Missouri State Employees’ Retirement System
Pension & Term Life Insurance Benefits

To receive benefits, you must complete the two-step retirement process and make important decisions related to the forms below. Apply online at www.mosers.org or request a personalized Retirement Application from a MOSERS benefit counselor.

STEP 1
Retirement Application and Benefit Payment Details

- **Retirement Application** – Choose your retirement date and provide information about yourself (and spouse, if applicable).
- **Direct Deposit Authorization** – Authorize the electronic transfer of your monthly benefit payment.
- **Substitute W-4P** – Withhold taxes from your retirement benefit.

Life Insurance Coverage (if applicable)

- **Designation/Change of Beneficiaries** – Review and update your beneficiaries.
- **Retain/Change Optional Life Insurance** – Terminate, retain, or decrease your optional life insurance.
- **Retain/Terminate Dependent Child Life Insurance** – Continue coverage for your dependent children.
- **Port or convert a portion of your life insurance coverage** (if eligible) within 60 days of terminating employment. Contact The Standard at (844) 505-6026 or COBSS@standard.com to begin the process.

Benefit Considerations (optional)

- **Designation of Agent** – Designate someone to manage your MOSERS benefits should you become incapacitated.
- **Authorization to Release Information** – Authorize the release of specific information to another person or organization.

STEP 2
Retirement Elections

- **Retirement Election Form** – Make specific choices regarding your retirement plan (if eligible for more than one), the BackDROP* (if eligible), and payment options (required).
- **BackDROP Distribution Form** – Decide, if taking a BackDROP, if you want your payment in cash, as a rollover, or as a combination.

*BackDROP is available only to eligible employees in the MSEP & MSEP 2000.

Visit the office at 907 Wildwood Drive
Monday – Friday • 8:00 a.m. – 12 p.m. • 1:00 p.m. – 4:30 p.m.
MO Deferred Comp Plan
The State of Missouri’s Premier Retirement Savings Plan
Roll your BackDROP lump-sum payment and/or contribute your accrued annual leave payment to the MO Deferred Comp Plan at retirement by submitting the forms listed below. You can keep money in this account throughout retirement.

Supplemental Retirement Savings

- **Accrued Vacation and Other Leave Deferral Change** – Submit to payroll department prior to the 1st of the month in which you are retiring to roll all, or part of, your accrued annual leave payment to your deferred comp account (optional).

- **BackDROP Distribution Form** – Choose the rollover option during Step 2 of the MOSERS retirement process to roll all, or part of, your BackDROP distribution payment into your deferred comp account (if eligible).

*BackDROP is available only to eligible employees in the MSEP & MSEP 2000.*

Accessing Your Money

- Contact MO Deferred Comp to begin withdrawing your funds. Please note, the IRS Required Minimum Distribution (RMD) rules mandate that you begin taking distributions from deferred comp in the calendar year in which you reach age 72, if you are no longer employed by the state.

3349 American Avenue, Suite A • Jefferson City, MO 65109
(573) 893-1053 • (800) 392-0925
www.modeferredcomp.org
Visit our office
Monday – Friday • 8:00 a.m. – 5:00 p.m.
Reach us by phone
Monday – Friday • 7:30 a.m. – 8:00 p.m.

Missouri Consolidated Health Care Plan (MCHCP)
Medical, Dental, and Vision Insurance

*(Employees of Department of Conservation and universities/colleges should contact their employer.)*

Decide what medical, dental, and vision insurance you will want in retirement and submit the form listed below. There are several options available for you and your eligible dependents including continuing, canceling, adding, or transferring your insurance coverage. You may transfer your coverage if your spouse is an active state employee or retiree with MCHCP insurance. Conveniently complete this form online by logging in to myMCHCP.

Medical, Dental, and Vision Coverage Decisions

- **Retiree Enrollment Form** - Choose your insurance and arrange payment of premiums 31 days prior to your retirement date. If receiving payment for unused annual leave, consider prepaying your premiums through the cafeteria plan to save on taxes.

