Retirement and Beyond

Benefits and programs available to retired endowed faculty and staff

Cornell University
Division of Human Resources
Benefit Services
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Introduction
Cornell offers a wide variety of benefits and programs to endowed 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, an endowed 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 well in advance of your anticipated 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 process your retirement status, including accrued vacation days and sick leave. It is important that you confirm this information with your department.

Unused Vacation and Sick Days
Staff will be reimbursed for unused vacation days. Sick leave will be turned into a credit against future premiums for your Cornell 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.

Benefit Plans and Policies after Retirement

Health

Health Insurance Eligibility
Health insurance is available to retiring endowed faculty and staff who are at least age 55 and have at least ten years of benefits-eligible service with the university. 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.

If you are not covered under the endowed health plan on your date of retirement, you must sign up within sixty days of your retirement date to obtain retiree health coverage. If you decide not to continue your health insurance at any time and cancel your coverage, you will not be able to re-enroll at a later date.

Your active health and dental coverage will continue through the end of the pay period for which you worked. There is no prorating of the premiums.

Medicare Eligibility
Medicare is a federal health insurance program for people who are age 65 or older, have been entitled to Social Security disability benefits for 24 months, or have end stage renal disease (permanent kidney failure). Cornell retirees who are age 65 or older must establish and maintain Medicare participation and they have the Cornell Retiree 80/20 plan to help pay for eligible medical expense after Medicare Parts A & B have considered the claim. Medicare is directed by the federal Centers for Medicare and Medicaid services (CMS.) Local Social Security Administration offices accept applications for Medicare and provide information about the program. If you have questions concerning your eligibility and coverage, we strongly suggest you contact the Social Security Administration office at 1-800-772-1213 or use their website www.medicare.gov. The phone number for the local Social Security Administration office in Tompkins County is (866) 706-8289.
Retiring Under 65

If you are under age 65 and not eligible for Medicare due to disability when you retire, your health insurance continues in the same plan as an active faculty or staff member. The employer share of the premium will continue to be paid on your behalf. If you are charged the Dual Eligibility rate for health insurance, please be aware this rate is no longer available in retirement status and you will be charged the regular family rate. You may pay your premium by bank draft or monthly billing via PayFlex. If you are covering a dependent spouse/domestic partner/child who is at least age 65 or eligible for Medicare due to disability, then Medicare will be primary for their coverage and the endowed health plan will be secondary. Your spouse/domestic partner/child must enroll in Medicare Parts A and B. If your spouse/domestic partner/child does not enroll in Medicare Parts A and B, the endowed health plan will still only pay as if Medicare paid as a primary insurer, which will result in a large financial burden to you and your spouse/domestic partner/child. The university evaluates the health insurance program annually to determine new contribution levels. This means that the rate you are charged from year to year may vary. Endowed retirees under age 65 and not eligible for Medicare due to disability can be enrolled in the PPO Plan, Cornell Program for Healthy Living or the Health Savings Account (HSA) administered by. Prescription drugs will continue to be covered through OptumRx.

You can only change your health plan enrollment during the University’s Open Enrollment period, usually held in the first few weeks of November, with coverage effective the following January 1. You may also change your health plan election and/or coverage level during the annual enrollment period or within 60 days following a qualifying event.

The endowed healthcare program will continue to provide primary coverage until you turn 65 or until you become eligible for Medicare due to disability or end-stage renal disease, then Medicare becomes primary. You should contact your local Social Security Administration Office three months before you become eligible for Medicare to enroll in both Parts A and B. Your enrollment in the endowed healthcare plan will also be changed at that time to the Retiree 80/20 plan which is designed to coordinate with Medicare as a primary payer.

1Please note that your domestic partner must enroll in Medicare when first eligible, regardless of whether you are active or retired with the university. The endowed health plan will begin to pay secondary to Medicare for them as of the date they are eligible, even if you are not yet retired. This order of payment also applies to legally married spouses of the same sex for medical services rendered prior to January 1, 2015. However, CMS has recently issued guidance that as of January 1, 2015, spouses of the same sex on an active employee’s plan will have the employee plan, the Cornell Endowed Health Plan, pay as primary.

