

Cornell University

Retirement and Beyond

Contract College

**Benefit Services
Office of Human Resources**

Inside:

**Benefits and
Programs
Available
to Retired
Contract
College
Faculty and
Staff**

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Introduction

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

The information in this brochure has been prepared for you, a contract college faculty or staff member, to assist 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, however, you must be at least age 55 and have at least ten years of credited service at the university.

Before You Retire

You need to notify your department in writing at least 21 days in advance of your anticipated retirement date. You need to contact the Office of Human Resources at least 45 days ahead of your retirement date. This advance notice allows your department time to adequately address succession planning. It's not easy to replace long-term employees! When you retire, your department will complete the appropriate Cornell University Personal Action Form (UPAF). It is important that you receive a copy of this form to make sure this information is accurate.

Unused Vacation and Sick Days

Staff will be reimbursed for unused vacation days, not to exceed 30 days. Sick leave will be turned into a credit against future premiums for your contract college retiree health care plan, as described below.

Beneficiaries

You should keep the listing of your beneficiaries for your life and personal accident insurances and retirement fund 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 beneficiary. 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-CREF (800) 842-2776; Fidelity (800) 343-0860; ING (800) 677-4636; AIG VALIC (800) 448-2542; MetLife (800) 560-5001; NYSERS (866) 805-0990.

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.
- 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 and at the same cost charged to an active faculty or staff member. This is converted to a monthly figure and is further reduced by unused sick leave credit.

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.

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 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.
3. Determine the total dollar value of your sick leave: Multiple 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).
4. Determine your monthly credit: Divide the total dollar value of your sick leave by your life expectancy from the following table:

Age at Retirement	Life Expectancy
50	308 months
51	301 months
52	293 months
53	286 months
54	279 months
55	271 months
56	264 months
57	256 months
58	248 months

Age at Retirement	Life Expectancy
59	240 months
60	232 months
61	224 months
62	216 months
63	208 months
64	200 months
65	192 months
66	184 months
67	176 months
68	169 months
69	161 months
70	154 months
71	147 months
72	140 months
73	133 months
74	126 months
75	119 months
76	113 months
77	106 months
78	100 months
79	94 months

Hypothetical Example

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

1. Hours worked in a day: $40/5 = 8$
2. Determine Hourly Rate of Pay: $\$60,000/2088 = \28.73
3. Determine total dollar value of sick leave: $\$28.73 \times 1320 \text{ hours} = \$37,923.60$
4. Determine your monthly credit: $\$37,923.60/192 = \197.51
5. 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.

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 \$138.26 (70% of \$197.51).

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 an HMO which services the area in which you live.

Retiring At Age 65

If you or your dependent spouse is age 65 or over at the time of your retirement, or turn 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 spouse in enrolling in Medicare Parts A and B. Medicare Part A is at no cost, but Medicare Part B does require a premium to be paid. 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 reimbursed 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.

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.

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, (607) 256-3651.

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 payor for health insurance.

If you and/or your covered spouse 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.

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 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 GHI terminates 28 days past the last day of the biweekly pay period in which you work. 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 18 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 18-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 GHI Retiree Dental Plan.

You will also receive a conversion notice from GHI offering dental coverage with the GHI 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 GHI Preferred Dental Plan. If you wish to enroll in the GHI Retiree Dental Plan, you will need to complete the application and remit payments directly to GHI.

If you elect to continue coverage under COBRA, and do so for the full 18-month period, you will again receive a GHI Retiree Dental Plan application at the end of the 18-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 18-month period.

Select Benefits

If you retire and there is a balance left in your medical care reimbursement 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 Select Benefits by making after-tax contributions during the remainder of the same calendar year of your retirement. Contact Benefit Services at (607) 255-3936 to arrange after-tax contributions.

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 generally March 31 following the calendar year of participation.

