



Thinking of Retiring? Start Planning Now!

There are many things to do when preparing for retirement (or even thinking about it). One of the first steps is to contact the NYS TRS (teaching staff) or NYS ERS (non-teaching staff). They will be able to provide the answers to many of your questions, such as:

- Can I retire prior to age 62? And, if so, will there be a reduction to my pension?
- Does my unused sick time and/or vacation time affect my retirement benefit?
- Can I still work after I retire?
- Are all of my years accounted for? If not, what are the necessary steps to buy back time? Is it worth it for me to buy back time?
- How is my retirement benefit paid, and when does it start?
- Should I start collecting Social Security immediately or wait?

You can start by contacting the following:

<https://www.nystrs.org/> for the Certified (Teaching) Staff or call 1-800-348-7298

<http://www.osc.state.ny.us/retire/index.php> for the Classified (Non-Teaching) Staff or call 1-866-805-0990

<https://www.socialsecurity.gov/retire/> for all staff regarding Social Security or call 1-800-772-1213

Once you have more accurate information, please refer to your bargaining unit agreement to see if you qualify for continued medical and/or dental benefits into retirement. All of this information and more can also be found on our district website, www.bcs1.org/hr.