**Start the retirement process**

- Sign up for an online account. [drs.wa.gov/oaa](http://drs.wa.gov/oaa) Use your account to:
  - Verify the number of service credit years you have.
  - Calculate your retirement income through the Benefit Estimator.

**3-12 months before retiring**

- Request an official benefit estimate of your monthly benefit through your online account or by calling DRS. In most cases, we will provide your estimate 5 to 8 weeks before your retirement date.
  
  - If you need to make changes to your official estimate, contact DRS. *(for example, if you want to change your retirement date or survivor option).*
  
  - Complete payment for any optional service credit.

**1-3 months before retiring**

- Apply for retirement through your online account.*
  
  *You must complete the application at least 5 weeks from the date you intend to retire (once you receive your official estimate).*
  
  - Tell your employer your intended separation date.

Plan 3 or DCP:

- Decide when you want to begin receiving payments from your contributions.
  
  - See your withdrawal options at [drs.wa.gov/plan3](http://drs.wa.gov/plan3) or [drs.wa.gov/dcp](http://drs.wa.gov/dcp)
  
  - Contact the record keeper at 888-327-5596 with questions.

**At and during retirement**

After you retire, we’ll mail you a letter with your monthly benefit information.

- Make sure your information on the letter is correct.

The same month you retire, you’ll receive your first payment on the final business day of that month.

- If you don’t receive your payment, contact DRS.

- Make sure the deductions on your statement are correct. Contact DRS if you have questions about any non-medical insurance deductions.

- Keep your address and beneficiary information up-to-date with DRS.

Enjoy retirement!

*Members of more than one plan will need to contact DRS to apply.*

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Still a few years away?
See “Tips for a better retirement” on page 2.

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DRS 800.547.6657
Plan 3 or DCP contributions 888.327.5596
PEBB: [hca.wa.gov](http://hca.wa.gov)
**Tips for a better retirement**

**2-20 years before retirement**

- Sign up for DCP to save even more for retirement. Over age 50? DCP has a catch up savings option for you [drs.wa.gov/dcp](https://drs.wa.gov/dcp).
- Review your options for restoring or purchasing service credit to increase your benefit. [drs.wa.gov/sitemap/service](https://drs.wa.gov/sitemap/service).

**2-5 years before retirement**

- Attend a Nearing Retirement Seminar online or in person. [drs.wa.gov/life/retire/seminar](https://drs.wa.gov/life/retire/seminar).
  Learn how and when to:
  - request an official estimate
  - restore or purchase service credit
  - increase your retirement income with annuity options
- Want to increase your retirement income? Explore your annuity options at [drs.wa.gov/annuity](https://drs.wa.gov/annuity) or contact us.
- Plan for health care in retirement. Find out which options are available to you. Your employer may have additional information for you.

**VEBA - Volunteer Employees Beneficiary Association**
Provides a Health Reimbursement Arrangement (HRA) which is an account you can use, to reimburse your out-of-pocket health care expenses.
888-828-4953 [veba.org](https://veba.org)

**SHIBA - Statewide Health Insurance Benefits Advisors**
A group of trained volunteers that can help you with Medicare questions and options.
800-562-6900 [insurance.wa.gov/shiba/](https://insurance.wa.gov/shiba/)

**Social Security Administration**
800-772-1213 [ssa.gov](https://ssa.gov)

**Medicare**
800-633-4227 [medicare.gov](https://medicare.gov)

**3-12 months before retirement**

If you’ll be covered by the Public Employees Benefits Board (PEBB) program health insurance, contact PEBB/SEBB services at 800-200-1004 or [hca.wa.gov](https://hca.wa.gov).

**30-90 days before retirement**

- If you’ll be using PEBB health care, now is the time to send in your coverage election form.
- DCP customers, contact DRS to find out if you can apply any unused leave toward your account.