



Frequently Asked Questions (FAQs) for Leaders:

Separations and pensions

There are critical timing requirements for processing separations when an employee will be starting their pension.

IMPORTANT! If you get a timely written resignation and you don't process the separation by the employee's desired last day on employee payroll—and if their pension is scheduled to start the day after their last day on employee payroll—the **delay in processing the separation could have an impact on the employee's ability to start their pension on time.**

Their pension request could be canceled and if so, they would have to start over—complete a new pension kit, including new notarized forms, and pick a new pension start date in the future. If this happens, their pension will be delayed.

Your organization could be required to pay 30 to 60 days of time off with permission with pay, plus other expenses, if you get a timely written resignation and you don't process the separation before the employee's last day on employee payroll.

THE BOTTOM LINE

Employees don't have to tell you they're retiring when they submit their resignation—but to avoid a significant cost to your organization's PCC, it makes sense to process the separation before the employee's last day on employee payroll.



RIGHT AND WRONG WAYS TO PROCESS A SEPARATION

Your employee submitted written resignation five business days or more before their last day on employee payroll.

Did you process their separation within 72 hours of their desired last day on employee payroll?



YES

The employee will get their final paycheck on their last day at work.

If the employee is retiring and has met the pension and retiree medical deadlines:



Their pension will start on time.



Their retiree medical coverage will start on time.

NO

The employee's final paycheck may not be available on their last day at work.

The employee would need to consent to have their final paycheck mailed to them.

If the employee is retiring—AND:

You get a timely, written resignation



You don't process the separation before the employee's last day on employee payroll



This delay causes the employee's pension to be delayed

THEN:

The employee's pension will not start on time (on the desired date). The employee will have to complete a new pension kit, including notarized forms, for a later pension start date.

The employee's pension will be recalculated to include the 30 to 60 days of time off with permission with pay.



The employee's retiree medical elections may be canceled. If the elections are canceled, the employee will have to call the PG&E Benefits Service Center to report a new Intent to Retire and make new retiree medical elections for a later retirement date.



The employee's final paycheck will be available after the 30 to 60 days of time off with permission with pay is completed.

The employee's benefits will continue uninterrupted until after the 30 to 60 days of time off with permission with pay is completed.



Your organization may be required to pay the employee's wages, salary and other costs related to the delay for 30 to 60 days while the employee is on time off with permission with pay.



1. Do employees have to resign in writing?

Technically, no. However, PG&E strongly encourages employees to resign in writing no later than five business days before their desired last day on employee payroll to ensure their pension will start on time and their final paycheck will be available on their last day on employee payroll.

If the employee resigns in writing, you should upload the written resignation with the Separation Personnel Change Request (PCR) for PG&E's files.

2. My employee informed me verbally that they're resigning. Can I require them to give me a written letter?

Technically, no. However, you should ask your employee to submit their resignation in writing. If the employee refuses, you'll need to send the employee an email or printed letter documenting the resignation. Your letter should include the date the employee notified you of their resignation and the employee's last day on employee payroll. Be sure to upload your letter when submitting the Separation PCR.

EXAMPLE:

[Employee Name],

This note is to confirm your resignation from employment at PG&E. On **[insert date employee notified you of resignation]**, you informed me that you will be ending your employment with Pacific Gas and Electric Company. Your last day at work will be **[insert date]**. I will process your separation in order to have your final paycheck issued and review the Departing Personnel Checklist with you on **[insert date]**.

Thank you for your service to PG&E.

Sincerely,

[Supervisor Name]

3. My employee gave me less than five business days' notice for their resignation. Do I have to process the separation Personnel Change Request (PCR) for the employee's requested last day at work?

You should make every attempt to acknowledge the employee's requested last day at work. You'll need to submit the PCR with the date the employee gave you on their written resignation.

If an employee provides at least 72 hours' notice of their resignation, their final paycheck (including payout for any accrued vacation) must be available for the employee to pick up at their normal place of work **on their last day of employment**. Mailing of this last check is only allowed under the California Labor Code if the employee consents, preferably in writing.

If you're unable to process the separation on time because of the late notice, you should contact the HR Help Line at **415-973-4357** immediately.

