



2026 NKCS Retiree Benefits

Congratulations on your retirement!

When you retire, you will have the option to sign up for medical, dental, and vision insurance through the district's retiree administrator, P&A Group. Vendors, plan design, and coverage will remain the same as the district. The only difference is that NKCS no longer pays the employer portion, so that amount becomes part of the retiree's monthly premium amount.

After submitting your retirement to HR, that starts the process with payroll, PEERS/PSRS, and P&A Group. You will receive a packet in the mail from P&A Group within 15 days of your official retirement date with benefit options, pricing, and instructions on how to sign up. You will make your enrollment selection and mail it back to them. P&A Group will set up your billing information, help with account access, and get you enrolled in coverage.

P&A Group

- <https://padmin.com>
- (716) 852-2611
- gibilling@padmin.com

Reminders:

- You have 1 year from your retirement date to sign up for health, dental, and vision benefits with P&A Group
- COBRA is not for retirees. It is used with resignation, and you must sign up within 60 days of your resignation date. COBRA coverage lasts up to 18 months
- Medicare eligibility begins at age 65

*To view your current coverage before you retire, follow the instructions linked [here](#) or see document titled 'What are my current benefits?'

Retiree Open Enrollment

Each year, open enrollment for NKCS retirees is held the month following open enrollment for active NKCS employees. NKCS enrollment is in March, so retiree will be in April, and you will receive enrollment information in the mail from P&A Group at that time. You can view retiree pricing and information on our website www.nkcschoolsbenefits.com under Retirees.

Medicare

Medicare enrollment is not handled through the district. For additional assistance and guidance, Medicare Done Professionally can help with any specific questions you may have or routes you may want to explore. Their trained team will walk you through your options and help you make an informed decision regarding coverage that is best for you.

Contact Sam George and team at Medicare Done Professionally at (913) 404-8990 at no cost you.

2026 Medicare & You Handbook

Go to: <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>

PEERS/PSRS

All NKCS D employees are **automatically** enrolled in the Public School and Education Employee Retirement Systems of Missouri (PEERS/PSRS) upon hire. When you retire, you will receive a packet in the mail from PEERS/PSRS with your account information.

To access your PEERS/PSRS information now, go to:

<https://wms.psrs-peers.org/Security>

- Select **register now**

Once a username and login have been created, you will be able to access your PEERS/PSRS information and contributions under the "Membership" box.

Reminders

- Once you have earned five years of service with PEERS/PSRS, you are vested and can receive lifetime retirement benefits when eligible
- NKCS D **matches** your contributions to your PEERS/PSRS fund

All Other Benefits

You will only sign up for Health, Dental, and Vision through P&A Group for retirement. Any other listed voluntary benefits may have the opportunity to convert. Please reach out to the appropriate vendor directly for more information on this process. See document titled Retiree COBRA Contact List.