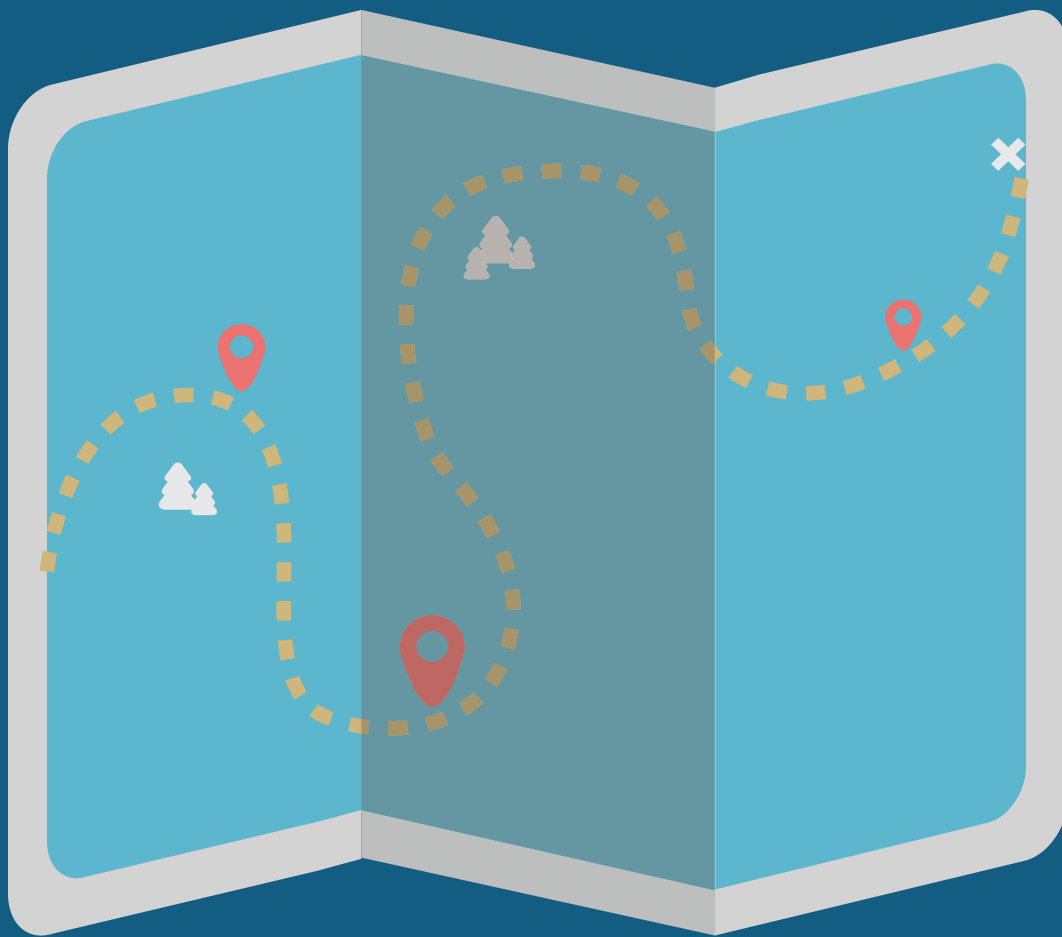




# RETIRING FROM CU

Map out your retirement plan with our 2018-19 guide for CU 401(a) Retirement Plan participants.



# University of Colorado Employee Services

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## **Benefits hours**

9 a.m. - 4 p.m.  
Monday - Friday



## University of Colorado

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## **EMPLOYEE SERVICES**

This document is a guide. It only briefly describes the benefits available at retirement through the University of Colorado for participants in the Public Employees Retirement Association Plan. Complete information on benefits eligibility, costs and coverage may be obtained from Employee Services or online at [www.cu.edu/es](http://www.cu.edu/es). If there are any discrepancies between the information contained in this guide and the master plan documents (i.e., insurance carrier contracts), then the master plan documents will govern. Any applicable Employee Services policies and procedures or federal and state laws will also govern. The benefits described in this guide may be changed, modified or eliminated at any time.

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# INTRODUCTION: RETIRING FROM CU

After a lifetime of hard work, you can see retirement on the horizon.

The University of Colorado wants its employees to enjoy secure retirements. That's why we provide plans and resources to help you achieve financial well-being in retirement. Retirement decisions are among the most important you'll ever make—and a well thought-out plan is key to your success.

