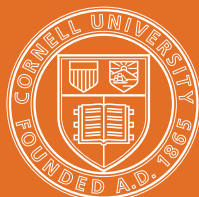




Retirement and Beyond

Benefits and programs available to retired
County Cooperative Extension Association Staff



Cornell University
Division of Human Resources
Benefit Services

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Introduction

Cornell offers a wide variety of benefits and programs to County Cooperative Extension Association 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 County Cooperative Extension Association 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 County Cooperative Extension Association 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 Division 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 staff! When you retire, your department will complete the appropriate Cornell University Personnel 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

County Cooperative Extension Association staff may be reimbursed for unused vacation days. Check with your local Association office to find out the maximum number of days you may be reimbursed. However, the total number of days may not exceed 30 days. Some County Cooperative Extension Associations require 60 days notice of retirement if vacation pay is to be paid in a lump sum upon retirement. Check with your individual Association for this and any other additional requirements. Sick leave will be turned into a credit against future premiums for your County Cooperative Extension Association retiree health care plan, as described below.

Beneficiaries

You should keep the listing of your beneficiaries for your life and personal accident insurance 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 (formerly Aetna Financial Services) (800) 677-4636; AIG Retirement (800) 448-2542; MetLife (800) 560-5001, NYSERS (866) 805-0990.

Benefit Plans and Policies after Retirement

—Health—

Health Insurance Eligibility:

County Cooperative Extension Association staff 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

County Cooperative Extension Association staff receive credit for unused sick leave when they retire. A maximum of 200 days can be used. This program allows eligible County Cooperative Extension Association 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 in Retirement	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Life Expectancy (in months)	308	301	293	286	279	271	264	256	248	240	232	224	216	208	200

Age in Retirement	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
Life Expectancy (in months)	192	184	176	169	161	154	147	140	133	126	119	113	106	100	94

Hypothetical Example

Association 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. If your dependent spouse/domestic partner is age 65 or turns 65 after you retire, he/she should contact Social Security Administration to enroll in Medicare Parts A and B.

Retiring At Age 65

If you or your dependent spouse/domestic partner 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 and higher income beneficiaries will pay more. 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 (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. High income beneficiaries will be reimbursed the usual cost of the Part B premium.

Medicare Part D- Prescription Drug Coverage

Starting January 1, 2006, everyone with Medicare was eligible for Medicare Part D prescription drug coverage. The New York State Health Insurance Plan (NYSHIP) provides your prescription drug coverage through The Empire Plan or a NYSHIP health maintenance organization (HMO).

The new Medicare law requires NYSHIP to provide an independent, actuarial certification of the health plan's prescription drug coverage. The point of this requirement is to assure participants that their NYSHIP coverage is at least the equivalent of the new Medicare Part D offering. NYSHIP has passed the comparison test and will be sending Notices of Creditable Coverage annually to members.

As a NYSHIP enrollee or covered dependent eligible for Medicare in 2009, you will continue to be able to receive the full prescription drug benefits available under The Empire Plan or a NYSHIP HMO. In addition, there will be no change in your NYSHIP drug benefits just because of your (or your dependent's) eligibility for Medicare. You are not required to enroll in Medicare Part D and we have been advised by the New York State Health Insurance Plan to advise members not to enroll. Finally, the State will not reimburse you for your Medicare Part D premium if you choose to enroll.

If you choose to enroll in Medicare Part D, your prescription drug benefits under NYSHIP may be reduced.

Although most NYSHIP enrollees SHOULD NOT enroll in Medicare Part D, you should consider enrolling in Medicare Part D if:

- You are eligible for the Medicare Part D Low Income Subsidy; or
- You choose to enroll in a NYSHIP Medicare Advantage Plan for 2006.

If you have questions about eligibility for the Low Income Subsidy, call Social Security at (800) 772-1213 or visit <www.socialsecurity.gov> If you have questions about Medicare benefits, call Medicare at 800-633-4227 or visit <www.medicare.gov>.

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 these 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 (applies to Optional Retirement Plan or Federal Retirement System recipients), 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 staff member 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 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 and your 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, from one of NYSERS’ Information Representatives at sites throughout New York State, or at their Web site <www.osc.state.ny.us/retire>. 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.

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% * Final Average Salary * Years of Service = Pension paid at retirement (less any age reductions)

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

2% * Final Average Salary * Years of Service = 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. These payment options include:

- Single Life Annuity
- Survivor Annuity
- Periods Certain
- Pop Up Allowance
- Cash Refund

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 at least age 55 and 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 an Association 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. You should contact your investment vendor to obtain and submit the proper Retirement Distribution forms.

TIAA-CREF (800) 842-2776

ING (800) 677-4636

AIG Retirement (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. 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

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 Retirement, 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 (800) 732-8353; ING (formerly Aetna Financial Services) (888) 883-6320; AIG Retirement (800) 892-5558, ext. 88174; MetLife (315) 521-1830 or (800) 492-3553, ext. 28196.

Survivors' Benefit Program

To be eligible to receive this benefit, the effective date of retirement for a staff member who is a member of the New York State Employees' Retirement System (NYSERS) shall be the day following the last day on which the staff member is on payroll, provided the staff member receives the retirement allowance immediately following the last day on payroll. To be eligible for this benefit, the effective date of retirement for a staff member 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 staff member is on payroll, provided that the staff member 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 Association 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 only 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 and submit the proper distribution forms: TIAA-CREF 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. 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. 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

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 (800) 732-8353 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, (607) 256-3651 or on-line 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–

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.

Auto/Home/Pet Insurance

You may continue your automobile, homeowner's/rental, and pet insurance by being billed directly. You will need to contact Marsh Voluntary Benefits at (800) 553-4861 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 County Cooperative Extension Association 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), 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

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 staff member. For more information, call (607) 257-8500.

Computer Access

Call the CIT Contact Center for information on computer access for retirees at (607) 255-8990 or <helpdesk@cornell.edu>.

For More Information

More detailed information concerning any of the topics in this brochure can be obtained by contacting Benefit Services, Division 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.