4. I was away from work when my employee submitted their letter of resignation, and my delegate didn't see it. I won't be able to process the separation until after the employee's desired last day at work. What are the consequences?

If your employee submits a timely written resignation and you (or your delegate) did not process the separation by the employee's last day at work, it's possible that the employee's separation date will have to be later than they had planned—and/or there may be a required penalty payment because the employee's final paycheck was delayed.

If the employee is retiring and your delay causes the employee's pension to be delayed, your organization may be required to pay **30 to 60 days of time off with permission with pay**, plus other expenses. Your organization's budget will be charged the cost of the salary or wages plus other costs related to the delay while the employee is on time off with permission with pay. **See the illustration on page 2 for details.**

You should contact the HR Help Line at **415-973-4357** as soon as you realize that the separation was not processed by the employee's planned last day at work.

Frequently Asked Questions (FAQs) for Employees: How to retire

1. What do I need to do to retire?

First, pick a retirement date. Next, you'll need to:

1. Decide when you want to start your pension. You'll need to notify the PG&E Pension Service Center. Log in to your PG&E PensionConnect account at **PG&E@Work For Me > About Me > My Retirement > PG&E PensionConnect** or **myPensionConnect.com**. Alternatively, you may call the PG&E Pension Service Center at **1-800-700-0057**.
2. Report your **Intent to Retire** to the PG&E Benefits Service Center. **Log in to myPlans Connect** (formerly Mercer BenefitsCentral) and select the **Intent to Retire** Life Event, or call **1-866-271-8144**.

Will you or any dependents be eligible for Medicare when you retire? You'll need to call the PG&E Benefits Service Center.

If you're eligible for PG&E-sponsored retiree medical coverage, you'll get a retiree medical enrollment kit in the mail. If you want to waive retiree medical coverage, don't enroll. If you're eligible for postretirement life insurance, it's automatic and you won't need to enroll unless you're eligible for and want to elect optional coverage.

See questions 17–30 for details about retiree medical coverage.

3. Finally—this is important—you'll need to **resign in writing no later than five business days before your last day on employee payroll**. If you're still on employee payroll on your requested pension start date, your pension benefit won't start, and you'll have to complete a new pension kit with new notarized forms and choose a new pension start date. **See questions 31 – 40** for details about how to resign.

2. Is my retirement date the same as my pension start date?

Not necessarily. Your retirement date can be different than your pension start date (also called your **Pension Commencement Date**).

Your retirement date can be any day of the month. It's the first day after you end PG&E employment if you're age 55 or older.

Your pension start date is always the first of the month. Your pension start date is the date from which your pension payments will be calculated. The earliest possible pension payment will be made the second month following your pension start date, and will include your first and second months' payment.

How to start your pension

3. When do I need to apply for my pension?

You'll need to request a pension kit **180 to 30 days** before your pension start date.

Your kit will expire 180 days after you request it. The PG&E Pension Service Center needs to receive your correctly completed kit by the expiration date.

If you're late submitting your kit, you'll have to start over—request a new kit, redo all the paperwork (including notarizations) and pick a new pension start date in the future.

To request a kit, call the PG&E Pension Service Center at **1-800-700-0057** or log in to **myPensionConnect.com**.

4. Will I automatically get a pension kit if I retire from PG&E but don't contact the PG&E Pension Service Center?

Yes—but your earliest pension start date would typically be four to five months after your last day on employee payroll.

If you're eligible for a pension when you retire from PG&E, the PG&E Pension Service Center will automatically mail you a pension kit with the earliest available pension start date—typically four to five months after your last day at work. The earliest pension start date is determined by the processing time required for terminations when you don't notify the PG&E Pension Service Center that you're retiring. If you decide to postpone your pension, you don't need to return the kit.

It's a good idea to notify the PG&E Pension Service Center when you know you'll be retiring. If you meet all the deadlines, you could start your pension as early as the first of the month after your retirement date. Otherwise, if you wait to receive a kit after you retire from PG&E, your earliest pension start date will be later than it could have been had you notified the PG&E Pension Service Center before you retired.

5. Do I need to do anything else besides apply for my pension?

YES!

You need to resign in writing no later than five business days before your last day on employee payroll—AND—if you're an active regular employee (not Hiring Hall or Outage), you need to end your employment before your pension can start.

