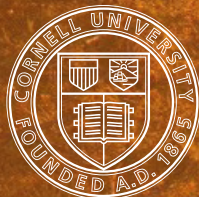


CONTRACT COLLEGE Retirement & Beyond

Benefits and programs available to contract college faculty and staff retirees
Effective January 1, 2017

INSIDE:

- What to consider before you retire
- Health insurance and Medicare
- Your retirement savings plans
- Programs and discounts for Cornell retirees



Cornell University
Division of Human Resources
Benefit Services

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Introduction

Cornell offers a wide variety of benefits and programs for contract college faculty and staff during your employment at the university. While some of these benefits end upon retirement, others will continue throughout your retirement years.

The information in this brochure has been prepared to assist you in your planning for retirement. It describes the benefits that are available to you when you retire and answers some of the questions you may have about your future relationship with Cornell.

There is no mandatory age for retirement for Cornell faculty or staff. To receive certain benefits, though, you must be at least age 55 and have ten years of credited service at the university. An employee who retires under any New York State early retirement incentive program adopted by Cornell will be considered a Cornell retiree.

Before You Retire

NOTIFY YOUR DEPARTMENT

New York State requires that you notify your department in writing at least 21 days in advance of your anticipated retirement date. You also need to contact Benefit Services at least 45 days ahead of your retirement date. It's not easy to replace long-term employees! Notifying your department well in advance of your anticipated retirement date will allow for adequate succession planning. When you retire, your department will process your retirement status, including accrued vacation days and sick leave. It is important that you confirm this information with your department.

CONFIRM YOUR UNUSED VACATION AND SICK DAYS

Staff will be reimbursed for unused vacation days, up to 30 days. Sick leave will be turned into a credit against future premiums for your contract college retiree health care plan.

DOUBLE-CHECK YOUR BENEFICIARIES

Keep your beneficiary listings for your life and personal accident insurance and retirement plan accounts up-to-date. This information is highly confidential. Only you can check to see who is listed as your beneficiary, and only you can change your designations. Contact CIGNA Group Insurance at (800) 231-1193 to check your life insurance and personal accident insurance beneficiaries. Contact the investment vendors to check your retirement plan beneficiaries: TIAA (800) 842-2776; Fidelity (800) 343-0860; VOYA (800) 584-6001; VALIC (800) 448-2542; MetLife (800) 560-5001.

Benefit Plans and Policies after Retirement

HEALTH

Health Insurance Eligibility

Contract college employees must satisfy three eligibility requirements in order to continue health insurance benefits as a retiree.

1. You must have had at least ten years of state service, or ten years combined service with the state and one or more Participating Agencies. The Participating Agency must have been a part of NYSHIP (New York State Health Insurance Program) at the time of your employment. Cornell University is a participating Agency.
2. You must be qualified for retirement as a member of a retirement system administered by New York State. If you are not a member of a retirement system administered by New York State, you must satisfy one of the following conditions: you must meet the Employee Retirement Systems tier age requirement in effect at the time you last entered state service or you must be qualified to receive Social Security disability payments.
3. You must be enrolled in NYSHIP either as an enrollee or a dependent at the time of your retirement.

Your health insurance continues in the same plan as an active faculty or staff member. This is converted to a monthly figure and is further reduced by unused sick leave credit.

Contract college employees who have not met the 10 years of service requirement to be eligible for NYSHIP as a contract college retiree may be eligible for the Endowed health plan in retirement. In order to be eligible for the Endowed health insurance plan as a Cornell retiree, you must have worked in a benefits eligible position at the University for at least 10 years and be age 55

or older. In other words, any combination of benefits eligible service in an endowed unit, a contract college unit or a unit of the Weill Cornell Medical College may fulfill the 10-year service requirement in the Endowed health plan. You may be required to show proof of a denial of eligibility.

Sick Leave Conversion Program

Contract college faculty and staff receive credit for unused sick leave when they retire. A maximum of 200 days can be used. This program allows eligible contract college retirees to convert unused sick leave into a dollar credit. Your Human Resource Representative is responsible for processing your retirement transaction in Workday. The HR Representative must either enter a comment on the Termination with reason of retirement or report via Remedy to Benefits Administration indicating your accrued sick leave balance (in hours). They must include any Sick Leave Overflow, the hourly rate of pay, and any shift, or geographical differential or inconvenience pay needed to process a retirement transaction in Workday. If you have questions about the information and how it is reported, please contact your HR Representative.

Estimate of Sick Leave Credit

1. Determine hours worked in a day:
Divide the number of hours in a workweek by 5.
2. Determine HRP (Hourly Rate of Pay):
Divide your annual salary at the time of retirement (base annual salary plus additional constant salary factors such as location-pay, shift or geographical differential, or inconvenience pay) by one of the following: 2088 for jobs that are 8 hours a day; 2035.8 for jobs that are 7.8 hours a day; 1957 for jobs that are 7 1/2 hours a day; 1827 for jobs that are 7 hours a day; and 1044 for jobs that are 4 hours a day.

- Determine the total dollar value of your sick leave: Multiply your hourly rate of pay by the number of sick leave hours you have accumulated up to a maximum of 1600 hours (200 days @ 8 hours per day).
- Determine your monthly credit: Divide the total dollar value of your sick leave by your life expectancy from the following table:

Age in Retirement	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
Life Expectancy (in months)	389	378	368	357	347	337	327	317	307	297	288	278	269	259	250	241

Age in Retirement	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
Life Expectancy (in months)	232	223	214	205	197	188	180	171	163	155	147	140	133	126	119

Hypothetical Example:

Faculty member retires at age 65. Salary at the time of retirement is \$60,000.

- Hours worked in a day: $40/5 = 8$
- Determine Hourly Rate of Pay:
 $\$60,000/2088 = \28.73
- Determine total dollar value of sick leave: $\$28.73 \times 1320 \text{ hours} = \$37,923.60$
- Determine your monthly credit:
 $\$37,923.60/241 = \157.36
- Monthly credit amount will be deducted from the amount that you owe for health insurance, if any.

Approximately three months after your retirement date, the New York State Department of Civil Service will send you a letter verifying the amount of the credit. It will also confirm the amount of health insurance owed, if any.

