

CIVIL SERVICE STATE EMPLOYEE GUIDE TO RETIREMENT

BY THE STATE CONTROLLER'S OFFICE

09/17/2024

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Introduction

Purpose

This Civil Service Employee Guide to Retirement was written by the State Controller's Office to aid State of California employees who are preparing for retirement. This guide is to complement, and does not replace, information provided by CalHR, CalPERS and Savings Plus. Contact your Personnel Specialist to help you through this process. If you are unsure whom to contact, please use the [California Personnel Office Directory](#) for assistance.

Resources

This guide often references CalHR, CalPERS and Savings Plus. These three resources are important and necessary through the retirement process. Below is the general contact information for all three:

CalHR

- Website: [CalHR State Retirees \(ca.gov\)](#)
- Additional Website: [CalHR Preparing for Retirement \(ca.gov\)](#)

CalPERS

- Website: [California Public Employees' Retirement System - CalPERS](#)
- Phone: (888) 225-7377

Savings Plus

- Website: [Savings Plus \(savingsplusnow.com\)](#)
- Phone: (855) 616-4776

Civil Service Employee Guide to Retirement

STEP 1: File for Retirement

File your retirement with CalPERS, preferably through their online portal. **Log into [myCalPERS](#)**, go to the **Retirement** tab and select **Apply for Retirement**. CalPERS will allow you to file your application up to 120 days before your retirement date. Call CalPERS at (888) 225-7377 for more information.

Important Note: Section 9 on CalPERS Health Coverage

Section 9 in the CalPERS Retirement Application determines if you want to *decline* continuation of your CalPERS health coverage into retirement (shown below). If you want to keep your current CalPERS health coverage into retirement, do not select the check box (highlighted in red).

Section 9	CalPERS Health Coverage
	<p>If you are currently enrolled in your own right for CalPERS health benefits, you can continue your health enrollment into retirement with no break in coverage.</p>
	<p>If you do not want health coverage, you must cancel retiree health coverage by declining coverage below. You may be eligible to enroll in health coverage during the next Open Enrollment period.</p>
	<p><input type="checkbox"/> I decline continuation of my CalPERS health coverage into retirement.</p>

Review [Step 5: Enroll for Retirement Benefits](#) in this guide or contact your Personnel Specialist to learn more about your retirement health coverage options.

STEP 2: Inform Personnel Specialist of Retirement Date

You must initiate the retirement process with your Personnel Specialist as soon as possible. CalPERS does not inform your Personnel Specialist that you filed for retirement. Your Personnel Specialist processes many of your retirement forms, and they require advance notice.

How to Determine Separation Date from Retirement Date

Your separation date is different from your retirement date. Your separation date is usually one day before your retirement date. For example, if you retired on May 10, 2024, then your separation date would be May 9, 2024.

You need to know your separation date because many retirement forms have deadlines based on your separation date and not your retirement date. Ask your Personnel Specialist if you are unsure. Your Personnel Specialist also has deadlines based on your separation date.

STEP 3: Review Options for Unused Compensable Leave Credits

If you have an unused leave balance at the time of retirement, you have the following options:

1. Run-Out the Unused Leave Credits;
2. Lump Sum Cash Payment;
3. Lump Sum Contribution into a Savings Plus 401(k)/457(b) Account;
4. Combination of all above; and
5. If eligible, Defer Funds between Two-Tax Years.

Below is a detailed summary on each option.

Run-Out Unused Leave Credits

Depending on your Department's policy, you may use some, or all, of your unused leave credits by submitting timesheets up until your separation date. Speak with your Personnel Specialist to see if this option is available for you.

Lump Sum Cash Payment

You may cash out unused compensable leave credits and receive a lump sum cash payment. Your Personnel Specialist can help determine the value of your leave balances in dollar form.

Lump Sum Contribution into Savings Plus 401(k)/457(b) Account

You may contribute the dollar value of your leave balances into a Savings Plus 401(k)/457(b) account. Learn more at [Savings Plus Lump Sum Separation Pay Information](#) or contact Savings Plus at (855) 616-4776.

If interested in this option, review [STEP 4: Complete Lump Sum Separation Pay Contribution Election Form](#) in this guide to learn your submission deadline and how to correctly fill out the form.