–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 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 from Benefit Services at Cornell University at 130 Day Hall, the Retirement System's office in Albany, or from one of NYSERS' Information Representatives at sites throughout New York State. Applications MUST be on file with the Comptroller at least 30 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 can not 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*: Best (highest) consecutive 36 months of salary averaged together. *Years of Service*: Full time 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. 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 and 4:

2% * Final Average Salary * Years of Service up to 30 years, **plus**
1.5% * Final Average Salary * Years of Service greater than 30 years =
Pension paid at retirement (less any age reductions)

For Tiers 2, 3 and 4 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. 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. 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 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.

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.

For more information, contact Benefit Services at (607) 255-3936 or the Retirement System in Albany at their Information Call Center at (866) 805-0990, or visit their Web site at <www.osc.state.ny.us/retire>.

Optional Retirement Plan (ORP)

Under the SUNY ORP Plan, you may take cash withdrawals if you are terminated from statutory service. Other policies may be in effect for state-sponsored early retirement incentives. You may postpone retirement income until you attain age 70 1/2 unless still actively at work. 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 the proper Retirement Distribution forms. The forms must be fully completed and submitted to Benefit Services, 130 Day Hall for processing before retirement distribution can be put into effect.

TIAA-CREF	(800) 842-2776
ING	(800) 677-4636
AIG VALIC	(800) 448-2542
Met Life	(800) 560-5001

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.*

Personal Appointments

Representatives from TIAA-CREF, ING, AIG VALIC, and MetLife 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: TIAA-CREF (877) 209-3144; ING (888) 883-6320; AIG VALIC (800) 448-2542; MetLife (315) 521-1830.

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. To be eligible for this benefit, the effective date of retirement for an employee who is a member of the Optional Retirement Program (ORP), administered through TIAA-CREF, shall be the day following the last day on which the employee is on payroll, provided that the employee receives such retirement allowance within 90 days from the retirement date.

You will be eligible to have a Survivors' Benefit of \$3,000 paid on your behalf if:

- 1) while in state service, you either retire from NYSERS, or retire from ORP after age 55; and
- 2) you had at least ten years of full-time State service within the 15 years immediately prior to retiring from state service. State service includes only employment for which contract college salary is paid.

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 1/2. Once retired, you may delay receiving the benefits from this Plan until you attain age 70 1/2 unless actively at work for further deferral.

Requesting Benefit Distributions

You should contact the investment vendors to obtain the proper distribution forms: TIAA-CREF at (800) 842-2776 or Fidelity at (800) 343-0860. These forms must be fully completed and submitted to Benefit Services, 130 Day Hall, for processing before your distribution can be put into effect.

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. Both TIAA-CREF and Fidelity have materials that describe these payment options in detail. Contact the investment vendors directly to obtain materials on these payment options: TIAA-CREF 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 both TIAA-CREF and Fidelity 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-CREF at (877) 209-3144 or Fidelity at (800) 642-7131.

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 or (607) 256-3651. 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–

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. This coverage is provided as part of your basic life insurance.

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.

For contract college employees, the \$3,000 amount will be reduced by the amount of any death benefits payable under the Survivors' Benefit Program of the State of New York Department of Civil Service, the New York State Employees' Retirement System, and the Federal Civil Service Retirement System.

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

Decreasing Retiree Life Benefit

If on January 1, 1980, you were age 50 or older, employed at Cornell, and continued to work here until your retirement, you will receive decreasing life insurance coverage after retirement. The amount of your life insurance coverage for the first year after your retirement date will be equal to your budgeted annual salary, rounded to the next highest thousand. On each January 1, coinciding with or immediately following the next four anniversaries of your retirement date, your insurance amount will be reduced by 20 percent of the original amount of retirement coverage, until it reaches 20 percent of the initial amount, or \$3,000, whichever is greater. It is at this time (January 1) that you may convert the amount that you are losing through the 20 percent reduction. You have 31 days to do this without medical underwriting.

For example, if your salary at retirement is \$30,000, your coverage will be reduced by \$6,000 per year as follows:

<u>Retirement Year</u>	<u>Life Insurance Coverage</u>
1	\$30,000
2	\$24,000
3	\$18,000
4	\$12,000
5 and after	\$6,000

Employees who retire from the university with a Decreasing Life Benefit do not have the conversion option for the Basic Life Insurance during the first year of retirement. Under this benefit, employees have coverage in the amount of full salary or the first year of their retirement (basic life insurance coverage is half of the annual salary amount).