If you resign late and you're still on employee payroll by the date you wanted your pension to start, your pension request will be canceled and your pension won't start. You'll have to start over—request a new kit, redo all the paperwork (including notarizations) and pick a new pension start date in the future. **See questions 31–40** for details about how to resign.

If you're eligible and want to enroll for PG&E-sponsored retiree medical coverage, you **MUST report your Intent to Retire** to the PG&E Benefits Service Center. It's the only way you can get an enrollment kit. **See questions 17–30** for details about how to enroll for PG&E-sponsored retiree medical coverage.

6. I already have a pre-retirement primary pension beneficiary. Do I need to fill out the beneficiary section of the pension election form?

Yes, you need to complete the entire pension election form. Your pre-retirement pension beneficiary elections **DO NOT APPLY** to your post-retirement pension beneficiary elections.

You'll need to choose a new pension beneficiary (also called a **joint pensioner**) if you're electing a joint pension.

7. Will I get a pension payment on my pension start date?

No. The earliest pension payment you could get is the second month after your pension start date.

Your pension start date is the date from which your pension payments are calculated—so your first pension check would be paid the month after your pension start date. Your first check would include two months' worth of payments—the month of your pension start date and the month after.

8. Can I change my pension start date or my pension elections after I submit my application?

Yes, but you'll need to start over—complete a new kit and redo all your elections and forms, including notarizations. Any changes you make after you submit your kit will cancel your original pension election. If you're within 30 days of your original pension start date, you'll need to pick a new pension start date in the future.

Pension start dates are always the first of the month, so if you're submitting your new pension kit October 15, the earliest your pension could start would be December 1.

9. How soon will I get pension payments after I submit my pension kit?

The earliest your pension payments could start would be the first of the month AFTER your pension start date. For this to happen, the PG&E Pension Service Center would need to receive your correctly completed pension kit by your desired pension start date.

EXAMPLE: If your pension start date is October 1 and your kit is received by October 1, then your first pension payment will be November 1. It will include two months' worth of payments—October and November.

If your pension start date is October 1 and your kit is received October 3—after your pension start date—then your first pension payment will be December 1. It will include three months' worth of payments—October, November and December.

10. If my pension payments are scheduled to start later than I thought, can I keep working until they start?

No. You can't be an active regular employee when your pension starts. Your last day of employment must be before your pension start date.

Your pension kit must have your accurate pension start date (also called **Pension Commencement Date**). If you change your mind about your pension start date after you submit your kit, you'll need to request a new kit and start the process over with your new pension start date.

11. Do I have to take my pension when I retire?

Generally, if you're under age 72, you can defer your pension until you're ready for pension payments. Some people get a new job and want to defer their pension. Others want to start their pension right away.

You'll need to start taking your pension at age 72 (earlier if your 70th birthday was before July 1, 2019, according to the IRS rules in effect before December 20, 2019). Contact your tax accountant or financial advisor for specific guidance.

12. Why do I have to start taking my pension at age 72?

The IRS requires minimum distributions from tax-protected retirement accounts to make sure it can eventually collect income tax on the money that's sitting in those accounts. **Required minimum distributions** apply to pensions as well as 401(k), traditional IRA and other tax-protected retirement accounts.

For details about required minimum distributions, visit [irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds](https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds) or consult your tax accountant or financial advisor.

13. Will my pension payments be calculated for me?

Yes. You don't need to calculate how much your required minimum distribution needs to be from your pension.

If you want to estimate your pension, you can use the pension estimator when you log in to your PG&E PensionConnect account. Go to **PG&E@Work For Me > About Me > My Retirement > PG&E PensionConnect** or **myPensionConnect.com**. After you're logged in, click on **Estimate My Pension Benefit**.

However, if you have a 401(k), traditional IRA or other tax-protected retirement savings account, you should consult your tax accountant or financial advisor to make sure you're taking the required minimum distribution by the deadline that applies to you.

14. What if I don't take my required minimum distribution?

Large penalties apply if you don't take your required minimum distribution by the deadline that applies to you. The IRS penalty is 50% of the amount you should have taken out.