Combination of Run-Out, Cash Payment and Savings Plus Contribution

You may also use a combination of all these options. You could run out a portion of unused leave time, cash out a specific dollar amount and contribute into a Savings Plus account.

If eligible, Defer Funds into Two-Tax Years

If your separation date is between November 1, and December 31, you also have the option to allocate funds for both the current tax year and the next tax year. You can defer into the next tax year: a lump sum cash payment, contributions into a Savings Plus 401(k)/457(b) account, or a combination of both. Your eligibility is based on your separation date and not retirement date. Refer to [How to Determine Separation Date from Retirement Date](#).

STEP 4: Complete the Lump Sum Separation Pay Contribution Election Form

If you choose to contribute your unused compensable leave into a Savings Plus 401(k)/457(b) account, you must complete the [Lump Sum Separation Pay Contribution Election Form](#).

Review the following form requirements to ensure proper processing. In addition, please review the [FAQs](#) on the [Savings Plus website](#) prior to completing the Election Form. Contact Savings Plus at (855) 616-4776 if you have any questions.

Your Signed Election Form is Irrevocable

- Once signed and submitted to your Personnel Office, the form and your elections cannot be changed, amended, or revoked.

Know your Submission Deadline, and Submit Timely

Submit a completed Election Form to your Personnel Office *at least* 30 days prior to separation from service. This allows time for processing. Save a copy for your records.

- **Your Submission Deadline:** Your deadline is based on your separation date and not retirement date. The State Controller's Office uses the signature date on your Election Form to determine if you submitted within your deadline.
- **California Labor Code sections [201\(b\)](#) and [202\(b\)](#):** In accordance with these labor codes, the Election Form cannot be accepted past five (5) workdays prior to your separation date. Workdays do not include holidays or weekends.
- **Late Submissions:** If you submit the Election Form after the five (5) workday threshold, the State Controller's Office will not process your Lump Sum Contribution request per the California Labor Codes section 201(b) and 202(b). You will receive a lump sum cash payment instead.
- **Remember, the Election Form is Irrevocable:** Make sure you know your submission deadline and that you submit your Election Form timely.

How to Determine Your Election Form Submission Deadline

Review the examples below to learn your submission deadline.

Example #1 – Retiring in September 2024:

If you retire on September 13, 2024, then your separation date would be September 12, 2024. The last day you can submit the Election Form to your Personnel Specialist is September 5, 2024.

If you submit after September 5th (such as Friday, September 6th), the State Controller's Office will not process your contribution request per California Labor Codes 201(b) and 202(b). You will instead be issued a lump sum cash payment.

The image below shows this example.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Sept 1	2	3	4	5	6	7
				Workday #5 Last Day to Submit Election Form	Workday #4	Weekend
8	9	10	11	12	13	14
Weekend	Workday #3	Workday #2	Workday #1	Separation Date	Retirement Date	

Example #2 – Retiring in November 2024 and around a holiday:

This example shows how holiday days are not counted as ‘Workdays’.

If you retire on December 6, 2024, the last day to submit the Election Form is November 26, 2024. You can submit before November 26th (for example, November 25th). But if you submit after November 26th (such as November 27th), the State Controller’s Office will not process your Savings Plus contribution request. You will receive a lump sum cash payment instead.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Nov 24	25	26	27	28	29	30
		Workday #5 Last Day to Submit Election Form	Workday #4	Holiday	Holiday	Weekend
Dec 1	2	3	4	5	6	7
Weekend	Workday #3	Workday #2	Workday #1	Separation Date	Retirement Date	

Due to this legal deadline, you should submit the Election Form paperwork 30 days prior to your separation date to give your Personnel Specialist time to review for any errors. If you do not submit before the five (5) day deadline, you will instead receive a lump sum cash payment.

Complete the Election Form Accurately

Follow the guidelines outlined below to ensure you complete the form accurately. If you have any additional questions, contact Savings Plus at (855) 616-4776.

Section 1: Participant Information (required)

Fill this section out completely and accurately. Provide a personal phone number and email, in case Savings Plus needs to contact you after separation. Write down your separation date and not retirement date. Remember, your Election Form submission deadline is based on your separation date.

