



Pre-Retirement and  
Post-Retirement Guide  
for Instructional Staff:  
teaching and non-  
teaching

(November 2021)

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## Introduction:

Congratulations on reaching this important milestone after a lifetime of work and dedication to CUNY! While retirement can be an exciting time, it can also be stressful; particularly when it comes to making sure you have all your paperwork in order to ensure that your benefits and retirement income will start seamlessly upon retirement. This guide will be your one stop shop for information and resources to ensure a successful transition to the retirement you worked so hard for!

While this guide focuses on pre-retirement planning it is also helpful for those currently in retirement who have questions on retirement benefits and working at CUNY post retirement.

We encourage you to read the guide and keep it as a resource throughout your retirement journey. We also encourage you to share this information with family members, particularly those who are dependents and/or beneficiaries to any of your health, welfare and retirement plans.

## FILING FOR RETIREMENT: Resources and Suggested Timeline

Transitioning to retirement is a major event and will require important decisions. It is critical to think through the many choices you will be making, as many of your decisions may permanently impact your future. If you decide to retire, you must notify your Human Resources Department of your bona fide intent to retire and file the appropriate applications to retire.

### ***Information about Retirement***

There are many resources available to you where you can obtain information about retirement. You are highly encouraged to utilize all available resources noted below:

- You must schedule time to speak with your College Benefits Representative regarding your decision to retire and to obtain guidance on how to process your retirement paperwork.
- You must schedule time to speak with a representative from your pension system (TIAA or TRS).
- You should attend a Pre-Retirement Seminar hosted by the CUNY - University Benefits Office.
- You should attend a Pre-Retirement Seminar hosted by the PSC/CUNY.
- You should attend a Transitioning to Retirement Seminar hosted by the NYC Office of Labor Relations. Seminars are conducted by knowledgeable Retirement Representatives who can address individual and personal issues, as well as walk you through the steps in transitioning health benefits from employee to retiree status. Please use this link to register: [NYC Office of Labor Relations- Transition to Retirement seminar registration page](#)
- If you are unable to attend a session in person, you can view the two-part video series developed by the NYC Office of Labor Relations, which are available on their website. The videos contain useful information about how your health benefits might change as a retiree and Medicare. The link to this seminars is : [NYC Office of Labor Relations - Transition to Retirement webinars](#)

## ***Filing For Retirement – Checklist / Timeline***

Below is a general timeline you should follow towards your retirement. Participation in the Dedicated Sick Leave Program and/or the Catastrophic Sick Leave Bank may have an adverse impact on your Travia Leave payout. You should review your enrollment in any program that may impact your retirement benefits.

Verification of service	4 years or 6-12 months prior to retirement
Phased Retirement	4 years prior to retirement
Review any applicable Flexible Spending and/or transit benefit (wage works) deductions (see below for important information on these plans)	10 months prior to retirement start date
Contact pension system (TRS, ERS, BERS or TIAA)	5 months prior to retirement
Contact PSC-CUNY Pension Counselor	5 months prior to retirement
Complete TRAVIA Leave Form	4 months prior to leave start date
Apply for Medicare Part A (hospitalization coverage) (see section on Medicare in this booklet for more information)	3 months prior to 65 <sup>th</sup> birthday
Apply for Medicare Part B (medical coverage) (see section on Medicare in this booklet for more information)	Medicare Part B – not needed prior to age 65 (If 65 or older, 3 months prior to retirement)
Meet with HR to submit completed retirement paperwork	2 months prior to retirement
Contact NYSUT for continuation of eligible optional benefits	2 months prior to retirement

## **Important Reminders: Transition from active to retiree status:**

You should review your payroll deductions, paying specific attention to enrollment in the Transit Benefit Program and the Flexible Spending Account. Contributions to these programs may need to be adjusted based on your future needs, therefore plan ahead. For the Wage Works Transit Benefit program, you have 90 days from your last day worked to spend down any existing monies. Therefore, if you currently have a large balance in your account you should start spending it down and/or reduce or terminate your current deductions. This is a federal program so CUNY does not have the ability to waive these rules and anything remaining in your account after the 90-day period will be forfeited.

