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 - I took a survivorship option for my spouse when I retired. My spouse has now passed away, what do I do now?
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- I got married after retirement; can I change my original election of option and select a survivorship option for my new spouse?
 - My spouse died and I am now getting remarried, can I change my original election of option and select a survivorship option for the new spouse?
 - I am getting a divorce, what should I do once the divorce is final?

How much will I receive in a monthly pension if I retire?

A Retirement Estimate Request form may be found at www.wcers.org (under Active Members, Forms). It is recommended that you have received an estimate within the last 12 months prior to requesting an appointment to retire. Please allow 4-6 weeks for an estimate. If you have not already received one, an estimate will be done for you prior to your scheduled appointment. [Back to Top](#)

Are these the final dollar amounts?

No. These are estimated amounts based on the monies you have already earned. We do NOT project earnings for anyone because you may not earn those monies. Final amounts are only obtained AFTER you are off of the Active payroll. [Back to Top](#)

What do I need to know about myself before I retire?

You need to know your employee identification number and your retirement plan. [Back to Top](#)

Who do I contact to make an appointment?

Contact the Retirement Office at (313) 224-5890.

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What information do I need to give them for the appointment?

We will need your first and last name (legal name), your employee identification number, your retirement plan, your Local, anticipated retirement date and a good contact number that has voice mail. [Back to Top](#)

What documents do I need to bring with me to my appointment?

You need to bring the following with you on the day of your appointment:

- Birth Certificate for yourself, your spouse & any dependent children
- Social Security cards* for yourself, your spouse & any dependent children
- Marriage License
- Divorce Decree and Domestic Relations Order – full copies of any and all divorces decrees
- Guardianship/Conservatorship document(s) (if applicable)
- Health Care/ Physician information (for disability applicants only)
- Voided check for Direct Deposit

*in lieu of Social Security cards, you may bring in a copy of the top portion of the first page of your last years' Federal Income tax return. Baptismal certificate, Passport, Naturalization Papers, Census Report or School Record (prior to date of hire) may be accepted as proof of age in lieu of a Birth Certificate.

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What do I need to be certain of when I come for my appointment?

You need to be certain that you are retiring. Retirement appointments are for the purpose of completing your retirement application packet. You also need to be certain of the option that you want (whether or not you will be taking Straight Life or a Joint & Survivorship to cover your spouse. If you are married and take Straight Life, your spouse will be required to sign off waiving any future pension/benefits and the document will need to be notarized). Retirement staff

cannot recommend an option to you. If you are unsure what option to select please seek advice from a licensed, certified investment planner. [Back to Top](#)

How long will my appointment be?

Your appointment will only be for 30-40 minutes, so please be prompt. Make sure that you know what you want to do before you get here and that you have everything you are required to bring. [Back to Top](#)

Can I just walk into the Retirement Office and make application to retire?

Certainly; however, be prepared to wait until someone is available to assist you. [Back to Top](#)

What will I be doing at my appointment?

We will review your most recent benefit estimate and answer any questions you may have regarding the estimate and payment options available to you at retirement. You will ultimately complete a retirement packet. Copies will be made of your birth certificate, etc. for our files and you will receive a copy of your retirement packet upon ending your retirement session. You will be directed to contact the Wayne County Benefits Administration Department (313)224-2771 with any questions you may have regarding retiree life/health/dental/optical insurance benefits.

If you are eligible to purchase time such as military, other government and/or credited service, you will be directed to another WCERS employee for assistance because the retirement benefits section does not handle those requests. These requests are handled by the retirement plan area. We will alert the proper person to your presence in the office and you can discuss your concerns with them. All purchase transactions must be completed prior to your retirement date.

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When will I receive my first pension check?

If you are a defined benefit member your first pension check will be paid to you at least two months after your retirement date (e.g. If retiring September 1st, your first check will come November 1st). It will be pension monies for the months of September and October. Your November monies will be paid in December, and so on.

If you are a member of the defined contribution plan and turning your funds over for an annuity pension your first check will be on the 1st following 30 days after the receipt of funds. (E.g. If retiring September 1st and we receive the check from Prudential on the September 15th, your first check will be on the first of November. You will only get a check for one month.