Dual Annuitant Sick Leave

The Dual Annuitant Sick Leave Credit allows you to specify that you want your dependent survivors to be able to use your monthly sick leave credit toward their NYSHIP premium if you die. If you want this option, you must choose it before your last day on the payroll by completing the Dual Annuitant Form and submitting it to Benefit Services.

If you choose the Dual Annuitant Sick Leave Credit, you will use 70% of your sick leave credit towards your premium for as long as you live. Your eligible dependents who outlive you may continue to use 70% of the monthly credit for their NYSHIP premium. Please refer to the previous example. If the Dual Annuitant Credit was selected prior to retirement, the amount of the sick leave credit would be \$110.15 (70% of \$157.36).

If you do not indicate a choice before your retirement, all of your sick leave credit (up to a maximum of 200 days) will be applied to your premium automatically. No sick leave credit will be applied to your dependent survivors' coverage. (The credit cannot be applied toward a COBRA premium or conversion contract.) Once a choice has been made, it cannot be changed.

Retiring Under Age 65

If you are under age 65 when you retire, your health insurance continues in the same

plan, either with the Empire Plan or with an HMO that services the area in which you live. If your covered dependent spouse/ domestic partner/child is age 65 or turns 65 after your retirement, he/she should contact Social Security Administration to enroll in Medicare Parts A and B.

As Medicare eligible dependents, they will also be automatically enrolled in the Empire Plan Medicare RX provided they are enrolled in Medicare Parts A and B. They will receive their own personal Empire Plan Medicare RX ID card with a unique identification number to be used only when purchasing prescription drugs.

Non-Medicare primary dependents will continue to use the Empire Plan benefit card for prescription drug benefits, as well as medical/surgical, hospital, and mental health and substance abuse. For more information concerning the Empire Medicare RX plan, call the Empire Plan, 1-877-7NYSHIP (1-877-769-7447), and listen to the prompts for Empire Plan Medicare RX.

Retiring at Age 65

If you or your covered dependent spouse/ domestic partner/child is age 65 or over at the time of your retirement, or turns age 65 after your retirement, be sure to contact the Social Security Administration three months prior to let them know that you are retiring. They will assist you and/or your dependent spouse/domestic partner/ child in enrolling in Medicare Parts A and B. Medicare Part A is at no cost, but Medicare Part B does require a premium, and higher income beneficiaries will pay more.

It is important that you enroll in Medicare Parts A and B three months prior to eligibility to insure that you continue to receive complete health insurance under NYSHIP. Medicare will become your primary insurer and NYSHIP your secondary insurer. Medical claims are filed first with Medicare and then with NYSHIP.

The Empire Plan will automatically enroll Medicare primary enrollees and Medicare primary dependents in the Empire Plan Medicare RX provided they are enrolled in Medicare Parts A and B. The Empire Plan Medicare RX (PDP) for Medicare primary enrollees and Medicare primary dependents combines Medicare Part D prescription drug benefits with supplemental prescription drug coverage. They will receive their own personal Empire Plan Medicare RX ID card with a unique identification number to be used only when purchasing prescription drugs. You will continue to use the blue Empire Plan benefit card for medical/ surgical, hospital, and mental health and substance abuse services. If you are covering Non-Medicare primary enrollees and dependents, they will continue to be covered for prescription drugs under The Empire Plan Prescription Drug Program. Non-Medicare primary dependents will continue to use the blue Empire Plan benefit card for prescription drug benefits, as well as medical/ surgical, hospital, and mental health and substance abuse. For more information concerning the Empire Medicare RX plan, call the Empire Plan, 1-877-7-NYSHIP (1-877-769-7447), and listen to the prompts for Empire Plan Medicare RX.

If you are retired and you or your covered dependent will turn age 65 soon, you should contact the Social Security Administration to register for Medicare. You can reach the Social Security office by calling (800) 772-1213, or use their local number in the Ithaca area, (866) 706-8289.

Retirees eligible to continue health insurance in retirement also receive a great financial benefit to offset the cost of Medicare Part B. The state will reimburse you an amount equal to the usual cost of Medicare Part B coverage when Medicare becomes your primary coverage unless you are receiving reimbursement from another source. If you have family coverage, you will also be re-

imbursed for your Medicare-eligible dependents. If you or your eligible dependents do not apply for Medicare when eligible, your benefits in the Empire Plan or your HMO will be drastically reduced.

The New York State Department of Civil Service automatically reimburses you the Medicare Part B premium at age 65. However, if you become eligible for primary Medicare coverage before your 65th birthday, or your enrolled dependent becomes eligible for primary Medicare coverage before his/ her 65th birthday due to disability, you must notify the New York State Department of Civil Service Employee Benefits Division in writing. Be sure to include a copy of the Medicare identification card along with your name and identification number on the photocopy.

Retiring After Age 65

If you are age 65 or over and retire, you need to contact the Social Security Administration Office three months prior to your retirement date to inform them that you are retiring, as Medicare will become your primary payer for health insurance. If your covered dependent spouse/ domestic partner/child is age 65 or turns 65 after your retirement, then he/she should contact the Social Security Administration and enroll in Medicare Parts A and B.

The Empire Plan automatically enrolls Medicare-primary enrollees and Medicare primary dependents in Empire Plan Medicare RX provided they are enrolled in Medicare Parts A and B. The Empire Plan RX (PDP) for Medicare primary enrollees and Medicare primary dependents combines Medicare Part D prescription drug benefits with supplemental prescription drug coverage. You will receive your own personal Empire Plan Medicare RX ID card with a unique identification number to be used only when purchasing prescription drugs. You will continue to use the

blue Empire Plan benefit card for medical/ surgical, hospital, and mental health and substance abuse services. If you are covering Non-Medicare primary enrollees and dependents, they will continue to be covered for prescription drugs under The Empire Plan Prescription Drug Program. Non-Medicare primary dependents will continue to use the blue Empire Plan benefit card for prescription drug benefits, as well as medical/ surgical, hospital, and mental health and substance abuse. For more information concerning the Empire Medicare RX plan, call the Empire Plan, 1-877-7-NYSHIP (1-877-769-7447), and listen to the prompts for Empire Plan Medicare RX.

