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 complete the appropriate retirement form. 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. 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. 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.

Retiring Under Age 65

If you are under age 65 when you retire, your health insurance continues in the same plan and at the same cost charged to an active faculty or staff member. If you are covering a spouse or same-sex partner who is at least age 65 and is Medicare-eligible, then Medicare will be primary for their coverage and the endowed health plan will be secondary. The spouse or same-sex partner (ssp) must enroll in Medicare Parts A and B. If your spouse or same-sex partner 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/sp.

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 can be enrolled in the 80/20 Plan, PPO Plan, Cornell Program for Healthy Living or the Health Savings Account (HSA) administered by Aetna, or the PPO Plan administered by HealthNow with either single or family coverage. Prescription drugs will continue to be covered through Medco Health. You can only change your health plan enrollment during the Open Enrollment period, usually held in November, with an effective date of January 1. You may also change your election from family coverage to single or vice versa during the annual enrollment period or within 60 days following a qualifying event.

Retiring At Age 65

If you retire on or near your 65th birthday, you will have two health insurance arrangements to make simultaneously. First, your Cornell health insurance plan will become the 80/20 Plan administered by Aetna. Prescription drugs will continue to be covered through Medco. This is the only plan that can use Medicare as a primary payor. So participants in the Aetna PPO, Cornell Program for Healthy Living, Health Savings Account (HSA) or the HealthNow PPO plans will have to change coverage in retirement beyond age 65. Contact Benefit Services to change your coverage to the 80/20 Plan for retirees or to maintain your 80/20 coverage if you already have it. HSA note: If you are enrolled in the HSA, upon turning age 65, IRS regulations no longer permit you to make or receive contributions to your HSA. However, you can continue to use the account balance.

Second, you should contact the Social Security Administration to register for Medicare Parts A and B. Medicare becomes your primary coverage in retirement once you are age 65 and eligible for this coverage. The Social Security Administration suggests that you contact them at least 90 days before you retire and reach age 65. 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 (607) 256-3651.

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. Social Security usually takes your Medicare premium directly from your Social Security income check each month.

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 you get Medicare coverage.

**Retiring After Age 65**

Individuals who work beyond their 65th birthday usually remain on one of the Cornell-sponsored health plans for active employees. Dependents of active employees, regardless of age, also remain on the health plan for active employees.

When you retire, you will be sent 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. The Retiree 80/20 Plan is designed to coordinate with Medicare. The Retiree 80/20 Plan includes the same prescription drug coverage through Medco as that provided with the HealthNow, Aetna PPO and 80/20 Plans.

As outlined in the previous section “Retiring At Age 65,” you will need to contact the Social Security Administration to register for Medicare Parts A and B. The Social Security Administration recommends that you contact them approximately 90 days before you retire. Once you retire at age 65 or older, Medicare becomes the primary payer for claims and Aetna the secondary payer. It is very important for you (and your spouse 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 spouse/ssp 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.

You can reach the Social Security office by calling toll free (800) 772-1213, or by calling the local Tompkins County office at (607) 256-3651.

**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 new 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 your Open Enrollment materials that you will receive in early November.

We are counseling retirees not to enrol 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 Medco will be secondary. In order to get reimbursed through Medco, you will need to submit a paper claim to Medco. You will not be able to use your Medco 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 Medco 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 registration form 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 every three months or to be billed. For more information on the Direct Debit or Billing, call Records Administration at (607) 255-6883. 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 Medco prescription drug card remain in effect. If you are enrolled in Aetna’s 80/20 Plan or PPO Plan, you continue to use the same Aetna I.D. card to verify health insurance coverage. Once you turn age 65, you continue to use the Aetna I.D. card, but you will be transferred to the Retiree 80/20 Plan that coordinates with Medicare. You will continue to use your Medco prescription drug card.