Checks are paid in arrears. A check received on November 1st is for the month of October. [Back to Top](#)

Will this be what I should expect every month?

Since your first pension check will be a double check, no. Your second pension check may be adjusted. Finally, your third pension check should be the amount that you can expect every month – unless you choose an accelerated option which will cause your pension monies to decrease once you are eligible to collect social security. [Back to Top](#)

Will my pension check be taxed?

Yes, your pension is taxable by the Federal Government. Effective January 1, 2012, your pension is also taxable by the State of Michigan. The City of Detroit does not currently tax your government pension. [Back to Top](#)

I already have direct deposit, why do I need to complete another form?

Our payroll system is separate from the Active employee payroll; therefore another form must be completed. [Back to Top](#)

What will happen to my health benefits when I retire?

All Medical, Dental, Optical and Life insurance questions should be directed to the Wayne County Benefits and Disability Administration Department at (313)224-7721 or (877)-220-7721 toll free. [Back to Top](#)

I have supplemental life insurance, what will happen to that when I retire?

Please contact the County Life Insurance coordinator at (313)224-7721 or (313)224-5572 for additional information. [Back to Top](#)

I am a member of the Hybrid Plan 5 or Hybrid Plan 6, what can I do with the monies on the Contributory side that are left over from being in Plan 4?

You have several options for these monies:

- 1) Release the funds to the Retirement system for a monthly annuity over and above the defined benefit pension.
- 2) Rollover the funds to another qualifying plan for deposit (IRA, etc.)
- 3) Take a full refund (you will be responsible for any and all taxes/penalties)
- 4) Leave the funds at Prudential.

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If I sign the application, does that mean I have to retire?

Yes, you are expected to retire at your scheduled effective date. [Back to Top](#)

Can I change my mind about retiring, and if so, what is the procedure?

Yes, unless your Agreement states differently. You need to write a request to rescind your retirement to the County Director of Personnel and your Department Head who, in turn, must write a corresponding request to the Retirement Board of Commissioners and have it delivered to this office so that it can be placed on the Agenda prior to your retirement date. No Exceptions. [Back to Top](#)

Can I change my Election of Option?

You can change your Election of Option up until you are put on the Retiree Payroll. After you have been put on the payroll, you cannot change your election. [Back to Top](#)

How do I change my Federal Withholding amount?

You must complete a new Federal Withholding form. It can be located under Retired Members, Forms, on www.wcers.org
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How do I change my Direct Deposit?

You must complete a new Direct Deposit form. It can be mailed or faxed in. The form can be located under retired members; forms on www.wcers.org Please include a voided check.

DO NOT CLOSE YOUR EXISTING BANK ACCOUNT BEFORE YOU CHANGE YOUR DIRECT DEPOSIT. [Back to Top](#)

How do I change my address?

You must put the change in writing with the effective date, your printed name, signature and retirement (employee id) number. Any and all changes must be submitted in writing. Verbal request will not be honored. [Back to Top](#)

I took a survivorship option for my spouse when I retired. My spouse has now passed away, what do I do now?

Please contact the Retirement Department to report the death of the spouse. Our office will need an original death certificate, which will be returned to you after processing. You may also need to complete a change of beneficiary form. Typically, within 30-60 days after having supplied a death certificate, you will receive a pension increase. Death certificates should be sent to:

Wayne County Employees' Retirement System
28 W. Adams, Suite 1900
Detroit, MI 48226

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I got married after retirement; can I change my original election of option and select a survivorship option for my new spouse?

No, you cannot change the original election of option to a survivorship option for the new spouse. [Back to Top](#)

My spouse died and I am now getting remarried, can I change my original election of option and select a survivorship option for the new spouse?

No, you cannot change the original election of option to a survivorship option for the new spouse. [Back to Top](#)

I am getting a divorce, what should I do once the divorce is final?

If you are divorced or within 30 days after your divorce is final, you should send a copy of your judgment of divorce and eligible domestic relations order to the Retirement Office for processing. You may also need to review your pension beneficiary information by contacting the Retirement Office. All questions related to retiree life /health/dental/optical insurance benefits should be directed to Wayne County Benefits Administration Department at (313)224-2771.

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