Start planning

- Sign up for an online account (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.
  - Review your plan for your retirement eligibility (drs.wa.gov/plan).

3-12 months before retiring

- Request an official estimate of your monthly benefit through your online account or by calling DRS.
- Complete payment for any optional service credit.

1-3 months before retiring

- Contact DRS if you need to make changes to your official estimate (for example, if you want to change your retirement date or survivor option).
- Apply for retirement through your online account.* Include any additional requested information with your submission.
- If you have Plan 3 or DCP, decide when you want to begin receiving payments from your contributions. See your withdrawal options at drs.wa.gov/plan3 or drs.wa.gov/dcp. Contact the record keeper at 888-327-5596 with questions.
- Tell your employer your intended separation date.

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.
- When you receive your first monthly benefit payment, make sure the deductions on your statement are correct. Contact DRS if you have questions about any non-medical insurance deductions.
- Keep your current address and beneficiary information up-to-date with DRS. Enjoy retirement!

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

Tips for a better retirement

2-20 years before retirement

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

1-2 years before retirement

- Register for a retirement webinar at drs.wa.gov/webinars. This is a great way to get an overview of the retirement process and ask questions.
- Want to increase your retirement income? Explore your options at 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.

3-12 months before retirement

- If you’ll be covered by the Public Employees Benefits Board (PEBB) program health insurance, contact PEBB services.
- Decide when to apply for Medicare and Social Security retirement benefits.

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.