That's why we've created this guide to answer common questions and help you proceed confidently on your personal pathway to retirement.

This booklet is for employees who participate in the CU 401(a) Retirement Plan\*. It will walk you through the final phase of planning, the actual retirement process and the transition from an active employee to a CU retiree. By following the processes presented here, you'll create a detailed roadmap to your retirement and feel secure knowing that you've taken the right steps to see it happen.

**THE PLAN** - Preparation for retirement begins the day you start working. Educating yourself on how to create future streams of income to replace your current paycheck in retirement is the main focus. When retirement is in view, it is time to take a more concentrated look at how you are doing and how you are going to make the next big step. This guide covers that final planning phase. You will benefit from taking a close look at your retirement 3-5 years prior to your actual retirement date. At this stage in your career, taking a look at your personal plan and using valuable CU resources will assure that you are setting yourself up for the best possible outcome.

**THE PROCESS** - The actual process of retiring from CU begins 2-3 months from your actual retirement date and continues through your transition to a university retiree. This is the time to meet with a CU Employee Services benefits professional. You will make the necessary decisions and complete paperwork to successfully retire and enroll in any eligible benefits. Throughout your retirement, you will continue to receive support from the CU Employee Services benefits department as a CU 401(a) Plan retiree.

**THE TRANSITION** - The transition completes when you terminate as a CU employee and become a CU retiree. Important information regarding the termination of active-employee benefits and the beginning of retiree status is summarized in this section.

\*The CU 401(a) Retirement Plan is the marketing name for the University of Colorado Optional Retirement Plan (ORP) 401(a), one of the university's mandatory retirement plans.

It is important to note that CU Employee Services benefits professionals cannot give advice about finances, Social Security or Medicare. However, they can direct you to resources on Social Security and Medicare and can answer any questions regarding CU retiree benefits.

# RETIREMENT FACTORS TO CONSIDER

## CU 401(A) retiree: *What does it mean?*

### Eligibility

Two factors determine your eligibility to become a CU retiree.

- **Position classification:** You must be in an active CU 401(a) retirement plan eligible position with a 20+ hour appointment, immediately preceding your retirement date. (The only exception to this may be if you are in a contracted phased retirement agreement with your department. See Attachment B, page 16).
- **Minimum age and years:** Meet age and years of service requirements for either normal or early retirement as defined by the Board of Regents (See Attachment A, page 13).

### Benefit options

Retiree benefits include medical, dental and life insurance plans for qualifying retirees and their dependents.

- **University medical and dental retiree plans:** The university currently offers medical and dental plan options for retirees and their dependents whether they are non-Medicare eligible, Medicare eligible or a combination of both (one family member is Medicare eligible and the other(s) is non-Medicare eligible).
- **University basic life insurance:** You can elect to continue your CU basic life insurance plan. It is reduced to a \$3,000 benefit at the time of retirement. Accidental death and dismemberment coverage is not available as part of retiree basic life insurance.
- **University optional life insurance:** If actively enrolled before retirement, you may elect to continue up to 25 percent of the benefit, not to exceed \$9,500. Accidental death and dismemberment coverage is not available as part of retiree optional life insurance.
- **Two CU employees in one household:** When two members of a household are employed and/or retired with the university and/or university affiliates:
  - You and your dependents cannot be covered as both an employee/retiree and a dependent for any university medical and/or dental plan.
  - A retiree may be insured as both a retiree and a spouse of an active employee up to a maximum combined optional life insurance benefit of \$500,000.
  - Each parent employee/retiree may enroll in different plans, and may enroll different dependent children under his or her coverage.

\*The life insurance policies have neither a cash value, nor provisions for loans.

### Premium rates

Your age and years of service determine how much CU will continue to contribute to your retiree benefit premiums.

- **Normal retirement:** If you qualify for normal retirement, CU will pay 100 percent of the employer contribution toward your benefit premiums. You will be responsible for the retiree cost.
- **Early retirement:** If you qualify for early retirement, CU will pay a prorated employer contribution toward your benefit premiums. You will pay the employee cost plus the remainder of the pro-rated employer portion. **See Attachment A (page 13) to calculate your premium rate and determine years of service.**

### Failure to take action

If you are eligible for retirement with the university and you do not take action to retire within 31 days of your date of termination, the following defaults will apply:

- **Medical and dental:** Plans are waived for the remainder of the plan year. You are not allowed to enroll until the following annual Open Enrollment period for effective date of July 1.
- **Basic life insurance:** Your basic life insurance will be waived and remain permanently waived.
- **Optional life insurance:** This benefit will be waived and will remain permanently waived.