If you and/or your covered spouse/domestic partner are eligible for Medicare coverage due to age, the state will automatically reimburse you the usual cost of Medicare Part B coverage after you retire. Higher income beneficiaries will be reimbursed the usual cost of the Part B premium

The Empire Plan Medicare RX for Medicare and Medicare Part D Coverage

The prescription drug coverage for Medicare primary enrollees and dependents under The Empire Plan includes a Medicare Part D prescription drug program that has been expanded to provide a benefit level that is generally as good as, or better than, the benefits provided under The Empire Plan Flexible Formulary. The combination of these benefits is called *Empire Plan Medicare RX*.

You must enroll in Medicare Parts A and B when you become eligible due to retirement at age 65 or older or disability. Then you (and your Medicare eligible dependents) should be automatically enrolled in the Empire Plan Medicare RX.

In the past, NYSHIP materials have indicated retirees should not enroll in a Medicare Part D Plan. NYSHIP clarifies

you should not enroll in a Medicare Part D plan *outside* of NYSHIP. NYSHIP Medicare Advantage HMOs have included Medicare Part D coverage for many years, and now the Empire Plan includes Part D coverage as of January 1, 2013.

The Empire Plan Medicare RX is not a standard Medicare Part D Plan. United-Healthcare has worked with the state to customize this plan so you do not have a coverage gap (“donut hole”) but you continue to pay your usual payments.

Note: The Department of Civil Service advises that according to Medicare rules, you can be enrolled in only one Medicare Part D plan at a time. If you are currently in another Medicare Part D plan or a Medicare Advantage Plan which includes prescription drug coverage, your enrollment in *Empire Plan Medicare RX* will automatically end your other enrollment.

If you do not wish to remain in the Empire Plan (includes the Empire Plan Medicare RX), you will be able to change to a NYSHIP HMO. For more information regarding your health plan choices as a retiree and to carefully consider your options, please contact the Department of Civil Service at 800-833-4344.

Individuals with limited incomes may qualify for Medicare’s “Low Income Subsidy” or “Extra Help” program to help pay for their prescription drug costs. For more information contact:

- The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447), press “4” and then “1” when prompted for Empire Plan Medicare RX
- Your local Social Security office
- Your state Medicare office; or, call 1-800-MEDICARE (1-800-633-4227)

For more information concerning the Empire Medicare RX plan, call the Empire Plan, 1-877-7-NYSHIP (1-877-769-7447) and listen to the prompts for Empire Plan Medicare RX.

All Retirees, Regardless of Age

If you receive your retirement benefit from the New York State Employees’ Retirement System (NYSERS), your remaining premium, if any, will be deducted from your retirement check, once New York State completes the final calculation of your retirement benefit. Until then, you will be billed monthly by the New York State Department of Civil Service for any premium due. If you are receiving your retirement benefit from the Optional Retirement Plan through TIAA-CREF, or you are receiving your retirement benefit from the Federal Retirement System, you will be billed on a monthly basis from the New York State Department of Civil Service Employee Benefits Division for any premium due.

As a retiree, you are able to make changes to your health insurance option at any time, but only one change is allowed in a 12-month period. You can make these and other health insurance changes by contacting the New York State Department of Civil Service Employee Benefits Division. A waiting period may apply to certain changes. To make any changes regarding your health insurance coverage, call the New York - 8 - State Department of Civil Service Employee Benefits Division at (800) 833-4344.

If you are receiving a retirement check from NYSERS, the Medicare Part B premium refund will be added to this check and will be reflected as a Medicare credit on your retirement check stub.

If you are making direct payments to the Employee Benefits Division, the reimbursement for the Medicare Part B premium for you and your dependents enrolled in Medicare will be applied to reduce your

monthly premium payments. Any excess will be refunded to you on a quarterly basis.

Dental Insurance

Retiring Under Age 65

Preferred Dental Insurance with Emblem Health (formerly GHI) terminates 28 days past the last day of the biweekly pay period in which you retire. You will receive a COBRA (Consolidated Omnibus Budget Reconciliation Act) continuation of coverage notice from the New York State Department of Civil Service Employee Benefits Division. Under COBRA you may continue the same dental coverage you had as an active employee on a month-to-month basis for up to 36 months. You will remit your payments for the coverage directly to the New York State Department of Civil Service Employee Benefits Division. If you are under 65 and continue dental insurance through COBRA, and you turn 65 before the 36-month continuation period is completed, your COBRA coverage will terminate when your Medicare benefits start. Once you are eligible for Medicare, you will only be able to continue dental benefits through the Emblem Health Retiree Dental Plan.

You will also receive a conversion notice from Emblem Health offering dental coverage with the Emblem Health Retiree Dental Plan. Be sure to review this information carefully as the level of benefits through this plan is not the same as the benefits through the Emblem Health Preferred Dental Plan. If you wish to enroll in the Emblem Health Retiree Dental Plan, you will need to complete the application and remit payments directly to Emblem Health.

If you elect to continue coverage under COBRA, and do so for the full 36-month period, you will again receive a Emblem Health Retiree Dental Plan application at the end of the 36-month period.

Retiring Over Age 65

If at the time of retirement, you are over the age of 65, you will be eligible to continue your dental insurance through COBRA for the full 36-month period.

Flexible Spending Accounts

If you retire and there is a balance left in your medical Flexible Spending Account, you can continue to receive reimbursement of medical expenses incurred prior to your date of termination. Federal regulations permit you to continue to receive reimbursement of medical expenses incurred after your date of termination only if you continue to participate in Flexible Spending Accounts by making after-tax contributions during the remainder of the same calendar year of your retirement. You can continue your coverage by enrolling in COBRA administered by Payflex. Payflex will send you COBRA materials.

You can continue to remit dependent care expenses incurred during the plan year against any unused balance until the funds in your account are exhausted or the plan year ends, whichever comes first.

All claims must be received by the administrator within the time frame for claims submission for that year, which is April 30 following the calendar year of participation. Contact Benefit Services at (607) 255-3936 for additional information.