Section 2: Election Request (required)

Select only one deferral option in Section 2 of the Election Form. You may choose to defer all (up to the allowable IRS limits) according to a default hierarchy, or you can select to defer only a portion and/or customize your deferral preferences.

SECTION 2: ELECTION REQUEST	<p>Select a box below to indicate how you would like your Lump-Sum Separation Pay processed. If no box is selected, your Lump-Sum Separation Pay contribution will automatically be processed using Option 1 below.</p> <p>If the projected amount exceeds standard contribution limits, consider applying for Traditional Catch-Up.</p>
	<p><input type="checkbox"/> Full Deferral Option: I would like to have 100% of my Lump-Sum Separation Pay processed according to the default hierarchy, in the following order: (1) Current year 457(b) pre-tax, (2) current year 401(k) pre-tax, and if applicable, (3) following year 457(b) pre-tax and (4) following year 401(k) pre-tax. If you check this box, please move to Section 4.</p> <p><input type="checkbox"/> Custom Deferral Option: I would like to contribute a partial amount, and/or customize my Lump-Sum Separation Pay contribution as shown in Section 3 below. Note: If Section 3 is left blank, 100% of your Lump Sum Separation Pay will be processed according to the default hierarchy listed above.</p>

- **First Box - Full Deferral Option:** By selecting this option, 100% of your Lump-Sum Separation Pay contributions will be processed according to the default hierarchy, in the following order: (1) Current year 457(b) pre-tax, (2) current year 401(k) pre-tax, and if applicable, (3) following year 457(b) pre-tax and (4) following year 401(k) pre-tax.

If you choose this option, Full Deferral Option, skip Section 3 and go to Section 4 to sign and date the form.

If your separation date is between November 1, and December 31, and you select this option, the State Controller's Office will transfer funds for both the current tax year and the next tax year. This allows for maximum contribution during the current tax year as well as the next tax year.

- **Second Box – Custom Deferral Option:** If you select the custom deferral option, you must also complete Section 3 - The Custom Deferral Table.

Section 3: Lump-Sum Separation Pay Allocation (optional)

Only complete Section 3 if you chose **Custom Deferral Option** in Section 2.

Write the amount you wish to contribute to your Savings Plus account from your Lump-Sum Separation Pay in the relevant boxes below. Only one form is needed if contributing across two tax years.

The order of priority is the order in which you would like the funds to be allocated to your plan.

Note: If you do not know the amount of your accumulated leave time, **write in the maximum dollar amount allowable for each plan year that applies to you.** If you are using Traditional Catch-Up, or age-based catch-up, include the allowable amount in the totals below.

Plan Year 1			Plan Year 2 <small>Complete this table only if retiring in November or December</small>		
	Amount	Priority		Amount	Priority
457(b) Pre-tax	\$5,000	1	457(b) Pre-tax		
457(b) Roth	\$5,000	3	457(b) Roth		
401(k) Pre-tax	\$5,000	2	401(k) Pre-tax		
401(k) Roth	\$5,000	4	401(k) Roth		

- **If Section 3 remains blank,** 100% of your Lump-Sum Separation Pay contributions will be processed according to the default hierarchy outlined in the [Full Deferral Option](#).
- **If utilizing Age-Based Catch-Up or Traditional Catch-Up,** include those allowable totals here.
- **If deferring into Two-Tax Years using the ‘Custom Deferral’ option,** complete both boxes in Section 3. Only one Election Form is needed.

Write the amount you wish to contribute to your Savings Plus account from your Lump-Sum Separation Pay in the relevant boxes below. Only one form is needed if contributing across two tax years.

The order of priority is the order in which you would like the funds to be allocated to your plan.

Note: If you do not know the amount of your accumulated leave time, **write in the maximum dollar amount allowable for each plan year that applies to you.** If you are using Traditional Catch-Up, or age-based catch-up, include the allowable amount in the totals below.