For the flexible spending plan, you may only submit claim reimbursement for services performed up to your last day worked. While you may continue this benefit under COBRA, it will not be on a pre-tax basis, so it is wise to spend down your account prior to your last day worked to ensure you are utilizing the pre-tax benefits of the plan. As with the transit benefit plan, the flexible spending plan is a federal program and CUNY does not have the ability to waive these rules.

## Types of Retirement:

### **Phased Retirement**

This Program enables members of the faculty and staff to continue to work for the University on a part-time basis while transitioning into retirement. An employee's decision to phase is an irrevocable commitment to retire at the end of the phasing period.

#### ***Eligibility Criteria***

Must be participants of the Optional Retirement Program, that is, TIAA (including those whose ORP monies were transferred to MetLife and Guardian), in order to apply. **This program is not available to members of the Teachers' Retirement System of the City of New York (TRS) or transfer contributors to NYCERS.**

- Must be a tenured faculty, including Librarians and Counselors, and Lecturers with a Certificate of Continuous Employment ("CCE") who will have attained the age of 65 years and will have completed 15 or more years of full-time, continuous service as of the start of the phasing period. Higher Education Officer ("HEO") title series employees who hold a Certificate of Continual Administrative Service ("13.3b") and tenured employees in the College Laboratory Technician ("CLT") series must meet the same age and service requirements.
- A faculty member serving as a Department Chair or as an Executive Officer of a Ph.D. program is not eligible to participate while serving in such a position; he/she may apply to participate, and upon approval of his/her phased retirement application, he/she must submit his/her resignation from the Department Chair/Executive Officer position.
- A faculty member who is serving in a predominantly administrative position, such as Director of an Institute or Center, and wishes to enter phased retirement, must consult with the College President or his/her designee to determine the feasibility of a mutually acceptable phasing arrangement of an appropriate configuration and duration, as set forth in the side-letter agreement.

Refer to this link: [CUNY Phased Retirement Program](#) for additional information on Phased Retirement, including details about work commitment during the phasing period, length of phasing period and the application/review process. You may also contact your College Human Resources Office for additional details on the Phased Retirement Program.

## Regular/Service Retirement

You may be eligible to receive unreduced retirement allowance after meeting a certain age and/or service requirement. Retirement allowance payments are based on your pension tier and pension system.

### *Eligibility Criteria*

- As a member of TRS, you will receive a guaranteed retirement allowance under the Qualified Pension Plan (QPP) after meeting the minimum age and total service credit requirements specified for the retirement plan and tier you are enrolled in. You may be eligible for a reduced retirement allowance if you elect to retire, but have not met the age and service requirements specified in the plan you are enrolled in.
- As a member to TIAA, there is no minimum retirement age to begin collecting retirement income, but a minimum retirement age may be in effect for other benefits, such as New York City retiree health benefits.

You may contact your College Human Resources Office to obtain guidance on the resources that are available to you regarding retirement options. However, you **should** contact your pension system (TRS or TIAA) to discuss the retirement options and obtain comprehensive details that are tailored to the specific pension plan you enrolled in.

## Disability Retirement

Members of the faculty and staff who become physically and/or mentally incapable of performing their work duties may apply for a disability retirement.

### *Eligibility Criteria*

- In-service members of The Teachers' Retirement System of the City of New York (TRS) have two types of disability retirement: ordinary and accident. Eligibility requirements vary based on your Tier and the type of disability retirement (ordinary or accident) you are eligible for. You should contact TRS for in depth details about applying for disability retirement and options that are available to you. The links to brochures on both types of disability are below.

[TRS ordinary disability](#)

[TRS accident disability](#)

- For member of TIAA, Section 27.5 of the Collective Bargaining Agreement between CUNY and the PSC allows members to receive retirement income from TIAA under disability provisions. Your disability status must be determined either by Social Security Administration or CUNY’s long-term disability carrier. You must also have at least 10 years of full time service with CUNY immediately prior to the disability. You should contact TIAA for in depth details about the array of alternate payment options that are available to you.

You may contact your College Human Resources Office or your pension system (TRS or TIAA) to obtain information about retirement options available to you.

