

Planning on Moving?



You found a great new place to live, told all your friends and the post office is forwarding your mail. But is that everyone who needs to know? Maybe not!

Tax Implications

If you're not living in Arizona, you don't want to keep paying Arizona state taxes. Just because you changed your mailing address doesn't mean the tax withholding stops – you must stop that on your own in either eCHRIS or by completing a new tax withholding form and sending it to Retirement. Also, the COPERS cannot withhold taxes for other states, so you'll need to contact the state tax authority in your new state to see if your pension is taxable there.

Health Insurance

Do you have health or dental insurance through the City of Phoenix? If you move out of state, you may need to change your coverage, so you're not surprised by a bill for something that is only covered if you're traveling outside your normal network of coverage.

Expat Life

Decided to move out of the country? Make sure you notify COPERS as we must have your resident address on file. Also, COPERS cannot make direct deposits to foreign banks – pension benefits must be deposited to a U.S. bank or financial institution.

As for taxes, if you're a U.S. citizen living outside the United States, your worldwide income is subject to U.S. income tax, regardless of where you live. However, you may qualify for certain foreign earned income exclusions and/or foreign income tax credits. For more information, visit [IRS.gov](https://www.irs.gov) and search "international taxpayer."

If you decide to move back to the U.S. permanently, please notify the COPERS upon your return.

Keep COPERS in the Know!

Sure, your pension keeps coming every month, but what if we need to send you something by mail or reach you by phone? Did you change your email lately? It's important to keep all your contact information up-to-date with COPERS so we can keep you informed of changes, or in case we need to reach you. We may also need to use it to verify your identity if you contact us in the future.

Log into your eCHRIS account at <https://hcmprod.phoenix.gov> to verify all your contact information is up to date. You can make updates in your account, in real time. You can also update this information by completing and submitting paper forms. Visit the COPERS forms webpage at <https://www.phoenix.gov/copers/forms>.