PO Box 104355 • Jefferson City, MO 65110-4355
(573) 751-0771 • (800) 487-0771
www.mchcp.org
Visit the office at 832 Weathered Rock Court
Monday – Friday • 8:00 a.m. – 4:30 p.m.
Reach us by phone
Monday – Friday • 8:30 a.m. – 4:30 p.m.
Missouri State Employees' Cafeteria Plan (Central Bank/ASI)
Health Care Flexible Spending Account

If you chose to participate, your enrollment and pre-tax contributions to the cafeteria plan for health care expenses are fixed for the entire plan year unless you have a qualifying event such as retirement. Your coverage will terminate at the end of the month in which you retire, therefore any claims you submit must be incurred prior to the end of your coverage period. If you want to continue coverage, you may be able to elect COBRA coverage depending on the status of your account or by paying the remainder of your annual election prior to retirement. To make changes you must submit the form listed below.

Important Coverage Changes

☐ MOCAfe Change Form – Change your status and monthly payroll deductions. Allow time for payroll representative to make any deduction adjustments on your last paycheck(s).

PO Box 858 • Columbia, MO 65205-0858
(573) 442-3035 • (800) 659-3035 │ Fax: (877) 879-9038
www.mocafe.com

Missouri Voluntary Life Insurance Commission (MoVLIC)
McDaniel Hazley Group, Inc. (MHG)
Universal Life Insurance

You may have purchased this universal life policy in addition to the term life insurance provided by the state through MOSERS.

Important Coverage Changes

☐ Call MOVLIC when you are ready to retire to change your status and stop monthly payroll deductions (if applicable).

1100 Main Street, Suite 1850 • Kansas City, MO 64105
Phone: (866) 668-5421 • (866) 891-4149
www.mhgmovlic.org

Social Security Administration
Retirement Benefits and Medicare

Social Security pays retirement, disability, family and survivors benefits. Medicare helps pay for inpatient hospital care, nursing care, doctors’ fees, drugs, and other medical services and supplies for people age 65 and older, as well as for people who have been receiving Social Security disability benefits for two years or more. Find out about the useful services Social Security provides, including setting up a My Social Security account by visiting www.ssa.gov/onlineservices.

Receiving Your Benefits

☐ Complete the Social Security Retirement/Medicare Application online at www.ssa.gov/retire to easily apply for retirement benefits three months before you want your benefits to begin. Your age determines your benefit amount.

☐ Enroll for Medicare online three months prior to turning age 65 if you are not already receiving Social Security benefits by that time.

(800) 772-1213 • www.ssa.gov
Monday – Friday • 9:00 a.m. – 4:00 p.m.
MO Deferred Comp
Phone: (800) 392-0925
Mon. – Fri. • 8:00 a.m. – 5:00 p.m.

From 907 Wildwood Dr
Turn right onto Wildwood Dr toward Missouri Blvd
Turn right onto American Ave

3349 American Ave

Social Security Administration*
Phone: (800) 772-1213
Mon. – Fri. • 9:00 a.m. – 4:00 p.m.

From 907 Wildwood Dr
Turn right onto Wildwood Dr toward Missouri Blvd
Turn left onto Missouri Blvd
Turn right onto S. Country Club Dr (S. Country Club Dr. becomes W. Truman Blvd.)
Turn left onto Scott Station Rd

129 Scott Station Rd

* The Contact Us link at the bottom of the Social Security website (www.ssa.gov) will assist you in locating your local Social Security office.

Missouri Consolidated Health Care Plan (MCHCP)
Phone: (800) 487-0771
Mon. - Fri. • 8:00 a.m. - 4:30 p.m.

From 907 Wildwood Dr
Turn left onto Wildwood Dr toward W Edgewood Dr
Turn left onto W Edgewood Dr
Turn right onto MO-179 S (MO-179 becomes Route B)
Turn left onto Lorenzo Greene Dr
Turn left onto Weathered Rock Rd
Turn left onto Weathered Rock Ct

832 Weathered Rock Ct