# THE PLAN: A checklist for 3-5 years before

## *What does retirement look like for you?*

You have spent many years saving and educating yourself about retirement investment options for your retirement. You are now in the final phase. About 3-5 years from your actual retirement date, it's time to do two important things in preparation for the big day. The first is to seriously consider the cost of your retirement. The second is to assess your retirement savings. Knowing where you currently stand and exactly where you are headed will help determine what needs to be done to successfully complete the process leading up to your actual retirement day.

### Evaluate the cost to retire

- ☐ **Estimate:** Consider the amount of money you will need during retirement to maintain your desired standard of living and determine if your retirement savings is on track. This will help you determine if your projected retirement date is achievable. This may involve a visit with a TIAA representative and/or your personal financial planner. TIAA offers CU employees free financial consultations. Schedule an appointment on your campus by calling 1-800-732-8353 or through [the website](#).
- ☐ **Determine retirement eligibility:** Check your eligibility. This will affect the decisions you make regarding your retirement date. Review your retirement eligibility using **Attachment A: Determining Plan Premium Contributions** (page 13).

### Assess your retirement savings

- ☐ **Get organized:** Gather the data and documentation of all your assets. Consider Social Security benefits, CU 401(a), any voluntary supplemental savings accounts, pension plans or personal investments.
- ☐ **Seek counsel:** Talk with the appropriate professionals about your financial future.
  - ☐ *Financial planner:* Discuss your assets and retirement goals with a financial planner to determine your course of action for the next 3-5 years. CU offers its employees financial planning services, free of charge, through personalized one-on-one sessions with qualified TIAA representatives. Schedule an appointment on your campus by calling 1-800-732-8353 or through the website.
  - ☐ *CU Employee Services benefits professional:* Contact a benefits professional (303-860-4200, option 3 or email [benefits@cu.edu](mailto:benefits@cu.edu)) who can answer any questions you have about CU's [retirement benefits](#). The benefits professional also can tell you about retirement-planning sessions, Employee Services retirement sessions and website resources.
  - ☐ *IRS calendar-year tax-deferred savings plan limits:* Contact your fund sponsor(s) and review the [Employee Services Retirement Pension/Savings Plan Fact Sheet](#) to find out how you can maximize tax-deferred contributions to supplemental 403(b), 401(k) and 457 accounts. You may be eligible for catch-up contributions.
  - ☐ *Social Security Retirement Estimator:* [This website](#) gives estimates based on your actual Social Security earnings record. Please keep in mind that these are estimates; your actual benefit amount cannot be determined until you apply for benefits. This amount may differ from the estimates provided because:
    - Your earnings may increase or decrease in the next 3-5 years.
    - After you start receiving benefits, they will be adjusted for cost-of-living increases.
    - Your estimated benefits are based on current law. The law governing benefit amounts may change.
    - Your benefit amount may be affected by military service, railroad employment or pensions earned through work on which you did not pay Social Security tax (e.g., PERA).

☐ **Consider faculty phased retirement:** Talk to your department chair to see if you are eligible for phased retirement. See Attachment B (page 16) for details.

☐ **Understand university retiree benefits:** Take a look at [retiree benefits](#) currently offered at the university to get an idea of what you may be eligible for when you retiree. Benefits available to eligible CU retirees may include medical, dental and life insurance coverage.

*Medical and dental coverage:* Consider what happens when you or your dependents become eligible for Medicare. The university currently offers benefits for non-Medicare eligible and Medicare eligible retirees and their dependents.

*Optional life insurance:* Review your current amount of optional life insurance. You may need to change the amount of CU optional life insurance over the next few years. Your CU optional life insurance coverage decreases upon retirement. You may waive optional life insurance coverage at any time. However, if you waive coverage, it will be waived permanently.

☐ **Determine retirement date:** Choose one or two possible target dates for retirement. The information gathered as you consider the cost to retire and the course of your savings will enable you to begin to focus on a particular retirement date.