RETIREMENT PLANS

New York State Employees' Retirement System (NYSERS)

You are eligible for a service retirement benefit from your NYSERS plan if you have reached age 55 and have five or more years of credited member service as a Tier 1, 2, 3, or 4 member, or if you have ten or more

years of credited member service as a Tier 5 or Tier 6 member, and your contract college employment has terminated or you have retired. Other policies may be in effect for state-sponsored early retirement incentives. If you begin distributions from NYSERS and return to a contract college or state position, there are limits to the amount you can earn. If you exceed the limits without approval, your retirement distributions will be affected.

Requesting Benefit Distributions

You can obtain an Application for Service Retirement Form (RS 6037) from Benefit Services at Cornell University at 395 Pine Tree Road, the Retirement System's office in Albany, from one of NYSERS' information representatives at sites throughout New York State, or at their website: www.osc.state.ny.us/retire. Applications MUST be on file with the Comptroller at least 15 days, but not more than 90 days, before the date on which your retirement will occur. Any document mailed to the Retirement System by "Certified Mail-Return Receipt Requested" and received by the Retirement System will be deemed filed on the date of mailing. You cannot be paid the day you retire. Your last day on payroll must be the day before your retirement date.

Benefit Formula

NYSERS benefits are based upon your Final Average Salary (FAS) and Years of Service (YOS). *Final Average Salary for Tiers 1-5:* Best (highest) consecutive 36 months of salary averaged together. *Final Average Salary for Tier 6:* Best (highest) consecutive 60 months of salary averaged together. *Years of Service:* Full time equivalent years as a member of NYSERS.

Benefit Formula with less than 20 years of service for all Tiers:

$1.66\% * \text{Final Average Salary} * \text{Years of Service} = \text{Pension paid at retirement (less any age reductions)}$

Benefit Formula with 20 or more years of service for Tiers 1 and 2:

$2\% * \text{Final Average Salary} * \text{Years of Service} = \text{Pension paid at retirement (less any age reductions)}$

For Tiers 1 and 2 only: Benefit cannot exceed 75% of FAS (once your years of service reach 37 ½ years). *Benefit Enhancement (Article 19)* provides one month of additional service credit for each year of credited service, up to a maximum of 24 months for those eligible. This is a permanent benefit addition. Age reductions still apply. Years of Service Cap is lifted to 79%. Full benefits are available at age 55 for Tier I members with 20 years of credited service.

Benefit Formula with 20 or more years of service for Tiers 3, 4, and 5:

$2\% * \text{Final Average Salary} * \text{Years of Service up to 30 years, plus}$

$1.5\% * \text{Final Average Salary} * \text{Years of Service greater than 30 years} =$

$\text{Pension paid at retirement (less any age reductions)}$

For Tiers 2, 3, 4, and 5 only: Full benefits are available at age 62, with 20 years of credited service and reduced benefits are available for ages prior to 62, but at least age 55. Full benefits are available at age 63 for Tier 6. For Tiers 2, 3, and 4, retirees with less than 30 years of service will have their benefits reduced by 6% for each of the first 2 years prior to age 62, then reduced 3% for each year prior to age 60. Tier 5 and 6 members will have their benefits reduced by schedules that have increased reductions based on early retirement age. This reduction is prorated for partial years of service.

Payment Options

At retirement, you must decide how you want your retirement allowance paid. All of the options provide you with a monthly

benefit payable for your lifetime. Many payment options are available to you. You should study these options thoroughly before finalizing your retirement plans. You will - 10 - receive a list of options after you request an estimate from NYSERS or after you submit the retirement application to the Comptroller. A list of these options is also available from Benefit Services. These payment options include:

- Single Life Allowance
- Joint Allowance
- Periods Certain
- Pop Up Allowance
- Alternative Options

It will take several months before a final calculation of your benefit amount can be completed. You will receive a partial amount of your estimated benefit until the final calculation is complete and it will take two or three months before you will receive the partial check. Once the final calculation is completed, you will receive an arrears payment.

You can have your monthly benefit directly deposited into your account. It may take several months after the final calculation is completed before direct deposit is implemented.

Remember that payment options are varied and may need to be discussed with a professional who understands the complexities of income tax law. Distributions from NYSERS will be subject to Federal Income Tax. Distributions will NOT be subject to New York State Income Tax as long as you remain a New York State resident.

You should be aware that you may forfeit certain benefits to which you would otherwise be entitled based on the passage of time between the date you leave Cornell

Contract College payroll and the date you retire from NYSERS, meaning, the retirement date you choose and specify on the Application for Service Retirement that you must submit to NYSERS. For example, if more than one year passes, your beneficiary will not be entitled to receive the Ordinary Death Benefit. Cornell does not administer NYSERS, establish these eligibility rules, or decide whether you are eligible for benefits, and cannot provide you with advice about how the rules will apply to your particular situation. Cornell *strongly* encourages you to contact NYSERS when making decisions regarding your retirement to ensure that you protect your eligibility for benefits. You can contact NYSERS through their website, www.osc.state.ny.us/retire, or call them at 1-866-805-0990.

Optional Retirement Program (ORP)

Under the SUNY ORP Program, you may take cash withdrawals if you are terminated from statutory service or are receiving benefits under the Cornell Long Term Disability program. Other policies may be in effect for state-sponsored early retirement incentives. If you begin distributions from ORP and return to a contract college position, there are limits to the amount you can earn. If you exceed the limits without approval, your retirement distributions will be affected.

You should contact your investment vendor to obtain and submit the proper Retirement Distribution forms.

- Fidelity (800) 343-0860
- Met Life (800) 560-5001
- TIAA (800) 842-2776
- VALIC (800) 448-2542
- Voya (800) 584-6001

Payment Options

Many payment options are available to you. You should study these options carefully and discuss them with a vendor representative prior to retirement. Tax issues may be complex. You should consult with a professional tax advisor to discuss the complexities of the payment options and their effect on your personal tax situation. These payment options include (may not apply to all funds):

- Single Life Annuity
- Survivor Annuity
- Guaranteed Period
- Systematic Withdrawal
- Interest Only Option
- Cash Withdrawal
- Transfer Payout Annuity
- Minimum Distribution at age 70 ½

Personal Appointments

Representatives from the investment producers are on campus regularly to provide you individual retirement counseling. You should use this Benefit Services sponsored opportunity. Involving your spouse or partner is highly encouraged. Contact the investment vendor directly to set up an appointment: Fidelity (800) 642-7131; Met Life (888) 883-6380 or (315) 431-6364; TIAA (800) 732-8353; VALIC (315) 530-7458; Voya (315) 682-3957.