2If you become eligible for Medicare due to disability or end-stage renal disease, please contact Aetna at 1-877-371-2007 for more information about when you should enroll in Medicare.

Retiring Age 65 and Over

Individuals who work beyond their 65th birthday usually remain on one of the Cornell Endowed health plans for active employees. The endowed health program will continue to pay as primary insurer while the employee is still actively employed in a benefits-eligible position. Spouses and eligible children of active employees, regardless of age, also remain on the health plan for active employees.

HSA note for employees remaining in active employment at age 65 and beyond: If you are enrolled in the HSA, please contact Benefit Services at 130 East Hill Office Building, call (607) 255-3936, or email us benefits@cornell.edu. IRS rules pertaining to Social Security retirement income status and HSA plan participation are not easy to understand. We will be happy to help clarify the regulations as they apply to your situation.

If retiring beyond age 65 or when otherwise eligible for Medicare, you will have two health insurance arrangements to make simultaneously. First, your Cornell health insurance plan will become the Retiree 80/20 Plan administered by Aetna. Prescription drugs will continue to be covered through OptumRx. The Retiree 80/20 Plan is designed to coordinate with Medicare as a primary payer, so participants in the Aetna PPO, Cornell Program for Healthy Living, or Health Savings Account (HSA) plans must change coverage. In the weeks following your retirement,
you will receive in the mail an Endowed Retiree Health Enrollment Form along with other materials from Benefit Services. You will need to complete the enrollment form in order to continue your (and your eligible dependents) health insurance coverage in the Retiree 80/20 Plan.

Second, you should contact the Social Security Administration to register for both Medicare Parts A and B. Medicare becomes your primary health insurance in retirement once you are eligible for this coverage due to age or disability. The Social Security Administration suggests that you contact them at least three months before you retire and reach age 65th birthday. You can reach Social Security by calling their toll-free nationwide number (800) 772-1213 or by calling the local office in your area. The phone number for the local Social Security Administration office in Tompkins County is (866) 706-8289. If your covered dependent spouse/domestic partner/child is age 65 or over, turns age 65, or becomes eligible for Medicare due to disability after your retirement, he/she should also contact Social Security Administration to enroll in Medicare Parts A and B. Your domestic partner should enroll in both Medicare Parts A and B three months prior to the date of eligibility, regardless of whether you are actively employed or retired with the university.

It is very important for you (and your covered dependent/spouse or domestic partner/child if Medicare-eligible) to enroll in both Medicare Parts A & B. If you do not enroll in Medicare Parts A & B, the Retiree 80/20 Plan will still only pay as if Medicare paid first, and you could end up with a substantial financial burden until you do enroll in Medicare coverage. In addition, if you or your covered dependent spouse/domestic partner/child enroll late in Medicare Part B, you will be charged a penalty for those months you could have been but were not enrolled in Medicare Part B.

Once you have registered properly with Benefit Services for the Retiree 80/20 Plan and with the Social Security Administration for the Medicare programs, you will have complete retiree medical coverage. You may pay your premium for the Cornell coverage by bank draft or direct billing via PayFlex. Social Security usually takes your Medicare premium directly from your Social Security income check each month, or will bill you if you are not collecting Social Security income.

Please note: the Social Security Administration does not treat late applicants kindly. Individuals who apply late for Medicare coverage will be forced to wait until the national open enrollment period to enroll and then wait six months for the effective date of coverage—and the premium will be substantially higher for each month of late enrollment. Furthermore, if you do not have Medicare coverage, the Retiree 80/20 Plan will still only pay as if Medicare paid first, potentially leaving you with a substantial financial burden until your Medicare coverage becomes effective.

