

Congratulations on reaching this incredible milestone! Here's what to expect as you begin your next chapter.

Your Next Steps



Update your information.

Prior to your departure, update your mailing and personal email addresses so you can receive your last paycheck and benefits-related notices. Visit **Doculivery** to check your information and update it if needed.

If you need to change any personal information after you retire, such as name, address, or phone number, **reach out through Doculivery**.



Understand your last paycheck.

Your final paycheck will have deductions for your current benefits and will include any wages due through your retirement date.



Decide your medical coverage.

You have medical coverage options, including Medicare (if eligible), COBRA, or a **Marketplace** plan so that you can choose the right plan for you and your family.

Please see the Associate Termination and Exit Information document on the resource tab of **mytree** for more details. If you have questions, contact your prior manager or HR Business Partner for assistance.



Get Medicare support.

- We have partnered with Allsup to provide support and help guide you if you have questions about Medicare. Schedule an appointment by calling **888-271-1173** or visiting **allsup.help/healthinsurance**.



Plan your Social Security.

- You can start your Social Security retirement benefits between age 62 and 70. Visit **ssa.gov** or call **800-772-1213** for details.



Access your 401(k) account.

- You can keep your money in the plan, roll it over, or start taking distributions depending on your account balance. Empower will notify you of your options, or you can call **866-906-0242** or **visit their website**.
- Make arrangements to pay your outstanding loan balance, if any. You can pay in full or work directly with Empower to set up payments to continue paying back your current loan. Otherwise, your loan will default and may be treated as an early distribution, making it subject to a 10% penalty plus income taxes.



Spend your Flexible Spending Account (FSA) money.

- Use any remaining FSA dollars before your last day of work, if possible. The Health Care and Dependent Care FSAs both end on the last day of the last pay period you worked. If you have a Health Care FSA, you can continue it under COBRA.
- You can only file claims for costs you incurred before your retirement. File claims by March 31 of the following year.
- View your account balance by logging in to **umr.com** or by calling **866-868-0145**.



Stop contributing to your Health Savings Account (HSA) if you enroll in Medicare.

- You must stop contributing to your HSA at least six months before signing up for Medicare. You can't contribute to an HSA when you're enrolled in Medicare.
- If you have an HSA, you can continue to use your HSA funds tax-free for eligible expenses, even after you retire.
- View your balance by logging in to **optumbank.com** or calling **800-791-9361**.



Understand your Employee Stock Purchase Program (ESPP) account.

- If you are enrolled in the ESPP, your contributions will end on your last paycheck.
- Contributions made during the current offering period will be refunded within 30 days of your last day of employment.
- Access all of your ESPP shares in your Charles Schwab account on **schwab.com** within two weeks of your last day.
- For more information, please contact Charles Schwab at **800-654-2593** or email **espp@dollartree.com**.



Consider your Life Insurance.

You may be able to continue your life insurance coverage without answering new medical questions by porting or converting your policy.

- Porting means taking your existing coverage with you when you leave your current job.
- Converting means changing your group life insurance into an individual life insurance policy.

Call Securian at **866-293-6047** to learn more about your options and any deadlines that may apply.



Consider your Voluntary Critical Illness, Accident, and Hospital Insurance.

Once you retire, you can keep these benefits through direct billing with Unum at current Dollar Tree rates. Contact Unum at **800-635-5597** or visit unum.com for more information.



Consider your Identity Theft Protection.

- You have 90 days to continue your coverage through direct billing with Allstate at their standard rates. Contact Allstate at **800-789-2720** or visit myaip.com for help.