For frequently asked questions about required minimum distributions, visit **[irs.gov/retirement-plans/retirement-plans-faqs-regarding-required-minimum-distributions](https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-required-minimum-distributions)**.

15. If I postpone my pension payments (defer my pension), can I start retiree medical coverage when I retire?

Yes. You're not required to start your pension to receive retiree medical coverage, provided you're eligible for coverage—and you're not required to elect retiree medical coverage to receive your pension. If you defer your pension, you'll still be considered a retiree for all your other retirement benefits.

If you're retiring early and you defer the start of your pension, your benefit may increase.

See question 16 for details about paying for retiree medical coverage if you defer your pension.

16. How can I pay for retiree medical coverage if I defer my pension?

Usually, your retiree medical premium is automatically deducted from your monthly pension payment. If you defer your pension, you'll be responsible for paying the monthly premium out of pocket.

If you're choosing to postpone your pension payments, you can set up **Direct Bill with HealthEquity I WageWorks** by calling the PG&E Benefits Service Center.

If your pension is delayed—for whatever reason—for more than two months after your retiree medical coverage starts, the PG&E Benefits Service Center will automatically move your account for retiree medical premium payments to Direct Bill with HealthEquity I WageWorks. You'll be billed for current and prior months of retiree medical coverage. You'll need to pay those premiums to avoid having your coverage canceled.

If you still have past-due retiree medical premiums by the time you start receiving your pension, your entire monthly annuity may automatically go toward paying your past-due premiums. This will continue until your past-due premiums are paid in full.

How to elect PG&E-sponsored retiree medical coverage

17. Who's eligible for retiree medical coverage?

You can elect PG&E-sponsored retiree medical coverage for yourself and your eligible dependents if you're at least age 55 on your last day of employment and you retire with at least 10 years of service or you're a Management or Administrative & Technical (A&T) employee hired before 2004 (no minimum service requirement).

18. What are my options if I'm not eligible for PG&E-sponsored retiree medical coverage?

Health coverage under COBRA (the Consolidated Omnibus Budget Reconciliation Act) will be available when you first leave PG&E. Under COBRA, you can elect to continue health benefits for up to 18 months by paying 100% of the cost plus an administrative fee. You'll receive a COBRA enrollment packet showing your costs for coverage within two weeks after you leave PG&E.

Other options for medical coverage could include:

- Medicare if you're at least age 65 or otherwise eligible for Medicare
- Coverage as a dependent if your spouse has a plan at work
- Government-subsidized coverage through coveredca.com

19. Will I automatically get a retiree medical enrollment form?

NO!

There is no automatic enrollment process for PG&E-sponsored retiree medical coverage. **You'll need to report your Intent to Retire to the PG&E Benefits Service Center:**

- **Log in to myPlans Connect** (formerly Mercer BenefitsCentral) and select the **Intent to Retire** Life Event;

OR

- **Call 1-866-271-8144.** Representatives are available 7:30 a.m. to 5 p.m. Pacific time, Monday through Friday, except holidays.

Are you or any dependents eligible for Medicare? You'll need to call if you want to enroll for PG&E-sponsored retiree medical coverage.

After you report your Intent to Retire, the PG&E Benefits Service Center will automatically mail you a retiree medical enrollment kit if you're eligible for PG&E-sponsored retiree medical coverage. **See questions 20–27** for information about important deadlines.

If you want to waive retiree medical coverage, don't enroll (see **question 23** for details). If you're eligible for postretirement life insurance, coverage is automatic and you won't need to enroll unless you're eligible for and want to elect optional coverage. Postretirement life insurance information will be included in the enrollment kit.

If you're not eligible for PG&E-sponsored retiree medical coverage, you won't get an enrollment kit.

20. Will I have PG&E-sponsored retiree medical coverage if I don't report my Intent to Retire to the PG&E Benefits Service Center?

No. You won't have PG&E-sponsored retiree medical coverage when you retire. Your next chance to enroll will be the next Open Enrollment in the fall for coverage effective January 1 of the following year. See **question 19**.

21. When do I need to report my Intent to Retire to the PG&E Benefits Service Center? Do I need to do anything else?

It depends on whether you or any dependents will be eligible for Medicare when you retire.