## **BENEFITS AT RETIREMENT AND POST RETIREMENT**

As a CUNY retiree, you may be eligible for an array of benefits, as long as you meet the applicable age and service requirements.

### **TRAVIA Leave (Retirement Leave)**

Based on Section 16.4 of the PSC-CUNY agreement, employees who meet the appropriate eligibility requirements and who announce their bona fide intention to retire and file the appropriate application to retire shall be granted a retirement leave of absence with full pay consisting of one-half of the accumulated unused temporary disability leave up to a maximum of one semester, or the equivalent of school days.

The maximum number of sick days a full-time employee can accumulate is 160 days. Therefore, the maximum amount of retirement leave you can have is 80 days, which equals one semester for retirement leave purposes. If you have less than 160 days of sick leave, you are still entitled to Travia; and it will equal one-half of your bank. However, it will no longer be equivalent to a semester. Rather, each day is counted, including holidays. If you have 150 days of sick leave, you will get 75 days of retirement leave. This is approximately 3.75 months of retirement leave.

Full-time members of the instructional staff may be eligible for Travia Leave. Please refer to the chart below for service and age requirements based on your tier. Forms are available at your Human Resources Office. You have to fill out your portion and then have it signed by your supervisor or the chairperson of your department. Travia leave requests should be submitted 4 months prior to the leave date.

Tier	Initial Date of Full Time Employment	Years of Credited Service		Age
I	Prior to June 30, 1973	20	or	55
II	July 1, 1973 - June 30, 1976	20	or	55
III, IV, V	July 1, 1976 to March 31, 2012	5	and	55
VI	April 1, 2012 to Present	5	and	63

**Common Travia questions:**

- 1.) Is it better to take Travia in the fall or spring?

Non- teaching instructional staff, i.e. HEOs or CLTs, are required to use their vacation first followed immediately and seamlessly by their Travia leave. They do not earn sick and/or annual leave during this period. Therefore, for non-teaching instructional staff, there is no real difference.

For teaching faculty, they will only receive vacation pay if they take a spring Travia leave; and then they receive compensation through August 31. Faculty taking a fall Travia leave do not receive annual compensation and their leave ends at the beginning of the spring semester. Therefore, for teaching faculty it is better to take Travia leave in the spring semester.

- 2.) If I am on Travia leave can I apply for Social Security benefits and will FICA taxes continue to be taken out of my of check during the Travia period if I am receiving benefits?

If you are over age 62 and on Travia Leave, you should be eligible to apply for Social Security benefits. Those members who take advantage of this, but have not yet met Social Security's requirement of reaching the current full retirement age (based on your date of birth), will be subject to Social Security earnings limitations. Your pay is still taxable and FICA (employee and employer deductions withheld for Social Security and Medicare purposes) continues, however salary received while on Travia is not considered income for Social Security earning limitation purposes. If you believe you are entitled to Social Security, but have not yet met the current full retirement age, we suggest making an appointment to see a Social Security representative to learn more about your benefits.

You will also notice that your Travia checks look the same as when you were employed. The same pension and tax deferred annuity deductions, taxes, Social Security and Medicare taxes, union dues, and VOTE-COPE are all being deducted. Federal law requires that Social Security and Medicare be deducted from all "earned" income. It may mean that your own Social Security payments will increase in the following calendar year because you made additional payments to Social Security. Again, this should be checked with your Social Security representative.

### 3.) Can I work while I am on Travia leave?

Employees on Travia leave are allowed to work. Employees can teach or perform non-teaching functions to the limit of one course or 75 non-teaching hours subject to the approval of CUNY. Outside of CUNY, there are no limits to an individual's employment.

### 4.) What if I decide I do not want to retire and do not want to take a full Travia leave?

The law states: "A retirement leave of absence shall be cancelled when a member on such leave files an application for reinstatement to active service." However, the law also states that such a member forfeits their right to future retirement leaves. In other words, you get only one Travia in your career, you retain days that have not been used due to your return.

You will begin to accumulate sick leave upon your return, but if you become ill, and you do not have enough sick leave in your bank to cover your absences, advancing your sick leave is at the college's discretion.

The terms and conditions relating to the counting of such days, intervening vacation periods, cancellation of such leave, reinstatement to active service, etc., shall be governed by Section 3107 of the State Education Law.