**Retiring Near Your 65th Birthday**

If you will be retiring during what Medicare calls the Initial Enrollment Period (3 months before you turn 65, the month you turn 65, or the 3 months following when you turn 65), please be aware that you run the risk of your health insurance and effective date of Medicare Part B being negatively impacted. Cornell’s coverage becomes secondary to Medicare if you are over 65 when you retire, as of the date you retire. However, if your retirement is during that Initial Enrollment Period there can be delays that will negatively impact your coverage under Medicare Part B. You MUST work with Medicare to ensure that the timing of your retirement does not leave you without a primary insurer. If you will be retiring during this 7 month period (the Initial Enrollment Period referenced above), you must contact Medicare at 1-800-MEDICARE or visit your local Social Security Administration Office. You can reach Social Security by calling their toll-free nationwide number (800) 772-1213 or by calling the local office in your area. The phone number for the local Social Security Administration office in Tompkins County is (866) 706-8289. Medicare advises:

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All questions MUST be directed to Medicare at 1-800-MEDICARE or www.medicare.gov.
Please refer to the Medicare & You information via the website: http://www.medicare.gov/pubs/pdf/10050.pdf


Lifelong - Medicare Counseling

We understand that the transition to Medicare enrollment can often be confusing and overwhelming as you will be presented with your many options in various forms of media. While our office cannot provide official advice in discussing your Medicare options with you, we would encourage you to contact Lifelong, a non-profit organization who, among several other services, retains certified Medicare counselors on staff to assist you. The Tompkins County office is located at 119 W. Court St. in Ithaca and can be reached at 607-273-1511 or lifelong@tclifelong.org. More information can be found on their website: http://www.tclifelong.org/HIICAP.htm. If you have questions about how the Cornell Endowed health insurance will coordinate with Medicare, please call the Benefit Services office at 607-255-3936.

Medicare Part D—Prescription Drug Coverage

Starting January 1, 2006, everyone with Medicare became eligible for prescription drug coverage. Cornell’s Endowed Health Plans, including the Retiree 80/20 Plan, are just as good as the Medicare standard prescription.

The Medicare law requires the university to provide an independent, actuarial certification of our health plan’s prescription drug coverage. The point of this requirement is to assure participants that their employer plan is at least the equivalent of the new Medicare Part D offering. Cornell’s prescription drug plan design easily passed the comparison test. Annually, Benefit Services is required to provide you with a formal declaration of the results of the test for your records. It is included in the summary annual report that you will receive in September.

We are counseling retirees not to enroll in Medicare Part D, because the Retiree 80/20 Plan (along with the other Endowed Health Plans) meets Medicare’s requirement that the employer’s prescription drug coverage be as good as the Medicare standard prescription drug plan. If you decide to enroll in Medicare’s Part D coverage, then your prescription drug coverage through OptumRx will be secondary. In order to get reimbursed through OptumRx, you will need to submit a paper claim to OptumRx. You will not be able to use your OptumRx prescription drug card at the pharmacy counter or through mail order.

Note: Some people with limited income and resources may qualify for extra help and should contact the Social Security Administration at their special toll-free number, (800) 772-1213, or via the web at www.socialsecurity.gov. In some cases, it may make sense for these individuals to enroll in Medicare Part D. Then, the prescription drug coverage through OptumRX would be reimbursed on a secondary basis to Medicare Part D. If you have questions about Medicare benefits, call Medicare at 800-633-4227 or visit www.medicare.gov.

Aetna’s Medicare Direct Program

Retirees who are age 65 and older will be given the opportunity to enroll in Aetna’s Medicare Direct Program. Once you are enrolled, you will not need to file claims for most services. Your doctor will submit the medical claim to Medicare Part B. Medicare will make their payment and then forward the claim for the remaining expenses directly to Aetna. Aetna will make any appropriate payment to the provider and send you an Explanation of Benefits statement when the claim is processed. The Medicare Direct information will be included in the information that Cornell’s Benefit Services will send to you at retirement.

All Retirees, Both Under and Over Age 65

Endowed retirees can elect to either have their bank accounts drafted for their health insurance premiums or to be billed monthly by PayFlex. For more information on the Direct Debit or Billing, call PayFlex at (888) 678-7821. If you have sick leave credit, it will be applied to the cost of your health insurance. Please see the section on the Sick Leave
Conversion Program below. The maximum sick leave credit that can be applied to your monthly premium is one half of the monthly cost of single retiree coverage.