Employees interested in information about converting their Basic Life Insurance should contact CIGNA HealthCare at (800) 759-0101.

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.

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. Contact 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, or at age 50-54 through a state retirement incentive program, 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 an active 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.

Employee Assistance Program (EAP)

As a retiree, you and your dependents continue to remain eligible to receive free assessment and referral under the EAP. Contact the Employee Assistance Program at (607) 255-1531.

Auto/Home Insurance

You may continue your automobile and homeowner's/rental insurance by being billed directly. You will need to contact Marsh@Work Solutions at (800) 533-4861 for more information.

Long Term Care

CNA provides a Long Term Care policy for Cornell staff and family members and retirees. A retiree can enroll at any time subject to proof of medical insurability. To get more information about this policy, or if you are enrolled and need to arrange for direct billing, contact CNA at (866) 234-9031.

–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, Select Benefits (except as previously noted), Group Personal Accident Insurance, Tuition Aid or the Employee Degree Program, and Business Travel Insurance. However, if you retire while you are receiving long term disability benefits, you should call Benefit Services at (607) 255-3936 to review your change of status.

Other Retiree Benefits/Programs/Services

Cornell Retirees Association (CRA)

All Cornell staff automatically become members of the Cornell Retirees Association (CRA) upon retirement. Membership is voluntary and there are no dues or fees for participation. Retirees and their spouses are encouraged to participate. Events are also publicized in the staff newspaper, *PawPrint*. Please contact (607) 255-6896 when you retire, so that you can be placed on the *PawPrint* mailing list for free.

CRA offers retirees volunteer opportunities such as CRVIS and the Cornell Jack Lewis Hospital Visitors Program, annual social events including luncheons and a barbecue, and provides a liaison with the university on important retiree issues. Three times a year the association publishes the *CRA Newsletter*, with information geared toward retirees. For more information, contact the CRA desk in 130 Day Hall or call (607) 255-7565.

Cornell Retirees Volunteering In Service (CRVIS) - The Cornell Retirees Volunteering In Service (CRVIS-Just Say "Service") provides retirees with the opportunity for important community service. Because CRVIS volunteers relish the chance to interact with young people, the group has chosen to work with elementary school children ages 5-12 in their schools. The combined energy and enthusiasm of retired individuals can make a difference in the lives of young people. If you would like to help children improve their skills, become a volunteer in one of six local schools. For more information, contact the CRVIS desk in 130 Day Hall or call (607) 255-6896.

Cornell Jack Lewis Visitors Program - The Cornell Jack Lewis Visitors Program at the Cayuga Medical Center is named in honor of Jack Lewis, former director of Cornell United Religious Work, who started the hospital visitors program in 1982. The visitors program is staffed by retirees who pay short, friendly visits on weekday afternoons to hospital patients who have Cornell connections, to members of their families and to other patients who would like to have a visitor stop by. During visits, complimentary copies of the *Cornell Sun* or the *Cornell Chronicle* are distributed when available. In addition the Cornell Store provides Cornell "sippy cups" to give to parents of new babies. When requested by a patient, volunteers assist with matters of a non-medical nature, i.e., contacting people to let them know the patient is temporarily unable to meet commitments. If you wish more information about the visitors program, contact Bill Paleen at (607) 257-6038 or Bobbie Morse at (607) 257-6366.

Cornell Recreation Connection (CRC)

The Cornell Recreation Connection (CRC) promotes fellowship among staff, faculty, and graduate students by providing social, cultural, and recreational activities. These include the annual picnic, many one-day motorcoach trips, and longer travel packages.

Retirees and their spouses are encouraged to continue their Cornell ties by participating in CRC. Retirees are encouraged to get involved in committees and volunteer at events. More information can be obtained by contacting the Staff Outreach Desk at 130 Day Hall, (607) 255-7565.