### ***Eligibility Criteria***

To be eligible for Travia Leave you must have unused temporary disability leave (sick leave) and must have completed the minimum requirements for a service retirement if you have been enrolled in the public retirement systems. Additionally, you must meet one of the following requirements:

- You are a member of a public retirement system (TRS, NYCERS or BERS) and you meet the eligibility requirements for service retirement under Section 3107 of the New York State Education Law.
- You are a Tier I or II member of the Optional Retirement Program (TIAA-CREF) and have separated from CUNY service at age 55 or with at least twenty (20) years of pensionable, continuous, full-time CUNY service.
- You are a Tier III, IV or V member and have separated from CUNY service at age 55 or over and with at least five (5) years of pensionable, continuous, full-time CUNY service.
- You are a Tier VI member and have separated from CUNY service at age 63 or over with at least (5) years of pensionable, continuous full-time CUNY service.

Please consult your College Human Resources Office and the PSC-CUNY Collective Bargaining Agreement for further information.

**NOTE:** Donation of sick leave to the Dedicated Sick Leave Program or the Catastrophic Sick Leave Bank Program may adversely impact your TRAVIA payout.

## **Health Insurance (NYC Health Benefits Program)**

If, at the time you separate from CUNY service, you meet the appropriate age and service requirements and you are collecting a retirement benefit from a retirement system (TRS or TIAA), you may be eligible for health insurance coverage under the NYC Health Benefits Program (NYCHBP). Retirees may participate in an Open Enrollment / Transfer Period usually held in the fall every even year. Retirees who have been retired for at least one year can take advantage of an once-in-a-lifetime provision to transfer or add an optional rider at any time. Once-in-a-lifetime transfers become effective on the first of the month following the date that the Health Benefits Application is processed. \*Your actual eligibility for benefits will be determined by the City policy in place at the time you retire, and the benefits applicable to you should be ascertained at that time. \*

### ***Eligibility Criteria***

- As a member of the TRS pension system, to be eligible you:
  - must have at least ten (10) years of credited service as a member of TRS (if you were an employee of the City on or before December 27, 2001, then you must have at least five (5) years of credited service as a member of a retirement system maintained by the City); **or**
  - must have at least fifteen (15) years of credited service as a member of either the Teachers' Retirement System or the Board of Education Retirement System if you were an employee of the City or the Department of Education appointed on or after April 28, 2010, and held a position represented by the recognized teacher organization on the last day of paid service; **and**
  - during the minimum period of credited service required for eligibility or at the time of separation from employment you were working regularly for twenty (20) or more hours a week and eligible for City health benefits as an employee; **and**
  - You receive a pension check from TRS.

- As a member of the TIAA pension system, to be eligible you:
  - Must meet the age and years of pensionable, continuous, full-time CUNY service requirements specified under Article 27 of the PSC-CUNY Collective Bargaining Agreement.
  - Must maintain \$50,000 in reserve with TIAA-CREF to fund retiree health insurance premiums. You may require additional reserve amounts depending on the health plan you select or to cover future insurance rate changes.
  - Must elect a monthly Lifetime Income Annuity option, for a minimum of \$10,000, as the settlement option used to satisfy the standard health care premium deduction. You may be required to annuitize additional amounts from your \$50,000 required reserve if enrolled in a more costly health plan. Interest Only, Minimum Distribution and Transfer Payout Annuity are not settlement options used to satisfy health care premium deductions.

If your retirement choice is a result of a disability and you have completed 10 years of full-time service (for TIAA) or have 10 years of Total Service Credit (for TRS) prior to the onset of the disability, you may be eligible for retiree health benefits if receiving a pension check, regardless of age. There is no minimum service requirement if you are disabled as a natural and proximate result of an accident that was sustained in the performance of duties in active service and that was not caused by your negligence.

Every retiree eligible for health benefits must either enroll for coverage or waive membership by completing the appropriate sections of the Health Benefits Application. Those who waive or cancel coverage and subsequently wish to enroll or reinstate benefits will not have coverage until the first of the month following 90 days after the Health Benefits Application is processed, unless the retiree has lost other coverage.