For retirees under age 65, your medical identification card and your OptumRx prescription drug card remain in effect. You will continue to use the same Aetna ID card to verify health insurance coverage. Once you turn age 65, you continue to use the Aetna ID card, but you will be transferred to the Retiree 80/20 Plan that coordinates with Medicare. You will continue to use your OptumRx prescription drug card.

Once you reach age 65, you need to complete a Retiree 80/20 Plan enrollment form to continue health insurance coverage. You will receive new ID cards from Aetna and will be covered under Aetna’s medical plan. Prescription drug coverage will continue through OptumRx. For more information, call Benefit Services at (607) 255-3936.

Note: Cornell expects and intends to continue to offer health coverage to retired faculty and staff. However, it reserves the right to modify, suspend, or terminate the plan at any time.

### Life Expectancy Table

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### Sick Leave Conversion Program

**Endowed staff:** You will receive credit for unused sick leave if you retire at age 55 or older with at least ten years of service at Cornell University, have participated in a Cornell health insurance plan at the time of retirement, and have accumulated sick leave at the time of retirement.

This program converts your unused sick leave into a dollar credit, which is then applied toward the cost of your retiree health coverage. The maximum amount of sick leave is 90 days or 702 hours.

**Example:**

Formula: total hours of unused sick leave multiplied by final hourly rate divided by life expectancy value

(For example, if you are 60 years old)

Total hours of unused sick leave = 702
Final hourly rate = $20.00
Life expectancy value at age 60 = 288 months
Monthly premium credit amount = $48.75

This credit is used to satisfy up to one-half the cost for single coverage under the chosen plan.

*Endowed faculty,* who do not accrue sick leave, are given the equivalent of 30 days sick leave at retirement, which is applied in the same method as above.

### Dental Plan

The Endowed Dental Plan, administered by Ameritas, is not available to individuals who retire from the university. However, you have a federally protected right under COBRA legislation to continue coverage for up to 18 months beyond your retirement date. Call Benefit Services at (607) 255-3936 for more information.
Flexible Spending Accounts

If you retire and there is a balance left in your medical care 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

Cornell University Retirement Plan (CURP)

You are eligible to begin benefit distributions from your CURP Plan retirement account if your employment with the university has terminated or you have retired. It is not possible to begin distributions from the CURP Plan account while you are still actively working at Cornell unless you are a faculty member who is on the Phased Retirement Program or a staff employee who is on the Staff Phased Retirement Program, or you are receiving benefits from Cornell’s Long Term Disability program. Once retired, you may delay receiving the benefits from this Plan until you attain age 70 1/2.

Requesting Benefit Distributions

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

Retirement contributions made by the university under 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-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 (800) 732-8353 or www1.tiaa-cref.org/tcm/cornell; or Fidelity at (800) 642-7131 or nb.fidelity.com/public/nb/cornell/home.

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, you are receiving benefits from 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 1/2.

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**457(b) Deferred Compensation Plan**
You elect benefit distributions from your 457(b) Plan account within 60 days after employment with the university has terminated or you have retired. Many payment options are available under this plan. You should contact TIAA-CREF 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 with TIAA-CREF at (800) 732-8353 or www1.tiaa-cref.org/tcm/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 are 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**
Life insurance is available to endowed 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.

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.

**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.

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 statement or receive an e-mail confirmation by inputting your e-mail address into the system

**How to maintain beneficiaries online:**
- Go to www.cignatrustedadvisor.com/cornellretiree
- 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: cornellretiree.cignatrustedadvisor.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). 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. Learn more at: www.fsap.cornell.edu.

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 CNÁ 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 and completion of medical questions will be required. For more information and to enroll, please see their website: http://www.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/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 150 Day Hall or call (607) 255-3976. To be added to an email list to receive a newsletter and notices of upcoming events, please send email to CornellRetirees@cornell.edu.
Encore Cornell

Cornell University is committed to expanding its connection with retirees, both locally and nationally, through the Encore Cornell program. The goal of this retiree initiative is to increase Cornell’s responsiveness to the diverse range of retiree needs, including partnering with other groups on campus, in the local community, and nationwide to help identify resources and opportunities for retiree programs and services. Encore Cornell programs provide an array of opportunities to explore, connect, learn, and remain engaged with Cornell.

