

If you are considering retirement, here are some important things to remember and/or do:

1. Educate yourself about retirement at [www.trsga.com](http://www.trsga.com)
2. Complete TRS paperwork manually or on-line as early as 6 months prior to retirement. TRS recommends submission at least 3 months in advance.
3. Contact Luann Howell ([lhowell@effingham.k12.ga.us](mailto:lhowell@effingham.k12.ga.us)) or Mark Rahn ([srahn@effingham.k12.ga.us](mailto:srahn@effingham.k12.ga.us)) to notify them of your intention to retire. They will discuss the retirement process and benefit continuation with you.
4. Currently there are only three deductions that will be taken from your retirement check: state and federal taxes and health insurance, if coverage is continued.
5. For benefit continuation eligibility please contact:  
Dental continuation: Luann Howell 912-754-5618  
All other possible continuations: Larry Hadden: 1-866-464-8953
6. Pre-taxed 403B/457 Providers:  
VALIC—Dan Silva: 912-572-4478  
VISION FINANCIAL (VOYA)—Talbert Edenfield: 912-295-2222  
HORACE MANN—Craig Jenkins: 912-515-5202
7. Remember, returning to work in what is commonly referred to as a 49% position is not a benefit eligible position.