Cornell Association of Professors Emeriti (CAPE)

This organization provides a social and professional community for retired faculty, and facilitates the use of their skills and knowledge in the service of the university. There are usually two meetings on campus each year with a social hour and a Cornell-related program. CAPE sponsors a newsletter, lecture series, computer workshops, and the CAPE Roundtable. The CAPE office is located in 501 Day Hall. For more information, call (607) 255-6608 or visit <www.emeritus.cornell.edu>. All faculty retirees are also considered members of the Cornell Retirees Association (see above).

Identification Cards

Retirees need to obtain an identification card from the Office of Human Resources at 130 Day Hall. It is important that you receive this identification card. If you have 25 years of credited service or are an emeritus professor, the card will be marked accordingly. Call Benefit Services at (607) 255-3936 to make arrangements for this card.

CFCU Community Credit Union

As a retiree, 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.

Retiree Transit Privileges

Cornell University retirees and professors emeriti are currently (as of June 2004) eligible to show their Cornell University ID card in lieu of paying the fare on TCAT buses; Cornell will pay their fare. This privilege is in effect Monday - Friday in TCAT's zone one. Zone one includes the City of Ithaca, Cornell University, Ithaca College, Kendal, the hospital, the airport, and the mall. Retirees who have returned to work at the university may be eligible for different and/or additional privileges. For more information, call Cornell Commuter and Parking Services at (607) 255-4600.

Retiree Parking Privileges

All parking on campus, Monday-Friday, 7:30 a.m. - 5:00 p.m., except in metered spaces and metered time-zone areas, is by permit only. You may stop at one of the four Parking and Information booths at the entrances to campus or at the Commuter and Parking Services office at 116 Maple Avenue for more parking information or to obtain a permit.

Parking on campus is generally open to the public all day on Saturday and Sunday and after 5:00 p.m. Monday-Friday, except in areas and spaces that are posted as reserved or restricted. Some parking restrictions are in force seven days a week and twenty-four hours a day. Please read signs carefully before entering a parking lot and/or parking space. Visit our Web site for more information about short-term parking options at <www.transportation.cornell.edu>.

A. Retirees with 25-years of services (ID card with a special 25-year sticker)

Emeritus Professors (with Emeritus ID card)

When visiting the campus on an infrequent basis, currently these retirees may stop at one of the parking and information booths, show their I.D. card and receive a no-cost visitor-parking permit that provides all-day parking in the visitor areas. The visitor parking permit is also valid in the following parking areas signed: A, CC, CF, CP, E, K, ME, O, SA, R, TH, W, and WE. If you are working or volunteering on a regular basis refer to section C.

B. Retirees with less than 25-years of service

When visiting the campus, these retirees may purchase a visitor parking permit. For current prices and parking lot availability, call (607) 255-PARK. Alternative parking is available in metered parking lots, which are open to everyone. Metered lots provide parking at a per-hour rate and are located at Helen Newman Hall, Willard Straight Hall, Parking Garage, Peterson lot (near the Dairy Store), and at the Vet School. Visit our Web site for more information about short-term parking options at <www.transportation.cornell.edu>.

C. Retirees or Emeriti returning to work (part/full-time) or volunteering

Retirees who need special parking arrangements

Please contact Commuter and Parking Services, 116 Maple Avenue, or call (607) 255-PARK for more information about parking options and prices.

Gannett Health Services

Retirees are welcome to use services provided by Gannett's Physical Therapy, Massage Therapy, and Travel Services. Immunizations (including influenza and pneumococcal) are available by appointment. Retirees should make routine and urgent care appointments with their own primary care providers. Should a problem arise while on campus (such as a fall or chest pain), retirees may come to Gannett for assessment; but patients with emergency needs will be transferred to Cayuga Medical Center's Emergency Room or Convenient Care. Unfortunately, Gannett is unable to participate in or submit claims to Medicare, so retirees will be responsible for all Gannett charges.