Not eligible for Medicare: 90 – 31 days before your retirement date

If you or your dependents will NOT be eligible for Medicare when you retire, you should notify the PG&E Benefits Service Center 90 to 31 days before your retirement date.

Report your Intent to Retire to the PG&E Benefits Service Center: Log in to myPlans Connect (formerly Mercer BenefitsCentral) and select the **Intent to Retire** Life Event, or call **1-866-271-8144**. Representatives are available 7:30 a.m. to 5 p.m. Pacific time, Monday through Friday, except holidays.

Eligible for Medicare: 90 days before your retirement date

You'll need to enroll for Medicare and report your Intent to Retire to the PG&E Benefits Service Center 90 days before your retirement date so CMS (Centers for Medicare and Medicaid Services) can review and approve your Medicare application by the time you need to enroll for retiree medical coverage.

You'll also need to tell the PG&E Benefits Service Center who in your family is eligible for Medicare when you report your Intent to Retire.

This is especially important if you want **Kaiser Senior Advantage**, any other Medicare HMO or the Medicare Supplemental Plan. All Medicare HMOs—including Kaiser Senior Advantage—require you to **include the Medicare number(s) for you and any Medicare-eligible dependents on the plan's enrollment form(s)**. You'll need to complete a separate enrollment form for each Medicare-eligible person enrolling.

90 days before your retirement date, you MUST:

- **Notify Social Security** that you or your dependent(s) need to enroll in Medicare Parts A and B. Visit medicare.gov or call **1-800-633-4227**. See **question 22** for details about late Medicare enrollment.

AND

- **Report your Intent to Retire to the PG&E Benefits Service Center: Log in to myPlans Connect** (formerly Mercer BenefitsCentral) and select the **Intent to Retire** Life Event or call **1-866-271-8144**. Representatives are available 7:30 a.m. to 5 p.m. Pacific time, Monday through Friday, except holidays.

22. What if I'm late enrolling for Medicare?

If you or any Medicare-eligible dependents aren't enrolled in Medicare Parts A and B by the time you retire, you won't get full benefits. Your PG&E-sponsored plan won't pay any charges Medicare would have covered.

- You'll have to pay charges Medicare would have covered—usually 80% of the bill.
- You'll have to pay a Medicare penalty for late enrollment—higher Part B premiums for the rest of your life.
- You won't be able to enroll in Kaiser Senior Advantage, any other Medicare HMO or the Medicare Supplemental Plan. Your next chance to enroll in the plan you want will be the next Open Enrollment period in the fall for coverage effective January 1 of the following year.
- You could be without primary medical coverage for several months if you're late enrolling for Medicare. You may have to wait for the next Medicare Open Enrollment period.

23. What's the latest I can elect a PG&E-sponsored retiree medical plan?

Technically, you have until 31 days after your retirement date to enroll in a PG&E-sponsored retiree medical plan, regardless of your eligibility for Medicare. Your PG&E-sponsored retiree medical coverage will be retroactive to the first of the month on or after your retirement date (your employee coverage will continue until the end of the month in which you retire). You'll be responsible for paying premiums back to the start of your retiree coverage.

However, if you or any dependents are eligible for Medicare, you'll have fewer plans to choose from when you enroll this late. You won't be able to enroll in Kaiser Senior Advantage, any other Medicare HMO or the Medicare Supplemental Plan. **See question 25.**

24. Do I have to enroll in a PG&E-sponsored retiree medical plan when I retire?

No. You can waive coverage when you retire and enroll later.

- Your employee medical coverage will end on the last day of the month you retire.
- You'll be responsible for any medical costs you have after your employee coverage ends.
- Your next opportunity to enroll for PG&E-sponsored retiree medical coverage will be the next Open Enrollment in the fall.
- Coverage you elect during Open Enrollment will start the following January 1.
- Should you die before you enroll for PG&E-sponsored retiree medical coverage, your spouse or surviving dependents will not be eligible for PG&E-sponsored survivor coverage.

Keep in mind that **California residents must have minimum essential coverage.** If you're not eligible for Medicare, make sure you have other medical coverage that meets California's minimum essential coverage requirements. Medicare satisfies those requirements.