# THE PROCESS: A checklist for 2-3 months before

## *What is the retirement process?*

When you are 2-3 months from your target retirement date, it's time to set the retirement process into motion. You should be aware of important deadlines that will affect your retiree benefits. During this time, you should schedule an appointment to meet with a CU Employee Services benefits professional to ensure a smooth transition.

## 2-3 months prior to your retirement date:

- ☐ **Schedule** a meeting with a CU Employee Services benefits professional. You will discuss your eligibility for retirement, eligibility for university medical, dental and life insurance options and review the enrollment process. There will be time to address any other retirement questions you may have. To make an appointment, call **303-860-4200, option 3**.

Prior to your appointment, familiarize yourself with:

- Your retirement eligibility using the following resources: Attachment A: Determining Plan Premium Contributions.
- Current [retiree benefit options](#)

- ☐ **Bring** the following to your benefits meeting, if applicable:
  - If you are newly enrolling a dependent(s) in your university benefits at the time of retirement, bring the necessary [dependent eligibility verification](#) documents to the meeting.
  - Please request a letter confirming years of service for retirement purposes from human resources for years worked that are not reflected in the university's HR system, called HCM.

- ☐ **A CU benefits professional will provide the following forms:**
  - ☐ [Retiree Benefits Enrollment Form](#)
  - ☐ [Retiree Banking Authorization Form](#)
  - ☐ Applicable [403\(b\)](#) or [401\(k\)](#) enrollment forms to enroll or increase your contributions
  - ☐ [Dependent eligibility verification documents](#)

- ☐ **Submit forms:** The deadline date to submit your retiree paperwork to benefits is 31 days from your retirement date. However, to ensure a smooth transition to your retiree benefits, we recommend submitting all retiree paperwork to benefits at least one month prior to your retirement date.

- ☐ **Notify your department:** Once you select your retirement date, notify your department head, supervisor and/or HCM department user of your expected departure date. If you are eligible for any sick and/or vacation payouts, you must confirm your leave balances with your department and arrange to have your department process this payout through the monthly time collection. This sick and/or vacation pay-out must process with your last monthly time collection

- ☐ **Finalize any tax-deferred 403(b), 401(k) and/or 457 deductions:** If you plan to defer taxes on your sick and vacation leave payout, you must submit election forms to Employee Services at least a month before your final paycheck. For the PERA 457 Plan, you must contact [PERA](#) by 2 p.m. on the 25<sup>th</sup> of the month before your retirement date.



<p><b>By mail:</b></p> <p>Make a copy for your records and send the original to:</p> <p><b>University of Colorado Employee Services 1800 Grant St., Suite 400 400 UCA Denver, CO 80203</b></p>	<p><b>By fax:</b></p> <p>Keep a copy of the successful tax transmission report with your form(s) for your records.</p> <p><b>303-860-4299</b></p>	<p><b>In person:</b></p> <p>Bring your completed original form(s) and copies for your records to Employee Services. Our staff will date stamp your original and copied form(s). Employee Services will keep the original.</p> <p><b>University of Colorado Employee Services 1800 Grant St., Suite 400 400 UCA Denver, CO 80203</b></p>
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## Failure to take action

If you are eligible for retirement with the university and you do not take action to retire within 31 days of your date of retirement, the following defaults will apply:

- **Medical and dental:** Plans are waived for the remainder of the plan year. You are not allowed to enroll until the following Open Enrollment period, with benefits beginning July 1.
- **Basic life insurance:** Your basic life insurance will be waived and will remain permanently waived.
- **Optional life insurance:** This benefit will be waived and will remain permanently waived.

# THE TRANSITION

## *The big day is here. What happens now?*

Once your department terminates your active, benefits-eligible position, and you have completed all the paperwork necessary for retirement, you are now an official CU retiree. The following section walks you through what happens to your active benefits and introduces you to your retiree benefits.

### Active employee benefits end

All your **active employee benefits** will end on the last day of the month in which you retire.

**Medical, dental, vision and flex account benefits:** Active employee medical, dental, vision and flexible spending accounts will terminate. If you have a dependent care flexible spending account, it will be closed and be ineligible for conversion or COBRA. If you're enrolled in a qualified high-deductible medical plan and a health savings account (HSA), contact your vendor for information on continuing to use HSA balances.