Plan Year 1			Plan Year 2 <small>Complete this table only if retiring in November or December</small>		
	Amount	Priority		Amount	Priority
457(b) Pre-tax	\$5,000	1	457(b) Pre-tax	\$5,000	1

- **For each amount, enter a priority number from 1 to 4:** Your contribution amount(s) will be processed according to the priority that you indicate (indicating

the priority will assist with processing your request in the case there is insufficient lump sum pay to cover all your choices).

- **Use dollar amounts in the ‘Amount’ section.** Using words in the ‘Amount’ section, such as “Max”, is unacceptable and will be rejected by the State Controller’s Office.

Section 4: Acknowledgement and Signature (required)

- **Sign and date the Election Form timely.** The signed date on the Election Form is used to determine if the form was submitted timely, according to the five (5) day threshold outline in California Labor Codes section 201(b) and 202(b).

If you do not submit the Election Form timely, the State Controller’s Office will not process your Lump Sum Contribution into a Savings Plus Account, and you will be issued a lump sum cash payment instead.

- **Remember, the Election Form is Irrevocable once submitted.** Consult with your Human Resource representative or Savings Plus for guidance prior to signing and submitting the document. If you need advice about your financial choices, contact a financial or tax professional.

Know your Age-Based Contribution Limits and Catch-Up options

The IRS sets annual limits for contributing to 457(b) and 401(k) accounts. You may be eligible to increase your contribution limits through the Age-Based Catch-Up and/or a 457(b) Traditional Catch-Up. For current information on contribution limits and these catch-up options, visit the Savings Plus website: [IRS Rules \(savingsplusnow.com\)](https://www.savingsplusnow.com).

Effective January 1, 2025, if you are between the ages of 60-63, your Age-Based Catch-Up contribution limit will be increased. This is part of the SECURE 2.0 Act, provision 109. To learn more, visit: [SECURE 2.0 Provision 109 \(savingsplusnow.com\)](https://www.savingsplusnow.com).

Submit the 457(b) Traditional Catch-Up Contribution Approval Letter, if eligible

If you are eligible for the 457(b) Traditional Catch-Up option, you **must** receive and submit an approval letter from Savings Plus. Apply for approval from Savings Plus at least 60 days before separation.

The State Controller’s Office will not process this option without the approval letter. To learn more, review the [Savings Plus 457\(b\) Traditional Catch-Up Information](#), or call Savings Plus Solution Center at (855) 616-4776.

STEP 5: Enroll for Retirement Benefits

Health Insurance

- To continue your current health coverage, go to [Step 1: File for Retirement](#) in this guide and review the Important Note about the CalPERS Retirement Election Application Form.
- To enroll or change your health coverage into retirement, complete the [Health Benefit Plan Enrollment form for Retirees and Survivors - HBD-30](#) and submit to your Personnel Specialist.
- If you are eligible for Medicare and want to continue CalPERS health coverage, there are specific rules that apply. Review [CalPERS Medicare Enrollment Guide](#) or call CalPERS at (888) 225-7377 for more information.

Dental Insurance

Review [CalHR Retiree Dental Benefits](#) or call CalPERS at (888) 225-7377 to learn more about your options.

- To continue dental coverage into retirement, complete the [Dental Plan Enrollment Authorization form - STD 692](#) and submit to your Personnel Specialist.
- You must stay in the plan you are currently enrolled in as an active employee, except for Delta Dental PPO Plus Premier Enhanced and Metlife Standard. The Delta Dental PPO Premier Enhanced and Metlife Standard plans are not available to retirees, and you will automatically be placed into the Delta Dental PPO Plus Premier Basic or MetLife Enhanced plan respectively. For prepaid plans, DeltaCare USE, MetLife, Premier Access and Western Dental coverage is only available in California.
- If you are adding a spouse or registered domestic partner to your retiree dental plan, you must provide their Social Security Number, and a copy of your marriage certificate or declaration of domestic partnership with your STD 692.
- If adding children (natural-born, adopted, placed for adoption, step, or registered domestic partner's children), you must provide a birth certificate, adoption certificate, or court order. If adding other children for whom the employee has assumed a parent- child relationship, an [Affidavit of Parent-Child Relationship - CalHR 025](#) must be submitted along with any other required documents.