If you don't have minimum essential coverage, you could be subject to a state tax penalty. If your state doesn't require minimum essential coverage, there's no state tax penalty. Massachusetts, New Jersey, Vermont, Rhode Island and Washington, D.C. also require minimum essential coverage.

25. What's the latest I can enroll in Kaiser Senior Advantage or other Medicare HMO?

Kaiser Senior Advantage and the other Medicare HMOs all have their own enrollment forms and deadlines. Enrollment forms for these plans must be postmarked **at least 45 days before your retirement date—AND you'll need to enroll for Medicare 90 days before your retirement date.**

First, report your Intent to Retire to the PG&E Benefits Service Center and tell them who in your family is eligible for Medicare. Then, follow these steps:

How to elect Kaiser Senior Advantage or any other Medicare HMO or the Medicare Supplemental Plan	
1. 90 days before your retirement date	<p>You and any Medicare-eligible dependents must enroll in Medicare Parts A and B. Visit medicare.gov or call 1-800-633-4227.</p> <p>It can take up to 90 days for your Medicare enrollment to be processed. You'll need your Medicare number to elect Kaiser Senior Advantage, any other Medicare HMO or the Medicare Supplemental Plan.</p>
AND	
2. 90–60 days before your retirement date	<p>Elect your PG&E-sponsored Medicare Advantage or Medicare Coordination of Benefits (COB) HMO by calling the PG&E Benefits Service Center at 1-866-271-8144. You must call to enroll. You can't do this online.</p>
AND	
3. At least 45 days before your retirement date	<p>Complete and fax or mail your plan's Medicare HMO enrollment form directly to the plan no later than 45 DAYS BEFORE your retirement date.</p> <p>You'll need to submit a separate form for each Medicare-eligible person enrolling.</p>

Technically, you have until 31 days after your retirement date to enroll for PG&E-sponsored retiree medical coverage. **This extended deadline DOES NOT APPLY to Kaiser Senior Advantage** or any other Medicare HMO.

See questions 26–28 for details about what happens if you're late.

26. What if I'm late enrolling in Kaiser Senior Advantage or any other Medicare HMO?

You won't have coverage in that plan. Your next opportunity to enroll in the plan you want will be the next Open Enrollment in the fall. Coverage you elect during Open Enrollment will start the following January 1.

If you try to enroll in Kaiser Senior Advantage or any other Medicare HMO **within 31 days AFTER your retirement date**, you'll instead be automatically enrolled in the **Anthem Comprehensive Access Plan (CAP)**, and you'll be responsible for monthly premium contributions for that plan.

27. What happens if I elect PG&E-sponsored coverage within 31 days after my retirement date?

Your PG&E-sponsored retiree medical coverage will be retroactive to the first of the month on or after your retirement date (your employee coverage will continue until the end of the month in which you retire). You'll be responsible for paying premiums back to the start of your retiree coverage. Payments could be substantial.

If you're eligible for Medicare, your choice of plans will be limited. **See question 25.**

28. What happens if I try to enroll in any PG&E-sponsored retiree medical plan more than 31 days after my retirement date?

You won't have any PG&E-sponsored retiree medical coverage when you retire because you'll have missed all the deadlines. Your next chance to enroll will be the next Open Enrollment in the fall. Coverage you elect during Open Enrollment will start the following January 1. If you're a resident of California and you're not eligible for Medicare, you could have state tax penalties for failure to have minimum essential coverage. **See question 24.**

29. Why do I have to enroll for Medicare if I have retiree medical coverage through PG&E? Do I need both?

Yes; you need both because PG&E's coverage will become secondary to your Medicare coverage.

If you're eligible for Medicare, the PG&E plans **WILL NOT PAY** any charges that Medicare covers—whether or not you're enrolled in Medicare. Medicare coverage for you and your Medicare-eligible dependents **MUST** be effective by the date you retire.

If you're not enrolled in Medicare Parts A and B by the time you retire, you won't get full benefits. You'll have to pay charges Medicare would have covered—usually 80% of the bill—and higher Part B premiums for the rest of your life (Medicare penalty). You won't be able to enroll in Kaiser Senior Advantage or any other Medicare HMO or the Medicare Supplemental Plan. **See question 22** for details.