**Continuation Rights (COBRA):** The Department of Labor requires the university to send Consolidated Omnibus Budget Reconciliation Act (COBRA) information to all employees who terminate active employment, and who were enrolled in medical, dental vision and health care flexible spending account plans.

**University basic and optional life/AD&D plans:** Active basic and optional life/AD&D plans for employees and dependent(s) will end and are not eligible for COBRA. You may [convert coverage](#) for yourself and your dependent(s) to a whole life policy within 31 days of the active termination date. Certain restrictions may apply. Please contact the Standard Life Insurance Company at 1-800-628-8600 for [more information](#).

**Disability plans:** Long-term and short-term disability coverage will end, and are not eligible for conversion or COBRA.

### Retiree benefits begin

**Retiree benefits:** If you are eligible and have elected retiree benefits, your retiree medical, dental and life insurance coverage will begin the first day of the month following the termination of your active employee benefits. You will receive a new medical insurance card from the applicable carrier(s).

**Paying for your university retiree benefits:** The university will bill you each month for your retiree benefits. You will receive your benefits bill around the second week of the month to pay for the coverage received the prior month. For example, you will receive a bill in February to pay for your January coverage. Payment is due by the end of the month in which you receive your bill.

If you choose to deduct benefit premiums from your checking or savings account each month, they will be debited from your account around the 20<sup>th</sup> of each month for the total amount due. This option also pays in arrears; the debit taken in February pays for your January coverage.

**Imputed income:** The University of Colorado's contribution toward medical and/or dental coverage for your non-qualified civil union partner, domestic partner or your partner's dependent(s) is considered imputed income unless you are married or claim them as your tax dependent(s) for health care purposes. These benefits are subject to Social Security and Medicare taxes. If you are subject to imputed income for your benefits, you will be billed by Employee Services for taxes and sent a W-2 each year. Imputed income does not apply to domestic partners who have provided a marriage certificate to Employee Services and updated their dependent eligibility status.

## Changes to your retiree benefits enrollment

**Designated times:** You may make eligible changes to your retiree benefits only at designated times.

*Open Enrollment:* Open Enrollment is generally held each spring. Employee Services will inform you about the Open Enrollment period and where to find detailed information on the Employee Services website. This may change from year to year, so it is essential to recheck your retiree options each year.

*Life changes/family status change:* Certain life changes in status may be considered qualifying life events, allowing limited changes to your benefits elections. Internal Revenue Code (IRC) regulations require that these changes be made within 31 days of the qualifying life event. If you are expecting or experiencing a [qualifying life event](#), contact an Employee Services benefits professional immediately to discuss the process, required forms and deadlines.

**Medicare eligibility:** You must take action when you or your covered dependent turns 65 or becomes Medicare eligible.

If a dependent turns 65 before the retiree, the dependent's non-Medicare-eligible coverage will end the last day of the month before he or she turns 65. The retiree may elect to continue in his or her current plan or enroll in an over/under combination plan.

When a retiree turns 65, medical and dental coverage for all covered persons will end the last day of the month before the retiree turns 65. Call a benefits professional to discuss your benefits options within 31 days of the qualifying event.

**Moving out of the plan service area:** If you move out of the medical plan service area for certain plans, you must enroll in another plan that provides service in your new location within 31 days of your move. Contact an Employee Services benefits professional for instructions.

**If you move, please update your information in the portal at [my.cu.edu](https://my.cu.edu)** or fill and submit the [address change form](#) to Employee Services.

## Survivor benefits

The university provides medical and dental benefits for surviving spouses and eligible dependents covered by CU's medical and/or dental plans at the time of the retiree's death. Surviving dependent children can only be enrolled with a surviving spouse. There is no surviving dependent coverage if the surviving parent is not enrolled.

**Enrollment:** The surviving spouse and/or dependents must contact an Employee Services benefits professional within 31 days of the Retiree's death and submit a completed Surviving Spouse Benefits Enrollment/Change Form. If a surviving spouse or dependent waives medical and or dental coverage at any time, he or she forfeits rights to future coverage.

Find detailed information [here](#).

## Other university retiree options

These options vary by campus: Contact the appropriate office for information.

Retiree options	Department to contact
Parking	Campus parking
Email/Internet Access	Campus IT
Library Privileges	Campus library
Office Space	Your department
Tuition Benefit	Retirees and their dependents are not eligible for this benefit, however, please check with your campus directly for any classes waived for individuals older than 55.