**NOTE:** Qualified dependents may be covered under your retiree health benefits plan if they meet the eligibility requirements.

Consult with your College Human Resources Office for additional information. Also, carefully review the NYC Office of Labor Relations (OLR) Summary Plan Description for information on enrollment and disenrollment in health plans, as well as transferring between supplemental plans and HMO plans. The link below will bring you to the landing page for information on with the City of New York. Please click either “non-med-retiree” (under age 65) or “retiree” (age 65 and older)

[City of New York- Office of Labor Relations \(Health Benefits Landing page\)](#)

## **PSC-CUNY Welfare Fund (Supplemental Benefits)**

Supplemental health insurance provided by the PSC-CUNY Welfare Fund is designed to provide coverage for you and your eligible family members. Unless stated otherwise, if you are covered, your spouse (including a same-sex spouse) or qualified domestic partner and eligible dependent children are also covered. Your coverage will depend on the year and conditions under which you retired from CUNY. Depending on your circumstances, you may be eligible for Retiree Plan 82, Retiree Plan 80 or Retiree Plan 70.

Benefits offered by the PSC-CUNY Welfare Fund included prescription, dental, vision, extended medical and hearing aid. You may be eligible for optional benefits, such as life insurance, at a cost to you.

### ***Eligibility Criteria***

You are eligible for supplemental health insurance provided to retirees by the PSC-CUNY Welfare Fund if you meet **all** of the following requirements:

- you are collecting a pension through a CUNY-related program; **and**
- you are eligible for Welfare Fund benefits at the point of retirement; **and**
- You are eligible for basic coverage through the NYC Retiree Health Program.

**NOTE:** An eligible individual who waives coverage for them self and/or dependents (because of other health insurance or group health plan coverage) may be able to enroll at a later time if that other coverage is subsequently terminated or significantly altered.

More information about the PSC Welfare Fund benefits offered in retirement can be found by clicking [here](#)

## **Retiring Medicare-eligible Versus Retiring Non-Medicare Eligible**

It is important to understand how retiring prior to age 65 (non-Medicare eligible) vs. retiring at age 65 or older (Medicare eligible) impacts which health plans you are eligible for and how claims will be paid.

Please refer to this [Medicare Eligibility Grid](#) to determine when you (and your spouse if applicable) need to apply for Medicare (Part A and B).

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***Important Information regarding Medicare Part D***

Medicare Part D (prescription coverage) is provided through the PSC Welfare Fund. You **should not** enroll in a Medicare Part D plan through Medicare. You **must** complete the appropriate PSC/CUNY Welfare Fund Prescription Coverage Form in order to retain prescription coverage after retiring.

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At retirement, you must file a Health Benefits Application (ERB) to continue your coverage into retirement. If, as an employee, your dependent spouse/domestic partner had not been covered on your plan because they elected Medicare as the primary plan, at retirement your dependent spouse/domestic partner may re-enroll in the City health benefits program. Also at retirement, Medicare-eligible employees for whom the City Health Benefits Program had provided primary coverage will be permitted to change health plans effective on the same date as their retiree health coverage.

### ***Medicare Eligible at Retirement***

- If enrolling in an HMO, you must complete an additional application from the insurance carrier. You should consult with your College Benefits Officer to ensure that the appropriate forms are completed.
- If your plan does not provide coverage for Medicare enrollees, you will have the opportunity to transfer to another plan that does.

### ***Non-Medicare Eligible at Retirement***

- If you or your dependent become eligible for Medicare after your retirement and you are enrolled in an HMO plan, you must complete an additional application, which you must obtain directly from the HMO carrier.
- Health plans available to non-Medicare eligible retirees **may not** be available to Medicare eligible retirees; therefore, you might have to enroll in a new health plan once you are enrolled in Medicare.

## **Medicare Part B Premium Reimbursement/IRMAA**

You and your eligible dependent(s) may be eligible to receive reimbursement of the monthly Medicare Part B premium that is deducted from your Social Security check. If not receiving Social Security benefits, you will be directly billed by Social Security Administration for Medicare Part B.