Vision Insurance

Retirees have the option to enroll into VSP Basic or VSP Premier. Learn more on the [CalHR Retiree Vision Program](#) website. To enroll, complete the [Retiree Vision Plan Enrollment form - CalHR 695](#) and submit to your Personnel Specialist. The Retiree Vision Plan Enrollment form must be completed and returned to your personnel office

within 60 days of your retirement date. Your Personnel Specialist will submit the completed form to VSP for processing.

Premiums are deducted directly from the state retirement warrant. When you newly enrolled in the Retiree Vision Plan, you will automatically receive two or three months of direct bills from VSP while CalPERS is setting up the automatic deductions.

Group Legal Services Insurance Plan

Retiree Group Legal Services Insurance Plan is available through ARAG. Learn more at [CalHR Retiree Legal Insurance Plan](#) website. You may enroll directly online or submit the [Retiree Enrollment Form](#) to your Personnel Specialist within 60 days of your retirement date.

Life Insurance – Excluded Employees Only

Retirees have the option to continue basic life and supplemental life insurance into retirement. You must contact [MetLife](#) at (800) 252-8524 and enroll within 30-days of your retirement date.

STEP 6: Submit Final Timesheet(s)

You must submit approved timesheet(s) up until the day prior to your retirement date. Work with your Personnel Specialist on your department's timesheet process. The State Controller's Office recommends submission at least 15 days prior to your separation date.

- **Run-out Unused Leave Time:** At your department's discretion, you may receive approval to exhaust your unused leave credits instead of cashing or deferring into a Savings Plus Account. Upon approval, please work with your Personnel Specialist on how to complete your timesheets.
- **Non-Compensable Leave:** You should use non-compensable leave first (e.g., Professional Development Days) as these leave types will not be compensated after retirement. Refer to your [Bargaining Unit Memorandum of Understanding](#) as the leave types and durations vary.
- **Sick Leave:** Remaining Sick Leave converts to CalPERS Service Credit. Talk to your Personnel Specialist or contact CalPERS at (888) 225-7377 for more information.

STEP 7: Cancel Direct Deposit

It is strongly advised that you cancel your direct deposit before your retirement date. To ensure a smooth transition, contact your Personnel Specialist and request the cancellation of your direct deposit. Once cancelled, you will receive your last paycheck via your mailing address on file. Please ensure your mailing address is up to date with your Personnel Office prior to your separation date.

STEP 8: Review Tax Withholdings and W-2 Information

Tax Withholdings and Lump Sum Cash Payments

Leave credits that are paid out as lump sum cash payments will be subject to all applicable taxes.

Taxes May Aggregate with Future Payments

If you separate from state service and have lump sum cash payments that issue, you may have taxes aggregate with future payments that are received during those pay periods. For example, if you return to state service as a retired annuitant or receive backpay/pay adjustments, those payments may be subject to aggregated taxes for the pay period(s) in which the lump sum cash payments issued.

Claiming Exempt from Federal and State Taxes

If you claim exempt from federal and state taxes and will have lump sum cash payments issue beyond the January pay period of the following year, review the following options:

- **To continue your tax-exempt status**, submit an [Employee Action Request \(EAR\) Form – STD 686](#) before separating from state service. This will allow you to continue your tax-exempt status for payments that issue beyond the January pay period.
- **If an EAR is not submitted**, payments that issue after the January pay period will revert to a status of Single for federal and Single and 0 exemptions for state.

W-2 and Lump Sum Contribution into a Savings Plus 401(k)/457(b)

Per [IRS](#) rules, amounts deferred under a 401(k)/457(b) will be reported on your Form W-2 and will be included as wages subject to Social Security, Medicare, and federal unemployment taxes if applicable. Please see the [W-2 FAQ](#) for more information on what is reported on your Form W-2, Wage and Tax Statement.

STEP 9: Submit an EAR Form for Change of Address, if applicable

If your mailing address will change after retirement, you must submit an updated [Employee Action Request \(EAR\) Form – STD 686](#). This will ensure that you will receive future important documents (e.g., W-2's, etc.) through the mail.

