

Get an overview of the retirement process

☐ **Review online resources**

- ✓ Buffalo State's [Retirement Planning](#) website
- ✓ SUNY's [Planning for Retirement](#) website
- ✓ OER's [Self Help Guide to Pre-Retirement Planning](#)

Estimate your pension

☐ **Contact your retirement system for estimates 12 - 18 months prior to your retirement date**

☐ New York State and Local Retirement System Enrollees (NYSLRS) administers the *Employees' Retirement System (ERS)* and the *Police and Fire Retirement System (PFRS)*

- ✓ Review [NYSLRS retirement planning](#) website
- ✓ [Estimate your pension](#)

☐ New York State Teachers' Retirement System (NYSTRS)

- ✓ Review [NYSTRS Ready to Retire](#) website
- ✓ [Estimate your pension](#)

☐ Optional Retirement Program (ORP)

- ✓ [Contact your investment provider](#)
- ✓ Review [ORP distributions and taxation](#)

Understand NYSHIP retiree health insurance and Medicare

☐ Review New York State Health Insurance Program materials and check requirements for continuing health insurance in retirement

- ✓ Review [NYSHIP Planning for Retirement](#)
- ✓ Review [NYSHIP Benefits Checklist](#)

☐ Look at NYSHIP health insurance costs

- ✓ Review [NYSHIP Health Insurance Choices for 2026](#)
- ✓ Review [NYSHIP Rates for Retirees for 2026](#)
- ✓ [Estimate your monthly sick leave credit](#)

☐ Understand Medicare requirements for NYSHIP retirees and their dependents age 65 or older. If you need to file for Medicare, you should do so 3 months prior to the effective date.

- ✓ Review [Medicare & NYSHIP](#)
- ✓ Review [Social Security website](#), or call SSA at 800-772-1213

File for retirement

☐ **Determine your date of retirement**

☐ Contact your retirement system to determine your retirement date and understand filing requirements and deadlines.

- ✓ [New York State and Local Retirement System](#) (ERS/PFRS)
- ✓ [NYS Teachers' Retirement System](#)
- ✓ [Optional Retirement Program](#)

☐ **Submit your retirement notice to your supervisor *at least 30 days in advance*.**

- ✓ Submit your retirement notice to your Department Head, Supervisor, or Dean.
- ✓ The [letter of retirement](#) needs to include your retirement effective date which is the date immediately following the last day you are on the payroll. Example: If your last day on the payroll is Friday, March 30th, your date of retirement is Saturday, March 31st.
- ✓ Your supervisor will forward it to Human Resources along with a Current Employee Change Form (CECF). Once received, your retiree benefit packet and applicable forms will be sent to you by mail.

☐ **Contact Human Resources to schedule a retirement consultation:** Erika Grande, 716-878-4069 or grandeez@buffalostate.edu. [Book a meeting with Erika](#).