

JPPSS Retirement/DROP Application Process

Congratulations on your decision to retire and thank you for your time with the Jefferson Parish Public School System! Please review the appropriate forms, instructions, and checklist for your next steps. Teachers' Retirement System of Louisiana (TRSL) and Louisiana School Employees' Retirement System (LSERS) each have timelines that walk you through what steps you should take as early as 3 to 5 years from your anticipated retirement date. A good place to start is to request an unofficial estimate of your monthly retirement benefit. To get your estimate, complete TRSL's [form 10](#) or LSERS' [form 16](#). All forms and checklists are located at www.trsl.org and www.lasers.net. *If you are a member of Louisiana State Employees Retirement System (LASERS) and need information on their retirement process, please contact the JPPSS Retirement Team at 504-349-7878 or call LASERS at 1-800-256-3000.*

Helpful checklists to guide you through the retirement/DROP (Deferred Retirement Option Plan) process:

- If you would like an overview of the TRSL retirement process, please review [A TRSL Timetable for Retirement](#).
- If you would like an overview of the LSERS retirement/DROP timeline, please review the [LSERS Checklist for Retirement/DROP Fact Sheet-4](#)
- If you are in TRSL and wish to enter DROP or complete a regular service retirement, please review and follow the steps on the [TRSL Retirement Application Checklist](#).
- If you are in TRSL and wish to retire after DROP, please review and follow the steps on the [Checklist for Retiring after DROP](#).
- If you are in LSERS and wish to complete a regular service retirement, please review and follow the steps on the [LSERS Service Retirement Checklist \(CL-05\)](#).
- If you are in LSERS and wish to enter DROP or retire after DROP, please review and follow the steps on the [LSERS DROP Checklist \(CL-03\)](#).

After reviewing and completing the required retirement forms, please call the JPPSS Retirement Team at 504-349-7878 to schedule an appointment to turn in your retirement paperwork and have your forms checked to make sure everything is in order. Appointments are typically scheduled on Tuesdays and Thursdays.

***PLEASE NOTE: Your retirement date will be the day after your last day worked or the date the state retirement systems receives your application, whichever date is later. However, if you retire on or after your 60th birthday, please contact the state retirement system for guidance on your retirement date. TRSL's phone number is 1-877-275-8775 and LSERS' phone number is 1-800-256-3718.

How will retiring impact my insurance?

Following your appointment with the Retirement Team, a retirement representative will introduce you to the Insurance Team. An insurance representative will then walk you through how your decision to retire will impact your insurance benefits.

Upon retiring from JPPSS, you may retain your health, dental, vision, and/or life insurance. If you do retain your coverage, you will move to retiree status and begin paying retiree rates. Retiree rates will take effect

the month immediately following your date of retirement. Example: If your official retirement date is in the month of May, you would begin paying retiree rates for the month of June.

If you have Office of Group Benefits health and/or life insurance, upon your retirement from JPPSS the Office of Group Benefits (OGB) requires that you sign a form to cancel or continue your insurance. **Therefore all employees planning on retiring with insurance must meet with the insurance department.**

If you elect to continue your insurance coverage, the JPPSS insurance team will send you a letter informing you of the cost to continue insurance coverage and when the payment is due. You will need to mail or hand deliver a check or money order for your health and/or state life insurance to the JPPSS Insurance Team until the deductions begin coming out of your state retirement check. **Office of Group Benefits health and/or state life insurance are the only insurance items that will be deducted from your state retirement check.**

***PLEASE NOTE: JPPSS pays 75% of your OGB health insurance premiums if you are fully vested in the Office of Group Benefits. If you are not fully vested, the percentage of premiums paid depends on the number of years you have with Office of Group Benefits. After you meet with the Retirement Team to review your retirement packet, the Insurance Team can review your vestment. If you would like information about your vestment prior to that meeting, please call 504-349-8564.

If you have the \$10,000 Hartford Basic Life policy, that was provided free of charge from JPPSS, you will have the opportunity to continue that policy upon your retirement. You will receive paperwork in the mail that includes The Hartford's Notice of Continuation of Coverage form. If you complete the form and send to The Hartford, they will then prepare a quote for cost of continuation. If you elect to continue the coverage, you will make payments directly to The Hartford. If you have questions about the continuation process or your eligibility, please contact The Hartford's Portability and Conversion Unit by calling 1-877-320-0484.

If you have dental coverage with Guardian, upon your retirement you will receive information from the JFT Health and Welfare Fund regarding continuation of your dental insurance. For questions about Guardian retiree coverage, call the Fund office at 504-455-7261 or email the Fund office info@jfthw.org.

If you have vision coverage with the Davis Vision, upon your retirement you will receive information from the JFT Health and Welfare Fund regarding continuation of your vision insurance. For questions about Davis Vision retiree coverage, call the Fund office at 504-455-7261 or email the Fund office info@jfthw.org.

If you have Colonial Life Insurance products and would like to continue coverage after retiring, you must contact Colonial Life at 1-800-325-4368. The JPPSS Colonial website is <http://visityouville.com/JPPSS>.

For additional questions about the retirement process, please call the JPPSS Retirement Team at 504-349-7878.

For additional questions about the insurance process, please call the JPPSS Insurance Team at 504-349-8564.