## Returning to work at the university after retirement

If you are planning to return to work, contact Employee Services and speak with a benefits professional before your re-employment to discuss any affect this may have on your retiree benefits.

Please consult with PERA about the number of days and hours you are permitted to work as a PERA retiree.

# Attachment A: Determining CU premium contributions

Your age and years of service determine how much CU will continue to contribute to your retiree benefit premiums. Normal and early retirement is defined by the Board of Regents at in [Policy 11F, section 3](#).

**Normal retirement:** If you qualify for normal retirement, CU will pay 100 percent of the employer contribution toward your benefit premiums. You will be responsible for the retiree cost.

- **Age:** Minimum age for retirement is age 55 (age is not rounded up).
- **Calculating years of service:** The minimum 5 years of service must be complete years. After the completion of 5 years, the university rounds up to the next year of service providing you are 6 months or greater into the next retirement year.  
Example: If you worked 8 years 7 months the university will round up to 9 years of service.

## University retiree benefit service year requirements:

- A service year equals each year you worked for the university in a mandatory retirement plans-eligible position that was eligible to participate in university benefit plans and was 20 hours per week (50 percent time) or greater.
- Service years do not have to be consecutive.
- University service does not include years of service in a temporary or a non-benefits-eligible position or those less than 20 hours per week.
- Employee Services will review your qualified retiree benefit years of service and determine your eligibility for university retiree benefits.
- You may be asked to provide a letter from human resources verifying employment years that are not reflected in the university's human resources system, Human Capital Management (HCM).

NORMAL RETIREMENT	
Age at retirement	Minimum years of service
70+	5
69	6
68	7
67	8
66	9
65	10
64	11
63	12
62	13
61	14
60	15
55	20

**Early retirement:** If you qualify for early retirement, CU will pay a prorated retiree contribution toward your benefit premiums. You will pay the retiree cost plus the remainder of the pro-rated retiree employer portion.

- **Age:** Minimum age for retirement is age 55 (age is not rounded up).
- **Calculating years of service:** The minimum 5 years of service must be complete years. After the completion of 5 years, the university rounds up to the next year of service providing you are six months or greater into the next retirement year. *Example: If you worked 8 years 7 months the university will round up to 9 years of service*

**University retiree benefit service year requirements:**

- A service year equals each year you worked for the university in a mandatory retirement plans-eligible position that was eligible to participate in university benefit plans and was 20 hours per week (50 percent time) or greater.
- Service years do not have to be consecutive.
- University service does not include years of service in a temporary or a non-benefits-eligible position or those less than 20 hours per week.
- Employee Services will review your qualified retiree benefit years of service and determine your eligibility for university retiree benefits.
- You may be asked to provide a letter from human resources verifying employment years that are not reflected in the university's human resources system, Human Capital Management (HCM).

**To calculate your prorated percentage of university contributions:**

1. Locate your age at the time of retirement and the number of minimum years of service for normal retirement on the retirement table.  
*Example: Age 65 – Normal Retirement minimum years of service = 10*
2. Determine your number of retirement-eligible years of university service.  
*Example: You have 6 years of service at age 65*
3. Divide your number of retirement-eligible years of service by the number of minimum years of service for normal retirement to determine the percentage of university premium contribution.  
*Example:  $6 \div 10 = .60$  or 60 percent*

NORMAL RETIREMENT		EARLY RETIREMENT	
Age at retirement	Minimum *years of service	Age at retirement	Minimum *years of service
70+	5	65	5
69	6	64	6
68	7	63	7
67	8	62	8
66	9	61	9
65	10	60	10
64	11	59	11
63	12	58	12
62	13	57	13
61	14	56	14
60	15	55	15
55	20		

Reference: [Regents Policy 11-F Compensation, Age and Years of Service Requirements for Post-retirement Benefits.](#)

### To calculate your monthly prorated premium:

Let's say you are electing the retiree + spouse option for CU Health Plan - High Deductible. In the chart below, you will see that if you qualify for a 100 percent contribution, your monthly cost is \$15.

What if you qualify for a 60 percent contribution? Here's how to calculate your monthly premium.

