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.

Retiring Under Age 65
If you are under age 65 when you retire, your health insurance continues in the same plan as an active faculty or staff member. If you are covering a spouse or domestic 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 domestic partner (ssp) must enroll in Medicare Parts A and B. If your spouse or domestic 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/domestic partner.

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 PPO Plan, Cornell Program for Healthy Living or the Health Savings Account (HSA) administered by Aetna. Prescription drugs will continue to be covered through Express Scripts.
You can only change your health plan enrollment during the Open Enrollment period, usually held in 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.

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 Express Scripts. This is the only plan that can use Medicare as a primary payor. So participants in the Aetna PPO, Cornell Program for Healthy Living, or Health Savings Account (HSA) plans will have to change coverage in retirement beyond age 65. Contact Benefit Services to change your coverage to the Retiree 80/20 Plan. 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 (866) 706-8289.

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. Spouses and eligible children of active employees, regardless of age, also remain on the health plan for active employees. If your dependent spouse/domestic partner is age 65 or turns age 65 after your retirement, he/she should contact Social Security Administration to enroll in Medicare Parts A and B.

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 Express Scripts as that provided with the other Aetna 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 or domestic partner 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/domestic partner 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 (800) 772-1213 or the local Tompkins County office at
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 Express Scripts will be secondary. In order to get reimbursed through Express Scripts, you will need to submit a paper claim to Express Scripts. You will not be able to use your Express Scripts 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 Express Scripts 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 Express Scripts 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 Express Scripts 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 Express Scripts. 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.

**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.

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

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<td>119</td>
<td>113</td>
<td>106</td>
<td>100</td>
<td>94</td>
</tr>
</tbody>
</table>

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**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 Aetna. Aetna 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 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 (800) 732-8353 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, 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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Contributions made to this Plan during your employment are fully and immediately vested, which means that you are the sole owner of the funds in your account. You decide how you want to receive these funds during your retirement years to best meet your needs.

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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 for information on these payment options and to obtain the proper distribution forms.

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 (800) 732-8353.

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 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:

<table>
<thead>
<tr>
<th>Retirement Year</th>
<th>Life Insurance Coverage</th>
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<tr>
<td>1</td>
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<tr>
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<td>4</td>
<td>$12,000</td>
</tr>
<tr>
<td>5 and after</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

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 NEBCO at (800) 423-1282.

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 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.

**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 409 College Avenue, Suite 201, 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 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.

**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.

**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, and Business Travel Insurance. 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 160 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 has four components:
• Encore Hire: linking retirees with remote and local short-/fixed-term employment opportunities at Cornell that are generally envisioned to last no more than a few weeks.

• Encore Volunteer: connecting retirees, throughout the nation, with their surrounding communities through a variety of volunteer opportunities run through Cornell and local not-for-profit agencies.

• Encore On-Call: providing a voluntary opportunity for retirees to share their expertise, upon request, with members of the Cornell community.

• Encore and More: providing retirees with web-based information on resources, classes, and events to help support their continuous personal growth and development.

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

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/adult_caregiving.html

Cornell Association of Professors Emeriti (CAPE)
The Cornell Association of Professors Emeriti provides professional and social community among those who share the experience of being Cornellians. In addition to those granted the title professor emeritus, membership is open to retired librarians, extension associates, other members of Cornell’s professional teaching, research, advising, and administrative staffs as well. 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, University Faculty Senate, and Statler Board, are represented by CAPE Executive Council members. 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.

CAPE offers a quarterly newsletter, computer workshops, related emeriti projects, and volunteer opportunities. During the academic year, CAPE hosts a monthly lecture series, computer workshops, and a monthly roundtable, 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 Privileges

Cornell University retirees are eligible to use their Cornell University ID card to ride TCAT buses; Cornell will pay their fare. This privilege is in effect Monday - Friday in TCAT’s zone one. Zone one includes the City of Ithaca, Cornell University, Ithaca College, Kendal, the hospital, the airport, and the mall.

In lieu of an annual parking permit, retirees may choose a no-fee OmniRide Transit privileges, which provides full TCAT transit access, seven days a week. Retirees are not eligible for books of one-day permits intended for daily commuters.

Retiree Parking Privileges

Parking on campus is restricted to permit or payment 7:30 a.m. - 5:00 p.m., throughout the year including holiday 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.

Retirees, who have a need to come to campus during the business day, may choose between an annual parking permit (fee or no-fee) or a no-fee OmniRide transit pass.

- All retirees are eligible for a no-fee O parking permit, valid in all O, E, and A areas, or a no-fee R parking permit, valid in all R, E, and A areas. Retirees also may opt to purchase a parking permit for other areas, based on eligibility and availability.
- Retirees may also stop at a Parking and Information Booth, and upon presentation of a retiree ID card, may request a no-fee, one-day O or R permit. Retirees may also purchase daily visitor permits or use paid, short-term parking.

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 one book of ten one-day Z permits per year at no fee (value $110).

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

Retiree Accessible Parking Privileges

Retirees needing accessible parking 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, EH, ME, R, O, and WE); or
- an AP Cornell hangtag (cost equivalent to the perimeter parking rate), will allow parking in any accessible parking space as well as permit-restricted parking spaces anywhere on campus.

- For daily 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.
- 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 privileges. 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. 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) 272-0037 or online at www.reistentenniscenter.com.

**Physical Education class.** All retirees are eligible to enroll in Cornell Physical Education classes, of which there are 250+ offered each semester. The full schedule of courses can be found on the PE website: 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.

- **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://cornell.edu/events
• 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 marketing and membership, at (212) 692-1386 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.

For More Information
For more information, contact Benefit Services, Division of Human Resource (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.