



Paving the Road to Retirement & Beyond

Scott Vanhorne, Government Affairs Manager



San Bernardino County Employees'
Retirement Association

The transition to retirement can be a bumpy road. But it doesn't have to be. SBCERA and the Retired Employees of San Bernardino County (RESBC) can help pave the way.

Retiree Working Group

SBCERA and RESBC representatives discussed how to support members in their transition to retirement and afterward.

SBCERA Board of Trustees

Retired Member Dawn Stafford

Alternate Retired Member Harry Hatch

RESBC

President Dena Smith

Board Member Cheryl Napier

Retiree Tom Potter

SBCERA

Chief Executive Officer, Debby Cherney

Director of Communications, Olivia Applegate

Government Affairs Manager, Scott Vanhorne

2024 Member Survey

64% of retired members said talking to a retired member before they retired would have helped them transition to retirement better.

What difficulties did you experience when transitioning to retirement?

“Just psychologically harder than I expected.”

“When I stopped working, I found it difficult to adjust to the extreme change of pace. As one friend stated, ‘It's like going from 100 miles per hour to zero miles an hour!’”

“My job wasn't everything, but it was a huge part of my life. I struggled to find myself again, and I hated that I lost my career.”

“I felt lost for a time until I got involved with other things.”

Current Post-Retirement Support

SBCERA

- *Life After Retirement* e-newsletter
- Member Services, SBCERA Website, & mySBCERA
- Postcards with updates and information
- Facilitate mailing of San Bernardino County and RESBC health insurance open enrollment information

RESBC

- Discount health, pet, life, travel insurance
- *Prime Time* newsletter
- Regular social events for members
- Medicare enrollment assistance (available to all Retired Members)

Post-Retirement Blues

Safety Members experience a difficult retirement transition more often than General Members.

- They often experience more physical, mental health injuries than other workers during their careers.
- They typically develop tighter bonds with their work colleagues.
- They experience a significant amount of “loss of purpose” after retirement.
- First responders who retire early because of injuries or traumatic experiences have a more difficult retirement transition than first responders who are not forced to retire earlier than they planned.

Retirement Guide Pilot Program

Experienced retirees have much to share with those planning for retirement and those just starting out.

- Recruit up to 10 retirees with at least three years of retirement experience.
- Invite up to 10 members planning to retire soon or recently retired to participate.
 - ❖ Review applications, interview selected applicants, and select participants.
- Pair experienced retirees with new retirees and those planning to retire soon.
 - ❖ Connect retirees who worked in same department/organization, if possible, when requested.
- Survey participants after six months to gauge effectiveness.
- Continue and expand program if feedback and outcomes are positive.

Program Guidelines

1. Participant liability waiver
2. Allow participants to review their selected match before finalizing.
3. Provide participants with list of “ice-breaker” questions e.g.,
 - Retirement Guide:** What do you plan to do with your free time in retirement?
 - Retiree:** How did you adjust to getting paid once a month?
 - Retirement Guide:** What are you looking forward to most about retirement?
 - Retiree:** Did your retirement affect your family life?
4. Participants will be advised to:
 - meet in a public space
 - avoid controversial topics
 - refer benefit-specific questions to SBCERA

Additional Support for Retired Members

Partner with RESBC to host educational workshops tailored for retirees in new multipurpose room:

- Medicare Enrollment
- Closing the Medicare Gap
- Financial Planning
- Fraud Avoidance
- Healthy Eating
- Long-Term Care Options
- Home Safety
- Volunteer Opportunities

Retiree Resource Library on SBCERA Website:

- Provide links to verified resources such as Medicare, Social Security, RESBC, Department of Aging and Adult Services (State and County), Council on Aging, etc. and information about SBCERA and RESBC's support initiatives for retirees (i.e., retirement guides and workshops).

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