Retirees under age 65, who are enrolled in the HealthNow PPO Plan, will continue to use the HealthNow I.D. card for medical coverage. You will continue to use your Medco prescription drug card to purchase prescription drugs. The HealthNow PPO and Aetna PPO plans do not coordinate with Medicare. Therefore, 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 I.D. cards from Aetna and will be covered under Aetna’s medical plan. Prescription drug coverage will continue through Medco. 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.*

**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

(Group Annuity Mortality Table)

- Total hours of unused sick leave = 702
- Final hourly rate = $20.00
- Life expectancy value at age 60 = 232 months
- Monthly premium credit amount = $60.51

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.
Life Expectancy Table (effective 2/2/2006)

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Dental Plan

The Endowed Dental Plan, administered by First 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.

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.

–Retirement Plans–

Cornell University Retirement Plan (CURP)

You are eligible to begin benefit distributions from your CURP Plan retirement account if you are at least age 55 and 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. 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 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.

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
- Transfer Payout Annuity
- Cash Withdrawal
- Minimum Distribution at age 70 1/2

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.

**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.

**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.

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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.

457(b) Deferred Compensation Plan

You are eligible to begin benefit distributions from your 457(b) Plan account if your 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) 842-2766 for information on these payment options and to obtain the proper distribution forms. These forms must be fully completed and submitted to Benefit Services, 130 Day Hall, for processing before your distribution can be put into effect.

Representatives from TIAA-CREF 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 TIAA-CREF directly to set up a personal appointment at (877) 209-3144.

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 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 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.

**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 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:

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<tr>
<th>Retirement Year</th>
<th>Life Insurance Coverage</th>
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<td>1</td>
<td>$30,000</td>
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<tr>
<td>2</td>
<td>$24,000</td>
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<td>3</td>
<td>$18,000</td>
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<td>4</td>
<td>$12,000</td>
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<tr>
<td>5 and after</td>
<td>$6,000</td>
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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 for 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 Group Insurance 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.

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 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.

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

Employee Assistance Program (EAP)
As a retiree, you and your dependents continue to remain eligible to receive free assessment, counseling and referral under the EAP. Contact the Employee Assistance Program at (607) 255-1531, <cornelleap@cornell.edu>, 409 College Ave.

Auto/Home Insurance
You may continue your automobile and homeowner’s/rental insurance by being billed directly. You will need to contact Marsh@WorkSolutions 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 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/same-sex partners are encouraged to participate. Events are also publicized in the staff newspaper, Pawprint. Please contact (607) 254-3555 when you retire, so that you can be placed on the Pawprint mailing list for free.

CRA offers retirees volunteer opportunities such as Cornell Retirees Volunteering in Schools (CRVIS) and the Cornell Jack Lewis 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) 255-0388.

Cornell Retirees Volunteering In Schools (CRVIS) - The Cornell Retirees Volunteering In Schools 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 seven local schools. For more information, contact the CRVIS desk in 130 Day Hall or call (607) 255-0388.

Cornell Jack Lewis Visitors Program - The Cornell Jack Lewis Visitors Program in local nursing homes 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 to nursing home residents who have Cornell connections or to other residents who would like to have a visitor. If you wish more information about the visitors program, contact Jeanette Miller at (607) 257-7258.

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 on-campus events, many one-day motorcoach trips, and longer travel packages.

Retirees and their spouses/same-sex partners 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 Employee 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 two business 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 431 Day Hall. For more information, call (607) 255-6608 or visit <www.emeritus.cornell.edu>. The specific perquisites and privileges available to professors emeriti can be found in a four-page brochure available in the CAPE office. It is also available on CAPE’s website <www.emeritus.cornell.edu/AboutCAPE.html> by clicking “Perquisites and Privileges” on the right hand column. 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 University Registrar at B7 Day Hall. If you have 25 years of credited service or are an emeritus professor, come first to 130 Day Hall and obtain verification of this status so that your card will be marked accordingly. No appointment is necessary.

**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 and Parking Privileges**

Call Cornell Commuter and Parking Services at (607) 255-PARK (607-255-4600) for information on transit and parking privileges for retirees.

**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, with the permission of the course instructor. This office can answer any of your questions about taking classes for credit.

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, 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, 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**

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

Cornell University has three summer camp options for children/grandchildren of current employees and retirees’s. They are Cornell’s Adult University (CAU) Summer Youth & Teen Programs, Cornell University Summer Sports School, and Summer Camp–Camp Explorations. More information regarding these camps can be found at <www.ohr.cornell.edu/workLife/balancing/camp/>.