30. I waived Medicare because I had employee coverage, and I'm already 65. Will I be penalized for late Medicare enrollment?

You won't be penalized for late Medicare enrollment if you submit a **Request for Employment Information Form**, available at [cms.gov](https://www.cms.gov).

You and PG&E will need to complete different sections of the form so you can avoid paying higher Part B premiums for the rest of your life (the Medicare penalty for late enrollment). You'll need to provide this form to CMS when you enroll for Medicare Parts A and B.

Each Medicare-eligible dependent will need their own Request for Employment form, completed by you and PG&E.

At least 90 days before your retirement date, submit the form to PG&E:

Fax: **1-925-459-7329**, Attention: Retirements

Email: **Benefits@pge.com**

Mail: PG&E Benefits Department, Attn: Retirements, P.O. Box 5546, Concord, CA 94524

How to resign

31. What do I need to do to resign?

You must submit your letter or email of resignation to your supervisor **no later than five business days before your last day on employee payroll**. You don't have to say you're retiring.

32. Why do I need to resign in writing?

Your supervisor needs written notice to process your separation—and you can't start your pension until your separation has been processed.

33. Why do I have to give five business days' notice?

You need to give your supervisor at least five business days' notice in writing so your separation from PG&E can be processed in a timely manner. If you're working up to the last day of the month before your planned pension start date—and if your supervisor is unable to process your separation so you're separated no later than the day before your planned pension start date—you'll still be an active employee on your planned pension start date. Your pension can't start while you're an active employee.

Your pension request will be canceled and you'll need to start over—complete a new pension kit, including new notarized forms, and pick a new pension start date in the future. Your pension start date will be delayed by at least one month.

In addition, in order to receive your final paycheck (including accrued vacation paid out), you must give your supervisor at least 72 hours' notice of your resignation.

Your supervisor should complete a Departing Personnel Checklist in order to process your separation and issue your final paycheck on your last day at work. After your separation, PG&E will send your final pay data to the PG&E Pension Service Center to complete the final pension calculation.

It's a good idea to copy your supervisor's manager or delegate when you submit your written resignation to your supervisor in case your supervisor is not available when you submit it. If you stop coming to work and you haven't resigned in writing, you could be terminated for failing to come to work.

34. What happens if I wait until my last day to resign?

You'll still be able to leave PG&E, but if your supervisor doesn't have enough time to process your separation before you leave PG&E:

- **Your final paycheck will not be available on your last day at work.** You can pick it up at your workplace when it's available or give PG&E permission to mail it to you.
- **Your pension won't start if your separation hasn't been processed.** You'll need to start over—complete a new pension kit, including new notarized forms—and pick a different pension start date in the future. Your pension will be delayed.
- **Your retiree medical coverage may be delayed.** If you enrolled, your retiree medical coverage won't start until the first of the month after your separation is processed. Your employee coverage will continue until the end of the month in which your separation is processed.

Question 34 continues on next page

If your pension is delayed when your retiree medical coverage starts, you'll be responsible for paying your share of retiree medical premiums out of pocket. After your pension starts, you can request that your retiree medical premiums be deducted from your pension payments. See **question 16**.

35. Can I just stop coming to work and resign after I leave PG&E?

No. If you don't notify your supervisor of your resignation, you'll still be an active employee and your pension will be delayed. Your pension can't start until your separation has been processed and you're no longer on employee payroll. You'll need to start over—complete a new pension kit, including new notarized forms—and pick a different pension start date in the future.

In addition, if you stop coming to work without resigning, you'll be coded as time off without permission, without pay—and appropriate disciplinary action will be taken. You could be terminated for failing to come to work.

36. Can I vacation out?

You can vacation out if your supervisor approves your request. You should submit your written resignation before you go on vacation, even if it's more than five business days before your last day on employee payroll.

You'll still be employed through your vacation. Your employment will end when your vacation ends.

EXAMPLE: If your last day of vacation is Friday, your last day of employment also is Friday. Your employment ends when Saturday starts. Your retirement date is Saturday. See **question 2** for details about your retirement date versus your pension start date.

