



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

DEPARTMENT OF TRANSPORTATION  
DEPARTMENT OF ENVIRONMENTAL MANAGEMENT  
HUMAN RESOURCES SERVICE CENTER



## Thinking About Retirement ERSRI

<http://www.ersri.org/home.jsp>

If you participate in the Employee Retirement System of Rhode Island (ERSRI), please contact the Retirement Board at (401) 462-7600 at least **six months in advance**. You will be given an appointment to meet with a retirement counselor who will review your pension benefits with you, as well as the retiree medical benefits. **You must come in to see Human Resources Staff after meeting with the Retirement Board's counselor.**

### Questions to ask when applying for Retirement with ERSRI

- When will I receive my first pension check, and how much will I receive each month? \_\_\_\_\_
- Will my first pension check be retroactive to my date of retirement, or will I receive those funds in a future check? \_\_\_\_\_
- Please explain the Social Security Supplement. \_\_\_\_\_
- What is COBRA, and how much will it cost? \_\_\_\_\_
- Will there be a lapse in medical, dental or vision coverage? \_\_\_\_\_  
What about prescriptions? \_\_\_\_\_  
Should I try to order extra medicine? \_\_\_\_\_
- Can my spouse continue with medical coverage? \_\_\_\_\_ How much will it cost? \_\_\_\_\_
- If I pre-decease my spouse, can he/she continue with health insurance? \_\_\_\_\_
- If I want to buy back time, how does that work? \_\_\_\_\_  
Can I buy it right away – before retirement? \_\_\_\_\_
- Can I work after I retire? \_\_\_\_\_

- Can I keep my life insurance through the State of Rhode Island? \_\_\_\_\_  
How much will it cost? \_\_\_\_\_
- If I am moving out-of-state, is there anything I need to know or do differently? \_\_\_\_\_
- At what point can I change my mind if I signed my retirement papers and then decide to keep working? \_\_\_\_\_

### **Under Age 65 vs Over Age 65**

- What is the difference in the medical coverage for people **under** age 65, and those **over** age 65?  
\_\_\_\_\_
- If I am **over** 65, can I have COBRA, or only a Medicare supplemental plan? \_\_\_\_\_
- What is the difference in price? \_\_\_\_\_