Survivors' Benefit Program

To be eligible to receive this benefit, the effective date of retirement for an employee who is a member of the New York State Employees' Retirement System (NYSERS) shall be the day following the last day on which the employee is on payroll, provided the employee receives the retirement allowance immediately following the last day on payroll.

Tax Deferred Annuity (TDA) Plan

You are eligible to begin benefit distributions from your TDA Plan retirement account if your employment with the university has terminated or you have retired. You may also begin distributions from your TDA Plan account while you are still actively working if you have attained age 59 ½, you are receiving benefits under Cornell's Long Term Disability program, or you are a faculty member who is on the Faculty Phased Retirement Program or a staff employee who is on the Staff Phased Retirement Program. Once retired, you may delay receiving the benefits from this Plan until you attain age 70 ½.

Requesting Benefit Distributions

You should contact the investment vendors to obtain and submit the proper distribution forms: TIAA at (800) 842-2776 or Fidelity at (800) 343-0860.

Contributions made to this Plan during your employment are fully and immediately vested, which means that you are the sole owner of the funds in your account. You decide how you want to receive these funds during your retirement years to best meet your needs.

Payment Options

Many payment options are available to you. You should study these options thoroughly before finalizing your retirement plans. These payment options include (may not apply to all funds):

- Single Life Annuity
- Survivor Annuity
- Guaranteed Period
- Systematic Withdrawal
- Interest Only Option
- Cash Withdrawal
- Transfer Payout Annuity
- Minimum Distribution at age 70 ½

Both TIAA and Fidelity have materials that describe these payment options in detail. Contact the investment vendors directly to obtain materials on these payment options: TIAA at (800) 842-2776 or Fidelity at (800) 343-0860.

Direct Deposit: Your retirement benefits can be directly deposited into your personal account. Arrangements for direct deposit should be made with the investment vendors.

Remember that payment options are varied and may need to be discussed with a professional who understands the complexities of income tax law. Cash distributions will be taxable as ordinary income.

Personal Appointments

Representatives from the investment providers are on campus regularly to provide individualized counseling. They can assist you in determining which payment option may best meet your needs for retirement. You should contact the investment vendors directly to set up a personal appointment: TIAA at (800) 732-8353 or tiaa.org/cornell; or Fidelity at (800) 642-7131 or nb.fidelity.com/public/nb/cornell/home.

457(b) Deferred Compensation Plan

You elect benefit distributions from your 457(b) Plan account within 60 days after your employment with the university has terminated or you have retired.

Many payment options are available under this plan. You should contact TIAA at (800) 842-2776 or Fidelity at (800) 343-0860 for information on these payment options and to obtain the proper distribution forms.

Representatives from the investment vendors are on campus regularly to provide individualized counseling. They can assist you in determining which payment options may best meet your needs for retirement.

You should contact the investment vendors directly to set up a personal appointment at TIAA at (800) 732-8353 or tiaa.org/cornell; or Fidelity at (800) 642-7131 or nb.fidelity.com/public/nb/cornell/home.

Social Security

You may also be eligible to start receiving Social Security retirement benefits as early as the first full month that you are age 62. To find out if you're eligible and how much you can receive, contact the Social Security Administration at (800) 772-1213, (866) 706-8289, or online at www.ssa.gov. If you are retiring before the Social Security full retirement age, there may be reduced benefits from Social Security.

Social Security will be able to answer any questions you might have concerning eligibility, restrictions, registration, payments, etc.

LIFE INSURANCE IN RETIREMENT

Basic life insurance is available to contract college faculty and staff who are at least age 55 and have at least ten years of service with the university, provided you meet the requirements described below. Those enrolled in the New York State Employees' Retirement System are not eligible for basic life insurance through CIGNA.

As a retiree, you will be able to view your retiree life insurance balance and enter your beneficiary information online on the CIGNA Trusted Advisor website: cornellretiree.cignatrustedadvisor.com. Once you have completed the online process for designating beneficiaries that will be recognized as your most recent record. The basic life insurance will be reduced by the amount of any death benefits payable under the New York State Survivor's Benefit Program or the New York State Employees' Retirement System.

Basic Life Insurance

\$3,000 Retiree Life Benefit

If you were younger than age 50 on January 1, 1980, or if your coverage through the Group Life Insurance Plan began after January 1, 1980, and you have had at least ten years of service, you will receive a \$3,000 life insurance policy, currently provided at no cost.

Contract college employees will have the \$3,000 amount reduced by the amount of any death benefits payable under the Survivor's Benefit Program of the State of New York Department of Civil Service or the New York State Employees' Retirement System.

Employees who retire from the university with a \$3,000 benefit have the option to convert the difference between their active Basic Life Insurance amount and \$3,000.

CIGNA's Trusted Advisor

As a retiree, The Cigna Trusted Advisor® website offers you a secure and easy way to enter and maintain your beneficiary designations. You can make beneficiary designations for your retiree Life Insurance benefits and your Group Universal Life Insurance (if currently enrolled) online with Cigna Trusted Advisor.

In using Trusted Advisor:

- You can manage your own beneficiary designations and make changes when you want
- Changes to beneficiary designations are instant, no more waiting to complete paper forms
- You can sign your beneficiary designations electronically
- You can print a confirmation or receive an email confirmation by inputting your email address into the system

How to maintain beneficiaries online:

- Go to cornellretiree.cignatrustrustedadvisor.com
- Click on the "Beneficiary Administration login"
- Click on the "Register" button
- Enter the last 6 digits of your SSN and date of birth
- Create your username and password

Group Universal Life (GUL) Insurance

As a retiree, you may continue the full amount of your Group Universal Life Insurance coverage. This coverage may be maintained either by continuing to pay premiums directly to CIGNA Group Insurance or by having your premiums paid out of the Cash Accumulation Fund, if your balance is adequate. The cash value that is not being used to fund your insurance coverage can be withdrawn to supplement your retirement income.