Please visit the Gannett Web site at <www.gannett.cornell.edu> or call (607) 255-5155 for information about hours, services, and appointments. Gannett's billing office (607) 255-7492 can provide information about fees and insurance coverage.

Taking Courses for Credit or Audit

Retirees are eligible to enroll in or audit 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, with the permission of the course instructor. This office can answer any of your questions about taking classes for credit or auditing classes.

Cornell's Adult University offers fabulous on-campus summer seminars and workshops, travel programs in the U.S. and abroad, and on-line educational programs for Cornell alumni, friends, and families. For information on all CAU programs (and to add your name to the CAU mailing list), call (607) 255-6260 or send an e-mail to <cauinfo@cornell.edu>. For current program listings, visit the CAU Web site at <www.cau.cornell.edu>. To register for CyberTower (no fees involved), log on to <<http://cybertower.cornell.edu>>. All CAU programs are noncredit; they are designed and led by many of Cornell's most talented teachers.

Cornell Plantations offers workshops throughout the year. Schedules of offerings can be obtained by calling (607) 255-2400. The School of Industrial and Labor Relations offers workshops on campus throughout the year; call (607) 255-8994 for more information.

Additional short courses are also available during the summer and academic year in many other academic areas. Continuing Education and Summer Sessions, (607) 255-4987, B-20 Day Hall, will be able to answer your questions regarding these programs.

Computer Access

As a retiree, you can continue to use the Network Identity (NetID), which you used while working at Cornell. If you retired before NetIDs were in use, or if you forgot your password, you can come to the Cornell Information Technologies (CIT) Contact Center (formerly the CIT HelpDesk) in Room 119 of the Computing and Communications Center, and have a new one assigned. Please be prepared to show some type of photo identification, such as a Cornell Retiree I.D. card, passport, or driver's license. NetIDs for retirees are provided at no charge.

Public computer labs are available for use by Cornell retirees, as well as students, staff, and faculty. CIT maintains several computer labs across campus. All CIT public computer labs offer Windows computers for use and most also have Macintosh computers available. The CIT Contact Center can provide additional documentation about the CIT public computer labs, including the location, hours of operation, and hardware and software available in each CIT lab. There are other computer labs across campus which are not run by CIT. If you have questions about a non-CIT lab, contact the lab itself or the department that runs it.

For more information about any of the above services, or if you have any other questions about computing at Cornell, please contact the CIT Contact Center. The telephone number is (607) 255-8990. The CIT Contact Center is located in room 119 of the Computing and Communications Center, on the Agriculture Quad of the Cornell campus. The CIT Contact Center is open Mondays through Fridays 8:00 a.m. to 5:00 p.m., with extended telephone service available until 8:00 p.m., Mondays through Thursdays, while classes are in session.

Summer Camps for Children/Grandchildren

The office of Workforce Diversity, Equity and Life Quality (160 Day Hall) oversees a children's summer day camp with session themes for children entering Kindergarten in the fall up through the age of 12. Children and grandchildren of staff and retirees are eligible to attend. The cost of the camp for the children of employees is based on a sliding scale. Call (607) 254-KIDS (607-254-5437) for more information.

Libraries

As a Cornell retiree you are entitled to full Cornell Library privileges. Your retiree I.D. is your library card. Notices from the library will be sent by e-mail to your Cornell NetID unless you make other arrangements with the library. You can do this at the Public Services Office, 116 Olin Library, by e-mail: <libpublicservices@cornell.edu>, or by phone (607) 255-5069.

Intercollegiate Athletics and Athletic Facilities

Retirees with 25 years of service or emeritus professors and their spouses are offered free admission to all athletic contests except Men's Ice Hockey and post-season contests. All tickets can be obtained at the Athletic Ticket Office, located in Bartels Hall, by appearing in person and showing a retiree I.D. card. For a complete set of season tickets, contact the Ticket Office prior to football and/or basketball season.

All other retirees with ten to 24 years of service to the university continue to be eligible for the same privileges they enjoyed when they were employed, by appearing in person and showing a retiree I.D. Card. All retirees could be eligible for certain other discounted senior citizen tickets.

