affiliated pension plans require that you contact the Fund at least 3 months in advance of receiving benefits.

✓ **Social Security**

Check to see when you will be eligible for social security benefits and get a benefits estimate by contacting the Social Security Administration in advance of your retirement. To get benefits, you must file an application three months prior to retiring.

✓ **Your Health Coverage and Medicare**

Check on your eligibility to continue your health coverage and/or apply for Medicare Part A and Part B to take care of your health in retirement.

✓ **Stay Involved in Your Union**

Many LIUNA Local Unions have an active retiree program with scheduled meetings, events and activities for retirees. Don't miss out! Find out about your local retiree program and get involved.

✓ **Keep in Touch**

Make sure your pension fund, Local Union, and health insurance provider have current contact information for you.

Turn over for additional resources.

LIUNA!

Feel the Power

www.liuna.org

ADDITIONAL RESOURCES

Contact your local union to maintain your union membership, connect with the retiree council, and get the contact information for your benefit fund.

Social Security Administration. If you need more information, contact any Social Security office or call toll-free at 1-800-772-1213.
www.SSA.gov.

To help you decide the **best time to retire**, SSA offers a free publication called, When To Start Receiving Retirement Benefits (Publication No. 05-10147)
www.socialsecurity.gov/pubs/10147.html

You also can **calculate future retirement benefits** by using the Social Security Benefit Calculators
www.socialsecurity.gov/planners/benefitcalculators.htm

For information about **Medicare**, call 1-800-MEDICARE or go to
www.medicare.gov