You may also want to consider using the money in your Cash Accumulation Fund to "pre-fund" or prepay your retirement life insurance. When you retire, you can use all or some of the money in the fund to purchase a specified amount of paid-up insurance. By purchasing paid-up insurance, you will not need to make any additional payments to keep the policy in force.

If you choose to port any or all of your Group Universal Life (GUL) coverage, you can review this coverage and name beneficiaries by using the CIGNA Trusted Advisor website at cornellretiree.cignatrustrustedadvisor.com. Once you complete the online process for designating beneficiaries that will be recognized as your most recent record.

For more information regarding your options at retirement with your Group Universal Life Insurance plan, please call CIGNA Group Insurance at (800) 231-1193.

OTHER PLANS AND POLICIES

Personal Accident Insurance (PAI) Conversion

As a participant in the PAI plan, you and your eligible dependents may convert your insurance coverage to an individual policy if you are under age 70. A medical examination is not required to obtain an individual conversion policy. You have 31 days after your retirement date to complete an application for an individual policy. You will be billed by CIGNA for the premiums. For more information, please call CIGNA Group Insurance at (800) 231-1193.

Coverage cannot exceed the amount purchased under your current PAI group plan, and cannot be less than \$25,000 or more than \$150,000. Call Benefit Services at (607) 255-3936 to obtain a PAI conversion application.

Cornell Children's Tuition Scholarship (CCTS)

Individuals who retire at age 55 or older with ten or more years of service retain the same CCTS privileges they had as active faculty or staff members. The level of CCTS benefits available to your children is determined by the date you were hired as a benefits eligible employee. Although children of eligible employees have no age limitation, marital status limitation, or dependency limitation, the benefit paid may be considered a taxable fringe benefit to the employee. Call Benefit Services at (607) 255-3936 for more information.

NY College Savings Plan

Retirees who contribute through payroll deduction should contact NYSAVES at 1-877-697-2837 in order to set up a schedule for future contributions.

Faculty and Staff Assistance Program (FSAP)

As a retiree, you and your partner continue to remain eligible to receive free assessment, counseling and referral under the FSAP. Contact the Faculty and Staff Assistance Program at (607) 255-2673 (5-COPE) or fsap.cornell.edu. Licensed counselors are available 24 hours a day, 7 days a week. Appointments are available at their locations at 312 College Avenue, Suite A, Ithaca, NY and on the Geneva campus.

Auto/Home/Pet Insurance

You may continue your automobile, homeowner's/ rental, and pet insurance by being billed directly. You will need to contact Mercer Voluntary Benefits at (800) 553-4861 for more information.

Long Term Care

CNA will bill you at home for the same premiums you were paying as an active employee. Should you have any questions regarding this policy, please contact CNA at (866) 234-9031.

RetirementGuard is offering individual long-term care policies. These policies will be tailored to the individual needs of those who enroll. Completion of medical questions will be required. For more information and to enroll, please see their website at myltcexchange.com/cornell/.

Legal Plan Insurance

As a retiree, you may continue your enrollment in the Legal Plan Insurance through direct bill. Your premiums will remain the same as those you paid as an active employee. You will need to contact ARAG at (800) 247-4184 to set up billing. To cancel this coverage, call ARAG. Your employee identification number or Social Security number will be required.

BENEFITS NO LONGER AVAILABLE

Certain benefits you enjoyed as a Cornell faculty and staff member were directly related to your employment. When you retire, you will no longer be eligible for those benefits through Cornell. Those benefits include Workers' Compensation, Short Term Disability, Long Term Disability, Flexible Spending Accounts (except as previously noted), Tuition Aid or the Employee Degree Program, Business Travel Insurance, and the Adoption Assistance Program. However, if you retire while you are receiving long term disability benefits, you should call Medical Leaves Administration at (607) 255-1177 to review your change of status.

Other Retiree Benefits, Programs and Services

Cornell Retirees Association (CRA)

All Cornell staff and faculty automatically become members of the Cornell Retirees Association (CRA) upon retirement. Membership is voluntary and there are no dues. Retirees and their spouses/partners are encouraged to participate in activities.

CRA offers retirees volunteer opportunities such as Cornell Retirees Volunteering in Schools (CRVIS) and the Cornell Jack Lewis Visitors Program (in area nursing homes), annual social events including luncheons and a barbecue, and provides a liaison with the university on important retiree issues. For more information, contact the CRA desk in 337 Pine Tree Road, East Hill Plaza or call (607) 255-0388. To be added to an email list to receive a newsletter and notices of upcoming events, please send email to CornellRetirees@cornell.edu.

Elder Care/Caregiving Services and Programs

Work/Life Consultations

For those with adult caregiving concerns, Cornell's Work/Life consultant can assist with locating adult/elder care resources in the community as well as help caregivers who are providing care from a distance. The consultant can help caregivers define their personal and older adult concerns while also outlining options to help caregivers deal with current needs and prepare for the future.

Caregiver Support and Education Network

If you are providing care for an adult family member, spouse, or friend, you are invited to attend monthly meetings of the Caregiver Support and Education Network. Facilitators will share strategies, tools, and resources for coping with stress, caregiver guilt, and burnout as well as information on local/ national resources. Meetings include general discussion and sharing as well as occasional guest speakers.

Cornell Elder/Caregiver e-list and e-News

E-list members receive a monthly e-News which provides information on elder care/ caregiver workshops, activities/ events and campus/ community resources as well as relevant announcements throughout the month.

Workshops and Speakers

There are additional elder care/caregiving related workshops and seminars held each semester on campus.

For information on any or all of these programs and services please call (607) 255-1917, email worklife@cornell.edu, or visit hr.cornell.edu/wellbeing-perks/elder-adult-care.