These privileges are subject to change and you should contact the Ticket Office at the beginning of each season (607) 255-4247. Athletic facilities that continue to be available to all retirees are:

Lynah Rink

Public skating is Monday-Friday and Sunday. Times may vary, so check by calling (607) 255-2312. A small fee is required.

Robert Trent Jones Golf Course

Cornell retirees are entitled to purchase a membership and greens fees at the same rate as active employees. For more information, call (607) 254-6531.

Reis Tennis Facility

Located on Pine Tree Road, this facility offers hourly court fees and membership rates for retirees that are the same as the rates charged for active employees. For more information, call (607) 272-0037.

Helen Newman Hall Bowling Center

Cornell retirees receive a discount on open bowling rates. In addition, the bowling center offers you an opportunity to join other retirees on Friday mornings for \$1.00 per game. You are also welcome to join one of the many leagues offered. For more information, call (607) 255-4200.

Cornell Fitness Center (CFC) Retiree Memberships

Individuals who meet the university's criteria for retiree status as well as their spouses or same-sex partners may purchase CFC memberships or CU Wellness memberships to use the Cornell University Fitness Center Facilities and group exercise programs. The CFC has over 11,000 sq. ft. of fitness center facilities on the campus, each with state-of-the-art equipment, and offers over 80 different group exercise classes each week. The CU Wellness Program includes all of the above plus pool access and retirees classes (see Wellness Program description in this brochure). For more information, call (607) 254-5232. Emeritus professors please contact the Cornell Fitness Centers directly for additional information regarding joining the program.

Facilities and Events

Willard Straight Hall, Appel Commons, Noyes and Robert Purcell Community Centers offer a wide variety of services and facilities to Cornell retirees. You are welcome to use the general facilities and programs free of charge, except for some specialized services such as the ceramic studio and darkroom, which require a membership. You may pick up membership applications at the Willard Straight Hall desk. Call (607) 255-3513 to reserve a room.

Concerts at Bailey Hall and other campus locations are held throughout the year. You may purchase single concert tickets or season tickets on-line at <www.arts.cornell.edu/Cornell_Concert_Series> or call the Cornell Concert Services office at (607) 255-5144.

The Music Department sponsors many performances by individuals, ensembles, and chamber groups, as well as faculty and student recitals and performances by visiting groups. Various choral organizations on campus present programs throughout the year. Some groups welcome participation by members of the community. If you are interested, contact the Music Department at (607) 255-4097.

The Department of Theatre, Film and Dance presents plays throughout the year, which often include guest artists. Auditions are open to students, faculty, and staff. Season and individual tickets are available at the University Theatre Box Office, located in the lobby of the Cornell Schwartz Center for the Performing Arts, (607) 254-2787. Senior citizen tickets may be available at reduced rates. The box office can also be reached by e-mail at <ctaboxoffice@cornell.edu>.

Cornell Cinema has been cited as one of the best campus film exhibition programs in the country, screening close to 400 different films/videos each year, seven nights a week in the beautiful Willard Straight Theatre. Each monthly calendar includes an array of classic Hollywood and foreign films, independent titles, documentaries, experimental work, recent international cinema, silent films with live musical accompaniment, cult classics and recent Hollywood and arthouse hits, in addition to guest appearances by visiting film and videomakers. Except for special offerings, tickets for senior citizens are discounted. The box offices are located in 104 and 106 Willard Straight Hall, (607) 255-3522.

Cornell Chronicle/PawPrint

The *Cornell Chronicle* carries a listing of activities and events that will be happening at Cornell University and in the surrounding area. *PawPrint* features activities and articles of general interest to Cornell staff and retirees and offers a free classified ad section.

Free copies of the *Cornell Chronicle* and *PawPrint* can be obtained at various distribution places located around campus.

A continued subscription to the *Cornell Chronicle* mailed to your home address can be obtained by calling (607) 255-4206 or writing to *Cornell Chronicle*, 312 College Avenue, Ithaca, NY 14850. They will be able to tell you what a current subscription costs.