Most retirees will pay a standard monthly premium for Part B as determined by Social Security Administration. However, many retirees will be subject to an Income Related Monthly Adjustment Amount (IRMAA), which is an additional Medicare Part B premium added to the

standard monthly premium. The City will reimburse retirees and their Medicare-eligible dependents for Medicare Part B premiums, including IRMAA but excluding any penalties.

### ***Eligibility Criteria***

- Members of TRS – to be eligible for this benefit, you must meet **all** the requirements indicated below:
  - enrolled in and paying for premiums for Medicare Part B; **and**
  - receiving a TRS pension; **and**
  - be enrolled as the contract holder for City health benefits; **and**
  - Live within the USA or its territories (if you live outside of the USA or its territories, you are only eligible for reimbursement for the months you lived in the USA or its territories).
  
- Members of TIAA – to be eligible for this benefit, you must meet **all** the requirements indicated below:
  - enrolled in and paying premiums for Medicare Part B: **and**
  - receiving a TIAA-CREF monthly Lifetime Income Annuity; **and**
  - enrolled in and paying premiums (if applicable) for a New York City Health Insurance Plan as the contract holder (premiums must be deducted from your monthly lifetime income annuity pension check); **and**
  - Live within the USA or its territories (if you live outside of the USA or its territories, you are only eligible for reimbursement for the months you lived in the USA or its territories).

### ***When to Apply For Medicare Part B Premium Reimbursement***

If you and your spouse/domestic partner meet the eligibility criteria, you should apply for reimbursement as follows:

- If an employee retires as Medicare-eligible and their spouse/domestic partner is Medicare-eligible, then both should apply for reimbursement immediately following the employee's retirement.

- If the employee retires as non-Medicare eligible, but the spouse/domestic partner is Medicare-eligible, then the employee should apply to receive reimbursement for the spouse/domestic partner immediately following the employee's retirement date. In this case, the retiree will be added to the reimbursement program when they become eligible for Medicare.
- If the employee retires as Medicare eligible, but the spouse/domestic partner is non-Medicare-eligible, then the employee should apply to receive reimbursement for themselves immediately following the employees's retirement date. In this case, the spouse/domestic partner will be added to the reimbursement program when they become eligible for Medicare.
- If both the employee and spouse/domestic partner are non-Medicare eligible when the employee retires, then they should apply for reimbursement as soon as they become Medicare-eligible. Spouses/domestic partners do not need to wait for the retiree to be eligible.

### ***When to Apply For IRMAA Reimbursement***

You must apply for IRMAA immediately after receiving the reimbursement for the standard premium. Your spouse/domestic partner is also eligible to receive reimbursement for IRMAA.

### ***How to Apply For Medicare Part B Premium Reimbursement***

- Members of TRS or NYCERS receive reimbursement provided they
  - send a copy Medicare card to the NYC Health Benefits Program-Attn: Medicare Unit at 22 Cortlandt Street, 12<sup>th</sup> Floor, NY, NY 10007
- Members of TIAA receive reimbursement provided they
  - complete an application and submit it to CUNY-University Benefits Office, Attn: Delfino Rojas at 395 Hudson Street, Room 5-146 New York, NY 10014
  - send a copy of Medicare card along with the application
- Members of the NYC public pension systems can also submit their Medicare Part B reimbursement application electronically to: <https://nycemployeebenefits.leapfile.net/>

### ***How to Apply For IRMAA Reimbursement***

To apply for IRMAA reimbursement, you must download an IRMAA Reimbursement Claim Form from the NYC Office of Labor Relations website for the year you are requesting reimbursement.

Your application must be mailed to the address noted below along with a copy of: 1) your and/or your eligible dependent's Social Security Administration (SSA) letter issued to you and/or your eligible dependent showing the monthly premium; and 2) your and/or your eligible dependent's Form SSA-1099 issued to you by the SSA every January, as proof of the monthly Medicare Part B premium actually paid. If you cannot provide a Form SSA-1099 because you did not receive Social Security benefits you must provide official documentation that you paid Medicare premiums (a receipt from Social Security, cancelled checks for Medicare premium payment, or similar official documentation).

NYC Health Benefits Program  
22 Cortlandt Street, 12<sup>th</sup> Floor  
New York, NY 10007  
Attention: IRMAA

You must include the retiree's name and full social security number on any eligible dependent's documents.