Cornell Association of Professors Emeriti (CAPE)

CAPE provides professional and social community among those who share the experience of being retired Cornellians. In addition to retired faculty, membership is open to retiring librarians, extension associates, and other members of Cornell's professional teaching, research, advising, and administrative staff. All Cornell faculty automatically become members of the (CAPE).

The Executive Council meets monthly during the academic year to discuss the varied issues related to the Emeriti. Committees, such as the University Benefits Committee and University Faculty Senate, are represented by CAPE Executive Council members with voting privileges.

A subset of emeriti benefits is published and updated in a brochure entitled, "Prerequisites and Privileges" and is available through the CAPE office or by going to the CAPE website at emeritus.cornell.edu/about/Perqs.Privs.2015+.pdf.

CAPE offers a quarterly newsletter, programs, workshops, related emeriti

projects, and volunteer opportunities. During the academic year, CAPE hosts a monthly lecture series, workshops, and events, to name a few. For more information contact CAPE at 229 Day Hall, (607) 255-6608, cape@cornell.edu, and emeritus.cornell.edu.

Other Opportunities to Connect

On-campus events and one-day motorcoach trips provide retirees and their spouses/partners continued connection with the Cornell community. Retirees are encouraged to get involved in committees and volunteer at events. To hear about upcoming events and trips as they are announced, ask to be added to the events/trips email list by contacting the Employee Outreach Desk at 130 Day Hall, (607) 255-7565.

Identification Cards

Your Retiree ID card is the key to taking advantage of many of the perks and discounts available to Cornell retirees. You can get one from the University Registrar, located at B07, Day Hall, on or after your retirement date. No appointment is necessary. Call (607) 255-4232. with questions.

Retiree ID cards are also available at the Human Resource Service Center at the East Hill Office Building, 395 Pine Tree Road, Suite 130. Please call in advance, (607) 255-2899 to schedule an appointment.

CFCU Community Credit Union

If you are a member when you retire, you can remain a member of the CFCU Community Credit Union with the same privileges as an active employee. For more information, call (607) 257-8500 or visit mycfcu.com.

Retiree Transit and Parking Privileges

Parking on campus is restricted to permit or

payment 7:30 a.m. - 5 p.m., throughout the year including holidays and breaks. Regulations are strictly enforced. It is important to carefully read all signs before entering a parking lot and/or parking space as some areas are restricted evenings, weekends, or at all times.

You will need to obtain your CU Retiree ID card first to use these transit and parking privileges.

Retiree Transit Privileges

Cornell University retirees are eligible to use their CU ID card to ride TCAT buses Monday - Friday in TCAT's zone one (\$1.50 value). Zone one includes the City of Ithaca, Cornell University, Ithaca College, Kendal, Cayuga Medical Center, the Ithaca airport, and the Ithaca mall.

In lieu of an annual parking permit, retirees may choose anywhere, anytime TCAT transit privileges (\$600 value), accessible with their CU ID card.

Retiree Parking Privileges

Retirees needing only occasional access to campus can stop at a Parking and Information Booth and request a one-day, no-fee O or R permit (\$6 value).

Retirees who have a regular need to access campus may choose between unlimited TCAT transit access or an annual parking permit (fee or no-fee).

All retirees are eligible for a no-fee O parking permit (\$350 value), valid in all O, E, and A areas, or a no-fee R parking permit (\$350 value), valid in all R, E, and A areas.

Retirees who have 25 or more years of service, have a need to come to campus, and have been issued a Cornell ID card that reflects 25-year status, may request ten, one-day Z permits per year at no fee (value \$110).

Retirees may opt to purchase a parking permit for other areas, based on eligibility and availability.

Retirees Returning to Work

Retirees who return to work at the University may choose from the same transportation options available to all employees. Exception: Retirees may retain or obtain a no-fee O or R permit. Any other permit must be purchased at the current employee rate.

Retiree Accessible Parking Privileges

For occasional accessible parking needs, retirees may stop at a Parking and Information Booth, and upon presentation of a retiree ID card and a municipal accessible placard or an accessible license plate, may request a no-fee, one-day PO permit.

Retirees needing accessible parking on a regular basis must obtain a municipal accessible placard from the town/municipal clerk of their places of residence or accessibility license plates from the Department of Motor Vehicles. With such identification, drivers can opt for either:

- a PO Cornell hangtag, available at no charge, which will allow parking in accessible as well as permit-restricted spaces in perimeter and outer areas signed A, E, ME, R, O, and WE; or
- an AP Cornell hangtag (cost equivalent to the perimeter parking rate), which will allow parking in any accessible parking space as well as permit restricted parking spaces anywhere on campus.

The PO and AP permits do not allow parking in spaces reserved for specific permit numbers or license plates, MT spaces, or in spaces where payment is required. Both the accessible municipal placard or license plate and the Cornell hangtag must be displayed together at all times, even when the vehicle is not parked in a marked accessibility spot.

An Accessible Permit Review Committee is in place to review hardship requests related to the financial impact of the cost of an annual AP permit. Contact Transportation Services for more information at (607) 255-4600.

Emeritus Privileges

Please consult the Emeritus Faculty handbook or contact Transportation Services at (607) 255-4600 for information.

Taking Courses for Credit

Retirees are eligible to enroll in up to six credit hours per semester at no charge. You may enroll through Continuing Education and Summer Sessions in B-20 Day Hall, (607) 255-4987, sce.cornell.edu, with the permission of the course instructor, or course department and a representative of Benefit Services.

Continuing Education and Summer Sessions will help with questions you may have regarding enrollment in a class.

Cornell's Adult University offers on-campus, non-credit summer seminars and workshops, as well as study tours in the U.S. and abroad for Cornell alumni, friends, and families. For information on all CAU programs, call (607) 255-6260, email cauinfo@cornell.edu, or visit the CAU website at sce.cornell.edu/cau.

For Cornell Plantations adult education, volunteer programs, classes, and workshops, call (607) 255-2400 or go to cornellplantations.org.

Computer Access

As a retiree, you can use your Cornell email address. For information on computer access contact the IT Service Desk at (607) 255-5500 or itservicedesk@cornell.edu, it.cornell.edu/support.