PawPrint can be mailed to your home address, free of charge, by calling (607) 255-6896.

Statler Club

The Statler Club, (607) 254-2582, is open to faculty and staff of the university. The Club is a corporation, in which membership is available through application. Its physical facilities and dining services are provided by the School of Hotel Administration's Statler Hotel.

The Club offers to its members and their families the use of the Statler Hotel's Regent Lounge and dining services in a variety of dining rooms, including the Club's private dining room.

Emeriti are automatically members of the Club. Memberships are also open to any retired member of the university faculty or exempt staff member who has been a member in good standing of the Statler Club for a period of at least five years. Retired members do not pay dues and are encouraged to continue using the facilities.

Cornell Club

Retired faculty and staff interested in maintaining contact with the university should write to the Alumni Office, 626 Thurston Avenue, Ithaca, New York 14850, or call (607) 255-2390. The office will be pleased to provide the name, address and telephone number of the current president of the Cornell Club in the area where the retired employee is living.

Wellness Program

The Cornell University Wellness Program provides employees and retirees with diverse opportunities that foster joy, balance, and well-being. Exercise and nutrition, good health practices, continued mental stimulation, satisfying relationships, and an expectation of well-being influence how we age. How much we are affected by these dynamics is an individual choice. No matter what your age, lifestyle can be improved, new doors can be opened, new challenges can be explored, and new learning can take place.

The Wellness Program offers opportunities to all retired Cornell employees and their spouses or same-sex partners that will promote positive lifestyle behaviors.

Wellness membership: Includes access to all fitness centers, pools, and group exercise classes such as aerobics, water aerobics, tai chi, and yoga. Members may schedule individual sessions including personal training, fitness testing, and nutrition counseling. This membership also includes participation in our retirees' classes (see classes listed below). Fee: \$165 per year per member.

Retirees' classes: You also may enroll in one or all of the senior exercise classes that are offered year round. All classes work on improving flexibility, core strength, and balance and are held in Helen Newman Hall weekday mornings. Cost is \$35 per 12-week session for each class listed below. Call 255-3886 for more information or to register.

- **Staying Strong**

Staying Strong focuses on weight training to build muscular strength and endurance. If you're not already one, join us to become a lifelong lifter! No matter what your age or level of strength, studies show that you can become stronger. Resistance exercise does not have to be strenuous to benefit your bones, give you better balance, and improve blood pressure. Come and "feel like a million"!

- **Feeling Fine**

Feeling Fine is an aerobics class with easy-to-follow, low-impact moves designed to improve cardiovascular health and put a healthy glow in your cheeks. This class focuses on cardiovascular conditioning, flexibility, and some muscular toning for a total body workout. Deep breathing, balance, and posture improvement are also a few of the important aspects of fitness that are covered. Classes include traditional low impact aerobics, functional movement and balance exercises, and stretching.

- **Ripples**

Ripples is a water exercise program. The water's resistance to movement improves muscular and aerobic endurance and buoyancy takes the stress of exercise off the lower limbs. Gentle exercise in the water will increase joint range of motion and may reduce arthritis pain. You never knew exercise could feel this good!

A written medical clearance note from your primary care physician is required. Retirees and their spouses/significant others qualify for membership. For more information please contact our office at 255-3886 or visit <bigred2.athletics.cornell.edu/wellness>.

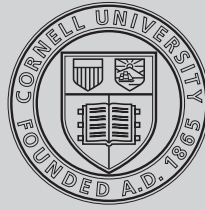
For More Information

More detailed information concerning any of the topics in this brochure can be obtained by contacting Benefit Services, Office of Human Resources, 130 Day Hall, (607) 255-3936, or e-mail: <benefits@cornell.edu>. Visit the Web site: <www.ohr.cornell.edu>.

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.

Office of Human Resources
Benefit Services
130 Day Hall
Ithaca, NY 14853
(607) 255-3936
Web: www.ohr.cornell.edu
E-mail: benefits@cornell.edu



Cornell University

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