- **Encore Career** - encore career exploration; employment opportunities; resources and services.
- **Encore Engage** - volunteering at Cornell; local, national, and international volunteer opportunities; resources and information about civic engagement.
- **Encore Connect** - project-based help wanted; mentoring opportunities; inter-generational programs and activities; links to local and national organizations.
- **Encore Learn** - continuing education; lifelong learning opportunities; conferences, workshops, and seminars.
- **Encore Create** - music, art, theatre, and dance classes and programming for mature adults; workshops, resources and tools for writers.
- **Pathways to Your Encore** - resources for encore exploration for mid-career employees

For information about Encore Cornell, please call (607) 255-3976 or email Encore@cornell.edu.

Elder Care/Caregiving Services/Programs

- **Dependent Care Resource and Referral** For those with adult caregiving concerns, Cornell’s Dependent Care 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 & 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-Newsletter which provides information on elder care/caregiver workshops, activities/ events and campus/ community resources as well as relevant announcements throughout the month.
- **Workshops/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 or visit: hr.cornell.edu/life/support/elders.html

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, “Perquisites and Privileges” and is available through the CAPE office or by going to the CAPE website: https://www.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 www.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
Retirees need to obtain an identification card from the University Registrar at B7 Day Hall on or after your retirement date. No appointment is necessary. For information, call (607) 255-4232.

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: www.mycfcu.com.

Retiree Transit and Parking Privileges
Parking on campus is restricted to permit or payment 7:30 a.m. - 5:00 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, weekend, 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, the hospital, the airport, and the 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 municipal accessible placards 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 permits numbers or license plates, MT spaces, or in metered spaces without paying the meters. Both the accessible municipal placard or license plate and the Cornell hang tag 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, www.sce.cornell.edu, with the permission of the course instructor, or course department and a representative of Benefit Services. This office can answer any of your questions about taking classes for credit.

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 www.sce.cornell.edu/cau.

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

Physical Education classes. 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: www.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 programs free of charge, except for some specialized services which require a membership.

Cornell Concert Series tickets can be purchased online at www.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 www.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, www.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.

Here are some useful links:
- Retiree newsletters: http://hr.cornell.edu/retirees/cra_newsletters.html
- Cornell Chronicle: http://www.news.cornell.edu
- Pawprint: http://www.pawprint.cornell.edu
- Ezra magazine: http://ezramagazine.cornell.edu
- Events Calendar: http://events.cornell.edu
- CUinfo: http://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 www.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.

**Wellness Program for Health and Fitness**

The Cornell University Wellness Program provides retired Cornell employees and their spouses/partners with diverse opportunities that foster joy, balance, and well-being.

**Wellness membership:** Includes access to all fitness centers, pools, and group exercise classes such as aerobics, water aerobics, tai chi, and yoga. The Cornell Fitness Centers have five fitness center facilities on the campus, each with state-of-the-art equipment, and offer over 70 different group exercise classes each week. Members may schedule individual sessions, including fitness consultations, fitness testing, and nutrition counseling. Fee: $175 per year per member. (Emeritus professors: contact the Wellness Program directly for information.)

This membership also includes participating in the Healthy Aging classes. You and your spouse or domestic partner are eligible. Healthy Aging classes embody our vision of inclusion, offer participants individualized attention to be successful, and promote an environment of personal success. For more information, contact the Wellness Program office at (607) 255-3886 or visit http://wellness.cornell.edu.

Outreach for non-members: The Wellness Program offers classes, lectures, and events free of charge to the Cornell community. Updated schedules are available at http://wellness.cornell.edu.

**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 Dis-
counts: https://www.dfa.cornell.edu/procurement/buyers/employee-discounts and the Perks webpage: https://www.hr.cornell.edu/benefits/perks.html

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.

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.