### ***When Is Medicare Part B Premium / IRMAA Reimbursement Processed***

For all retirees, the Medicare Part B premium reimbursement is issued in the summer, usually in June or July, for the prior calendar year (January through December). Reimbursement for IRMAA is also processed in the summer, usually in June or July, following the reimbursement of the standard premium; however, this period is subject to change. The retiree should check with the City of New York, Office of Labor Relations to confirm annual timing of IRMAA reimbursement.

Reimbursement for the standard monthly premium and for IRMAA is paid as follows:

- Members of TRS
  - If you are receiving your TRS pension payment through Electronic Fund Transfer (EFT) or direct deposit, the Medicare Part B premium reimbursement for you and your Medicare-eligible dependent will be deposited directly into your bank account. This payment will be a separate deposit from your pension payment.
  - If you do not have EFT or direct deposit, you will receive a check for your reimbursement.
- Members of TIAA
  - You will receive a check for your reimbursement mailed to the address that CUNY University Benefits Office has on file.

If you are eligible for Medicare Part B premium reimbursement (the standard and IRMAA) for prior years, but did not enroll on a timely basis, you may apply for those prior years. However, reimbursement is limited to the previous three (3) calendar years.

**NOTE:** If your spouse/domestic partner becomes eligible for Medicare Part B prior to you becoming eligible, you may apply to receive reimbursement for your spouse/domestic partner. Retirees receive ONE check for both themselves and their spouse/domestic partners. **Checks are not issued under the spouse/domestic partner's name.**

## **KEEPING IN TOUCH (Who do I contact after retirement?)**

It is important to remain in contact with the agencies noted below in order to ensure there is no lapse in your benefits after retirement. You must notify the agencies noted below of any changes in status or address changes that may impact your benefits. Additionally, you should share this information with family members or beneficiaries who may need to notify the agencies noted below of any changes, in the event that you are not able to do it yourself. Doing so will ensure that any final payments or surviving spouse benefits information be directed to the appropriate person.

- **CUNY – University Benefits Office**  
395 Hudson Street  
New York, NY 10014  
646-664-3357
  
- **NYC Office of Labor Relations – Health Benefits Program (OLR)**  
22 Cortlandt Street, 12<sup>th</sup> Floor  
New York, NY 10007  
212-513-0470 (Retiree Help Center)
  
- **Pension System**

<b>TIAA</b>	or	<b>TRS</b>
730 Third Avenue		55 Water Street
New York, NY 10017		New York, NY 10014
1-800-842-2252		1-888-8-NYC-TRS
  
- **PSC-CUNY Welfare Fund**  
P.O. Box 280278  
Brooklyn, NY 11228  
212-354-5230

## REHIRED RETIREE

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If you decide to return to CUNY service after retiring, your eligibility for certain benefits is treated based on your retiree status not your active status.

- If you are receiving a retirement allowance from TIAA or TRS, you may not become a member of a pension system as a rehired retiree. If upon your rehire, you notice pension deductions on your paycheck for either TIAA or TRS you must notify your Human Resources Department immediately so that pension deductions can be stopped. Any erroneous contributions will be refunded to you from either TRS or TIAA and will not be counted towards retirement.
- If you are under age 65, you are subject to earnings limitations as set by New York State Law. Earning more than the New York State established limit has an impact on your retirement allowance, which may be suspended and/or adjusted if you exceed such earnings limit. At this time, the annual earnings limit is \$30,000.
- If you were eligible for retiree health insurance coverage at the time of your retirement, your retiree health insurance plan will remain your secondary coverage and Medicare Part B your primary coverage, if any 65 or older. If you are under age 65 at retirement, your retiree health insurance coverage will be primary until you turn age 65 and enroll in Medicare Part B. You are not eligible to enroll in active group coverage as a rehired retiree. If you notice any health insurance deductions on your paycheck, you must notify your Human Resources Department immediately so that deductions can be stopped.

As a rehired retiree, you may elect to participate in any of the plans listed below.

- Tax Deferred Annuity plan – 403(b)
- Deferred Compensation Plan – 457(b)
- Transit Benefit Program – WageWorks