Civil Service Employee Retirement Checklist

Action	Additional References
<input type="checkbox"/> <u>Step 1: File Retirement with CalPERS</u> (required)	CalPERS Phone Number: (888) 225-7377 CalPERS Retirement Checklist CalPERS Retirement Application
<input type="checkbox"/> <u>Step 2: Inform Personnel Specialist of Retirement Date</u> (required)	Contact your Personnel Specialist.
<input type="checkbox"/> <u>Step 3: Determine what to do with your Unused Compensable Leave Credits</u> (required)	Contact your Personnel Specialist.
<input type="checkbox"/> <u>Step 4: Submit Savings Plus Lump Sum Separation Paperwork to your Personnel Specialist</u> (optional) You must submit the form timely and accurately for processing. Submit 30 days prior to your retirement date to your Personnel Specialist. The Election Form is irrevocable once signed and submitted. Please review the Election Form instructions thoroughly and consult with your Human Resource representative or Savings Plus for assistance prior to signing and submitting the document. <u>Election Form Checklist:</u> <input checked="" type="checkbox"/> Verify Lump Sum Dollar Amount from Personnel Specialist <input checked="" type="checkbox"/> Receive and submit the 457(b)Traditional Catch-Up Approval Letter from Savings Plus (if applicable – this is optional) If you are approved for Traditional Catch-Up, you must include the Savings Plus approval	Savings Plus Phone Number: (855) 616-4776 Savings Plus Website: Catch up for lost time with your Lump Sum Separation Pay (savingsplusnow.com) Savings Plus FAQ: Lump Sum FAQ (savingsplusnow.com) Savings Plus Election Form: Lump Sum Separation Pay Contribution Election Form (nationwidefinancial.com) Catch-Up Options: Catch-up Contributions (savingsplusnow.com) Effective January 1, 2025: SECURE 2.0 Provision 109 (savingsplusnow.com)

Action	Additional References
<p>letter with the Election Form when submitting to your Personnel Specialist. If you select Custom Deferral Option on the form, the catch-up amount must be included in the 457(b) total.</p> <ul style="list-style-type: none"> ✓ Complete the Election Form accurately. Review Savings Plus FAQ page and Election Form prior to submission. Elect 'Defer All' or 'Custom Deferral'. If you select custom deferral, you must complete the table in Section 3 with your dollar amounts and number the priority order (1-4) to allocate the funds. ✓ Submit paperwork to Personnel Specialist <u>30</u> days prior to your retirement date These must be completed and submitted no later than five (5) workdays prior to your separation according to California Labor Code sections 201(b) and 202(b). 	
<ul style="list-style-type: none"> <input type="checkbox"/> Step 5: Enroll in Retirement Benefits (optional) <ul style="list-style-type: none"> ✓ Enroll in Health Insurance (optional) CalPERS Health Benefits Enrollment Form for Retirees and Survivors CalPERS at (888) 225-7377 ✓ Enroll in Retiree Vision Plan (optional) VSP Retiree Vision Enrollment Form VSP: (800) 400-4569 ✓ Enroll in Retiree Dental Plan (optional) Dental Plan Enrollment Form ✓ Enroll in Retiree Group Legal Services Insurance (optional) Legal Services Information 	No additional references.

Action	Additional References
<p>✓ Enroll in Retiree Life Insurance – available only for Excluded Employees (optional) MetLife MetLife: (800) 252-8524</p>	
<p><input type="checkbox"/> <u>Step 6: Submit Final Timesheet(s)</u> (required)</p>	<p>Contact your Personnel Specialist.</p>
<p><input type="checkbox"/> <u>Step 7: Cancel Direct Deposit</u> (recommended)</p>	<p>Contact your Personnel Specialist.</p>
<p><input type="checkbox"/> <u>Step 8: Review Tax Withholdings and W-2 Information</u> (recommended)</p> <p>✓ Submit EAR Form prior to separation of state service, if claiming exempt from federal and state taxes</p> <p>Applicable for Lump Sum cash payments.</p>	<p>State Controller’s Office: W-2 FAQ</p> <p>Employee Action Request (EAR) Form</p>
<p><input type="checkbox"/> <u>Step 9: Submit EAR Form for Mailing Address Changes</u> (optional)</p>	<p>Employee Action Request (EAR) Form</p>