37. What happens if I go on vacation and then decide to resign the day before my vacation ends?

The requirements and deadlines for submitting your written resignation and for starting your pension payments and retiree medical coverage all apply. If your supervisor doesn't have enough time to process your separation before your last day on employee payroll:

- **Your final paycheck will not be available on your last day at work.** You can pick it up at your workplace when it's available or give PG&E permission to mail it to you.
- **Your pension won't start if your separation hasn't been processed.** You'll need to start over—complete a new pension kit, including new notarized forms—and pick a different pension start date in the future. Your pension will be delayed.
- **Your retiree medical coverage may be delayed.** If you enrolled, your retiree medical coverage won't start until the first of the month after your separation is processed. Your employee coverage will continue until the end of the month in which your separation is processed.

If your pension is delayed when your retiree medical coverage starts, you'll be responsible for paying your share of retiree medical premiums out of pocket. After your pension starts, you can request that your retiree medical premiums be deducted from your pension payments. See **question 16**.

If you just stop coming to work and you haven't resigned in writing, you could be terminated for failing to come to work.

38. Do I have to tell my supervisor I'm retiring when I submit my resignation?

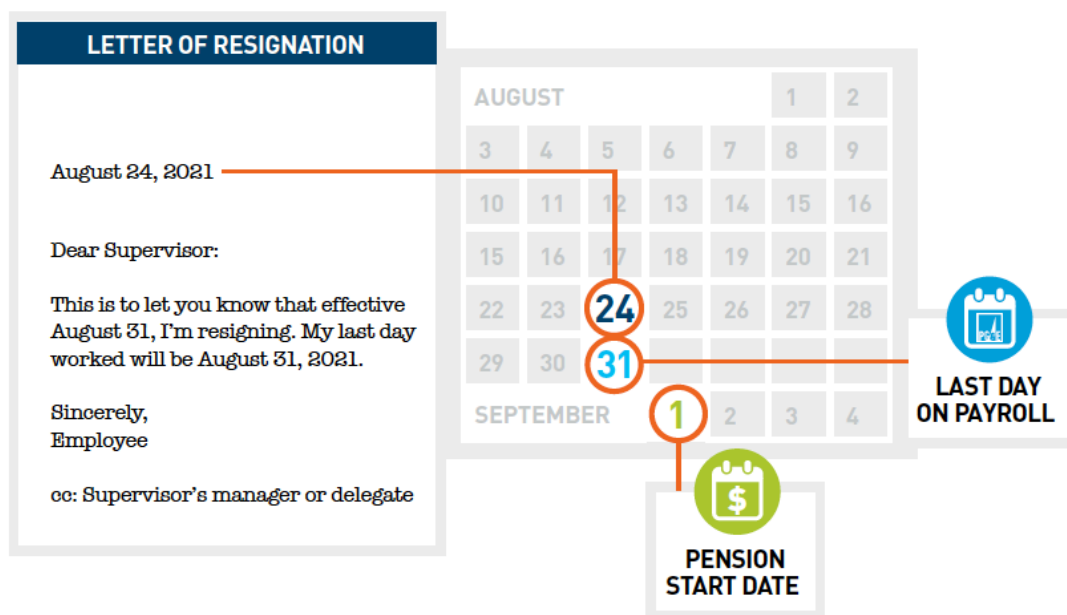
No; you can simply say you're resigning in the letter or email to your supervisor. You must resign in writing no later than five business days before your last day on employee payroll.

39. I submitted my written resignation to my supervisor—but I changed my mind and I want to keep working. What do I need to do?

You'll need to submit a request to your supervisor to rescind your resignation. It's a good idea to submit your request in writing. Determination of whether to accept the request to rescind will be made on a case-by-case basis based on business needs.

40. I submitted my written resignation to my supervisor August 24 for my last day at work August 31 (five business days in advance).

EXAMPLE: The right way to resign



My supervisor didn't process my separation until September 1—and now my pension can't start September 1. What should I do?

You should contact **AskHR**. They'll create a ticket and work with the Retirement team to get this straightened out for you.

Be prepared to provide a copy of your letter of resignation. If the letter was hand delivered to your supervisor, you'll need to describe when and where the letter was delivered. If you sent a resignation email to your supervisor, you'll need to provide a copy of that email.