Libraries

As a Cornell retiree you are entitled to full Cornell University 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 are offered two tickets 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 10 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) 255-3793. 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 $1.50 per game. You are also welcome to join one of the many leagues offered. For more information, call (607) 255-4200.

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 which require a membership.

*Concerts* on campus are held throughout the year. You may purchase single concert tickets or season tickets on-line at <www.cornellconcertseries.com> or call the Cornell Concert Series 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) 254-2700 or <theatre@cornell.edu>. Senior citizen tickets may be available at reduced rates.

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 Newspapers

Two Cornell newspapers, Pawprint and the Cornell Chronicle, help many retirees keep in touch with university news, events, and activities. Pawprint offers a free classified ad section, and the Cornell Chronicle carries a weekly WorkLife section, with news and information from the Division of Human Resources. Each paper, published on Thursdays and Fridays respectively, has free copies widely available in buildings on campus.

Retirees can receive a free subscription to Pawprint, mailed to their home addresses, by calling (607) 254-3555. A subscription to the Cornell Chronicle currently costs $20 a year. You may order one by calling (607) 255-4206.

In addition, PawprintFlash, an electronic message service, offers occasional electronic news of campus events including special sales and offers, workshops and presentations sent to your e-mail address. To sign up for PawprintFlash, send an e-mail request to <pawprint@cornell.edu>.

Statler Club

The Statler Club, (607) 254-2589, is open to faculty, staff, and retirees 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. Emeriti faculty members do not pay dues.

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 in which the retired employee is living.
Wellness Program for Health and Fitness

The Cornell University Wellness Program provides employees and retirees and their families 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 that will promote positive lifestyle behaviors to all retired Cornell employees and their spouses or same-sex partners.

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 80 different group exercise classes each week. Members may schedule individual sessions, including fitness consultations, fitness testing, and nutrition counseling. This membership also includes participation in our retirees classes (see classes listed below). Fee: $175 per year per member. Emeritus professors please contact the Wellness Program directly for additional information regarding joining the program.

Retirees classes: You and your spouse or same-sex partner may participate in specialized group classes designed for healthy aging. These are included in the membership; there is no additional fee. All classes work on improving flexibility, core strength, and balance and are held in Helen Newman Hall weekday mornings.

- Staying Strong
  Anyone can become stronger! This resistance training class will strengthen muscles, build bone density, increase flexibility, and reduce the risk of falling by improving agility and balance. Class held Mondays and Thursdays 8:45-10:00 a.m., Helen Newman Hall Fitness Center & Dance Studio.

- Feeling Fine
  Don’t worry if you can’t dance! This class uses simple aerobic dance movements to increase stamina, bone density, and cardiovascular health. Includes balance and stretching exercises too! Class held Tuesdays, Wednesdays, and Fridays 8:45-10:00 a.m., Helen Newman Hall Dance Studio.

- Gentle Yoga
  Ideal for seniors and those with limited mobility, this gentle class features modifications for all body types and abilities. Experience strength, flexibility and deep relaxation. Class held Wednesdays, 10:00-11:00 a.m., Helen Newman Hall Classroom.

- Ripples
  Gentle movement in both shallow and deep water is ideal for relieving joint pain. Water resistance strengthens muscles while buoyancy makes this refreshing workout low intensity. Offered Tuesdays and Thursdays, 10:10-10:50 a.m., Helen Newman Hall Pool.

- Core Conditioning
  If your goal is a tighter tummy, a stronger back or improved posture, Core Conditioning is for you! Work at your own fitness level and challenge your muscles safely and effectively with a variety of exercises. Please call Christa prior to attending class if you have had any back problems or have any questions (255-3886). Class Held Fridays, 10:10-10:50 a.m., in the Helen Newman Hall Dance Studio.

A written medical clearance note from your primary care physician is required. Retirees and their spouses/same sex partners qualify for membership. For more information, please contact our office at 255-3886 or visit <http://wellness.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.