Calculation example: 60 percent prorated CU benefit contribution for retiree + spouse

Retiree + spouse total rate = \$963.60

CU contribution is 60% of 'Cost CU Covers'

$\$948.60 \times .60 = \$758.88$  CU's portion

Your monthly premium is Total Rate – CU Contribution

$\$963.60 - \$758.88 = \textbf{\$204.72}$  is your monthly premium

[Download this year's rate sheet.](#)

Medical Plans Under age 65	CU Health Plan - Exclusive			CU Health Plan - High Deductible			CU Health Plan - Kaiser		
	Total Rate	Cost CU Covers	Your Cost	Total Rate	Cost CU Covers	Your Cost	Total Rate	Cost CU Covers	Your Cost
Retiree Only	\$550.70	\$511.92	\$38.78	\$511.92	\$511.92	\$0	\$577.32	\$511.92	\$65.40
Retiree + Spouse	\$1,108.38	\$948.60	\$159.78	\$963.60	\$948.60	\$15.00	\$1,162.16	\$948.60	\$213.56
Retiree + Child(ren)	\$1,044.10	\$944.64	\$99.46	\$958.64	\$944.64	\$14.00	\$1,094.70	\$944.64	\$150.06
Family	\$1,542.32	\$1,330.72	\$211.60	\$1,349.72	\$1,330.72	\$19.00	\$1,617.66	\$1,330.72	\$286.94

## Attachment B: Faculty Retirement Agreements

### Tenured, tenure-track, or non-tenure-track faculty

The University of Colorado Faculty Retirement Agreements consist of retirement incentives designed to give CU faculty who participate in the CU 401(a) Retirement Plan options for transitioning into retirement. Agreements may allow eligible CU faculty to pursue personal or professional interests, and continue their academic and professional lives in gainful part-time employment. Options may include negotiated, differentiated workload, phased retirement and post-retirement employment at CU, consulting opportunities, etc. For detailed information on Faculty Retirement Agreements, including all authorized incentives, visit [www.cu.edu/policies/aps/hr/5016.html](http://www.cu.edu/policies/aps/hr/5016.html).

1. Determine your eligibility. Faculty members entering phased retirement agreements must meet the eligibility requirements described in the Faculty Retirement Agreements Policy.
2. Request an agreement from your department chair.
3. Determine terms of the agreement, including any reduced workload.
4. The department chair will notify you of approval.
5. Schedule a time to meet with a TIAA retirement representative.
6. Two to three months prior to your Phased Retirement Agreement ending, contact an Employee Services benefits professional for information about benefits.
7. Your department must forward a copy of the signed, approved agreement to Employee Services.



## Attachment C: Carrier contact list

Carrier contact list		
CARRIER NAME	PHONE NUMBER	WEBSITE
Employee Services benefits professionals	303-860-4200, option 3 Toll free: 1-855-216-7740	<a href="http://www.cu.edu/es">www.cu.edu/es</a>
Social Security	1-800-772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
Medicare	1-800-633-4227	<a href="http://www.medicare.gov">www.medicare.gov</a>
The Standard Insurance Company	1-800-628-8600	<a href="http://www.standard.com">www.standard.com</a>
TIAA - CU 401(a) & 403(b)	1-800-842-2252	<a href="http://www.tiaa.org/cu">www.tiaa.org/cu</a>
PERA 401k & 457	303-832-9550 Toll free: 1-800-759-7372	<a href="http://www.copera.org">www.copera.org</a>
Anthem	1-800-735-6072	<a href="http://www.anthem.com/cuhealthplan">www.anthem.com/cuhealthplan</a>
Kaiser	1-877-883-6698	<a href="http://my.kp.org/universityofcolorado">http://my.kp.org/universityofcolorado</a>
Delta Dental	1-800-610-0201	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>

Use the following to reach former CU retirement plan sponsors with whom you may still hold accounts.

Former university retirement plan sponsors		
SPONSOR NAME	PHONE NUMBER	WEBSITE
Vanguard	1-800-523-1188	<a href="http://cu.vanguard-education.com">cu.vanguard-education.com</a>
American Century	1-800-345-3533	<a href="http://www.americancentury.com">www.americancentury.com</a>
Dreyfus	1-800-358-0910	<a href="http://www.dreyfus.com">www.dreyfus.com</a>
MetLife	1-800-758-3231	<a href="http://www.metlife.com">www.metlife.com</a>
Valic	1-800-448-2542	<a href="http://www.valic.com">www.valic.com</a>
Fidelity	1-800-343-0860	<a href="http://www.fidelity.com">www.fidelity.com</a>