



Are you thinking of retiring or preparing to retire? This document is your *Retirement Checklist*, helping you prepare for retirement.

Retirement Checklist

✓ Notify your Supervisor and People & Culture

1) Immediate Supervisor

- Notify your immediate Supervisor or Department Manager as soon as you have decided on a retirement date.

2) People & Culture (P&C)

- Your direct supervisor is responsible for informing P&C by entering your retirement information into Workday.

✓ Plan For Your Retirement Income

1) 401(k)

- Visit <http://www.401k.com> to review your 401(k) account balance.
- Decide how you will manage your 401(k) funds during retirement. You may keep your account with Fidelity, take a distribution, or roll over your money to another account at <http://www.401k.com> or (800) 835-5095.

2) Wilbur-Ellis Retirement Plan (Pension)

- If you have more than five years of service and started before July 1, 2022, you may be eligible for the Wilbur-Ellis Retirement Plan (Pension).
- After your last day of work, contact our pension administrator, Gallagher, at (833) 412-3737 or gbs.wilburellis@ajg.com to request to begin your pension payments.
- You must have received all final wages (including vacation payout) before Gallagher can begin calculating your pension benefits.
- We recommend starting the process early, as ***processing can take up to 30 days.***

3) Social Security Income

- If you are over 65, contact the Social Security Administration at <http://www.ssa.gov> or call 800-772-1213 to calculate or start your monthly Social Security retirement benefit and to enroll in Medicare Parts A and B. You may also visit your local Social Security office.

For more information or assistance, contact People & Culture at AskPNC@wilburellis.com or visit www.myWEBenefits.com.

✓ Plan For Your Health & Welfare Benefits

1) COBRA

- At the time of your retirement, if you are enrolled in our medical, dental, or vision plans, your coverage will end on the last day of the month your employment ends.
- You have 60 days to enroll in COBRA to continue your medical, dental, and vision coverage or your health (FSA) flexible spending account for up to 18 months.
- Cobra rates can be found at the end of this document.
- COBRA coverage always retroactively begins back to your first day without coverage to prevent a coverage gap.
- WEX will mail your COBRA packet to your home address within 30 days of retirement. Contact [WEX at 866-451-3399](tel:866-451-3399) if you have not received your COBRA notice.

2) Medicare Part A and Part B

- We recommend beginning the Medicare enrollment process 30-45 days before you retire to ensure you don't have a coverage gap. Reminder: If you are enrolled in Wilbur-Ellis's health benefits, your coverage is active until the last day of the month of your retirement date.
- If you are over 65, complete the first section of the CMS-L564 form found on www.cms.gov and email it to askpnc@wilburellis.com to enroll in Medicare without a penalty. The Benefits Department will complete the rest of the form and return it to you within five business days.

3) Flexible Spending Account (HSA/FSA)

- Your Health Savings Account (HSA) with WEX is always yours; no action is required. Once you are retired, you will be responsible for paying any fees to maintain your HSA account.
- If you participated in the Health Care FSA, expenses incurred on or before your last day worked will be eligible for reimbursement. You should file any reimbursement claims with WEX as soon as possible but no later than 90 days from your retirement date. You must file within 90 days of your retirement date to receive reimbursement. If you miss this deadline, your funds will be forfeited as governed by IRS regulations.

4) Life Insurance

- Sun Life will mail you a packet about converting your life insurance.
- You may convert your coverage to an individual policy with Sun Life within 31 days after you retire. Call Sun Life Client Service Center at 800-247-6875 for details.

For more information or assistance, contact People & Culture at AskPNC@wilburellis.com
or visit www.myWEBenefits.com.

✓ Post-Retirement Checklist

1) Payroll

- Contact payroll at AskPNC@wilburellis.com if you have questions about your final paycheck, accrued vacation days, or sick leave.

2) Workday Web Log-In

- After retirement, you can access your employee records, including final pay statements and W4s, at <https://wd12.myworkday.com/wday/authgwy/wilburellis/login.html?redirect=n>.
- You can find instructions for logging on to Workday on the [P&C page on WEconnect](#).

3) Personal Information

- Don't forget to update your address in Workday (<https://wd12.myworkday.com/wday/authgwy/wilburellis/login.html?redirect=n>) whenever you move to ensure you receive benefits and payroll information.

WILBUR-ELLIS COMPANY

2026 Monthly COBRA Insurance Premium Rates

MEDICAL			
	HSA Yellow	HSA Black	PPO
Employee only	\$810.62	\$780.34	\$911.96
Employee plus Spouse	\$1,775.28	\$1,708.94	\$1,997.19
Employee plus child(ren)	\$1,459.15	\$1,404.61	\$1,641.53
Family	\$2,512.95	\$2,419.04	\$2,827.08
DENTAL			
Employee only	\$50.22		
Employee plus Spouse	\$99.86		
Employee plus child(ren)	\$81.47		
Family	\$138.56		
VISION			
Employee only	\$8.77		
Employee plus Spouse	\$14.14		
Employee plus child(ren)	\$14.45		
Family	\$23.85		