



# Applying for Retirement: What You'll Need

For State Employees Retiring Under the Defined Benefit Plan

Department of Technology,  
Management & Budget

## Prepare to Apply in miAccount

Update your spouse and dependents in the **Beneficiaries & Dependents** section.

Done

Run a pension estimate.

Done

## Gather Your Information

### STEP 1 – Calculate Your Pension

Done

**Termination Date.** Determine last day of work: \_\_\_\_\_

**Pension Option.** Select your pension option: \_\_\_\_\_

If you're choosing a survivor pension option, who will be your pension beneficiary?

Name \_\_\_\_\_ Birthdate \_\_\_\_\_ SSN \_\_\_\_\_

If you're selecting the equated plan, you must have an age 65 social security estimate available.

### STEP 2 – Choose Your Insurance Carrier

Done

Who do you plan to cover?

Name \_\_\_\_\_ Birthdate \_\_\_\_\_ SSN \_\_\_\_\_

Name \_\_\_\_\_ Birthdate \_\_\_\_\_ SSN \_\_\_\_\_

Which insurances?  Blue Cross Blue Shield of Michigan (BCBSM)  Dental  
 HMO (Contact the HMO for an application)  Vision coverage

Identify anyone who will be eligible for Medicare when your insurance coverage starts.

Name \_\_\_\_\_ Medicare Claim # \_\_\_\_\_ Part A Effective Date \_\_\_\_\_ Part B Effective Date \_\_\_\_\_

Name \_\_\_\_\_ Medicare Claim # \_\_\_\_\_ Part A Effective Date \_\_\_\_\_ Part B Effective Date \_\_\_\_\_

### STEP 3 – Your Tax Withholding

Done

Federal withholding:  Single  Married  Married, withhold as single Number of exemptions \_\_\_\_\_

Michigan withholding:  Single  Married  Married, withhold as single Number of exemptions \_\_\_\_\_

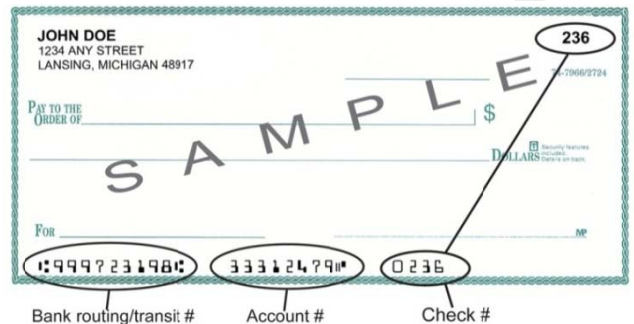
### STEP 4 – Set Up Your Direct Deposit

Done

See sample to find your bank routing and account numbers.

1. \_\_\_\_\_  
Bank routing number \_\_\_\_\_ Checking or Savings?  
Account number \_\_\_\_\_

2. \_\_\_\_\_  
Bank routing number \_\_\_\_\_ Checking or Savings?  
Account number \_\_\_\_\_



## Now You're Ready – Apply!

With a printer ready, log in to miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount) and complete each of the steps.

### STEP 5 – Submit Your Retirement Application

Done

Print the retirement checklist, spousal waiver (if applicable), and life insurance beneficiary form. Complete and mail them to ORS within 10 days, along with all required proofs.