Libraries

As a Cornell retiree you are entitled to Cornell University Library borrowing privileges and access to e-resources when licenses permit. Your retiree ID is your library card. For more information contact: libpublicservices@cornell.edu or (607) 255-4144.

Intercollegiate Athletics and Athletic Facilities

Retirees with 25 years of service or emeritus professors are offered two tickets to all athletic contests except Men's Ice Hockey and post-season contests. All other retirees with 10 to 24 years of service to the university continue to be eligible for the same privileges they enjoyed when they were employed. All tickets can be obtained at the Athletic Ticket Office, Bartels Hall, by appearing in person and showing a retiree ID card. All retirees could be eligible for certain other discounted senior citizen tickets.

Contact the Ticket Office at athletictickets@cornell.edu or (607) 255-4247 for more information or visit CornellBigRed.com/tickets. Athletic facilities that continue to be available to all retirees are:

- **Lynah Rink:** Call (607) 255-3793 for more information.
- **Robert Trent Jones Golf Course:** For more information, call (607) 254-6531.
- **Reis Tennis Facility:** For more information, call (607) 254-8922 or online at reistenniscenter.com.
- **Physical Education class.** All retirees are eligible to enroll in Cornell Physical Education classes, of which there are 250+ offered each semester. The full schedule of courses can be found on the PE website at pe.cornell.edu.
- **Helen Newman Hall Bowling Center:** Cornell retirees receive a discount on

open bowling rates, and the opportunity to join other retirees for regular bowling. For more information, call (607) 255-4200.

Facilities and Events

Willard Straight Hall, Appel Commons, Noyes and Robert Purcell Community Centers: Retirees are welcome to use general facilities and program free of charge, except for some specialized services which require a membership.

Cornell Concert Series tickets can be purchased online at cornellconcertseries.com or by calling (607) 255-5144, info@cornellconcertseries.com.

The Department of Music presents many concerts each academic year, including concerts and recitals by faculty and students; by instrumental, choral, and world music ensembles; and by guest artists and guest ensembles. Nearly all are free and open to the public. Contact the events manager at (607) 255-4760 or music.cornell.edu for more information.

The Department of Performing and Media Arts presents plays throughout the year, which often include guest artists as well as students, faculty, and staff. For audition information, season and individual tickets, contact the Schwartz Center Box Office at (607) 254-2787, schwartztickets.com. Senior citizen tickets may be available.

Cornell Cinema offers many different films/videos each year. Except for special offerings, tickets for senior citizens are discounted. Contact the box offices, 104 and 106 Willard Straight Hall, (607) 255-3522. Visit cinema.cornell.edu.

Cornell News

Many Cornell sources help retirees keep in touch with university news, events, and activities. Pawprint is published regularly and

available online. The Cornell Chronicle is available online but you can also subscribe to their weekly or monthly enews posting. Ezra magazine is published quarterly online.

- Retiree newsletters: hr.cornell.edu/retirees/cra_newsletters.html
- Cornell Chronicle: news.cornell.edu
- Pawprint: pawprint.cornell.edu
- Ezra magazine: ezramagazine.cornell.edu
- Events Calendar: events.cornell.edu
- CUinfo: cuinfo.cornell.edu

Cornell Club

Retired faculty and staff interested in maintaining contact with the university should contact Alumni Affairs and Development, 130 East Seneca Street, Suite 400, Ithaca, New York 14850, or call (607) 254-7150. The office will be pleased to provide the name, address and telephone number of the current president of the Cornell Club in the area in which the retired employee is living.

The Cornell Club – New York

Retired Cornell faculty and staff members are eligible to join The Cornell Club in New York City at a discounted membership rate, in addition to the waived initiation fee. Annual membership dues are listed at cornellclubnyc.com and dues may be paid either quarterly or annually. For more information, please contact Lara Chrisomalis '02, director of membership, at (212) 692-1380 or email l.chrisomalis@cornellclubnyc.com.

Cornell Wellness for Fitness, Nutrition and Well-being

Cornell Wellness serves all staff, faculty, retirees, and their spouses/partners in the areas of fitness, nutrition, and well-being. We provide educational opportunities that empower individuals to make healthy choices for themselves.

Cornell retirees and their spouses/partners may take advantage of the following:

- Free fitness consultations
- Free nutrition consultations
- Free life coaching
- All Cornell Wellness outreach programming
- Free social activities through our Healthy Aging Program
- Recreation memberships (\$175/year) include access to all fitness centers, group fitness classes, and pools as well as participation in our Healthy Aging Program group fitness classes.

For more information, see wellness.cornell.edu, email wellness@cornell.edu or call 255-5133.

Recreation membership: recreation.athletics.cornell.edu/wellness/membership/perks.

Healthy aging program: recreation.athletics.cornell.edu/wellness/membership/healthy-aging-program.

Employee Personal Purchase Discounts and Other Perks

Retirees may be eligible to continue certain personal purchase discounts and other perks provided to employees. For information on specific discounts you should check the Division of Financial Affairs webpage for Employee Personal Purchase Discounts: dfa.cornell.edu/procurement/buyers/employee-discounts and the Perks webpage: hr.cornell.edu/wellbeing-perks/perks-discounts.

For More Information

For more information, contact Benefit Services, Division of Human Resource, 395 Pine Tree Road, Suite 130, (607) 255-3936, or email: benefits@cornell.edu, visit: hr.cornell.edu.

DISCLAIMER

While every attempt has been made to ensure the accuracy of this document, the legal documents, policies, or certificates pertaining to the various benefits prevail in the event of any discrepancy. This booklet does not constitute a legal document. The policies summarized here are subject to change. The language is not intended to create a contract between the university and its retired faculty and staff.

The university reserves the right to amend, modify, or withdraw in its sole discretion any provision contained herein. Neither this document, nor any of its terms or provisions, constitute a contractual obligation by the university. Policies and benefits for members of collective bargaining units may differ from those described herein. If you belong to a collective bargaining unit, refer to the terms and conditions of your contract for more information.

Division of Human Resources
Benefit Services
East Hill Office Building, First Floor
395 Pine Tree Road
Ithaca, NY 14853
(607) 255-3936
Web: hr.cornell.edu
Email: benefits@cornell.edu