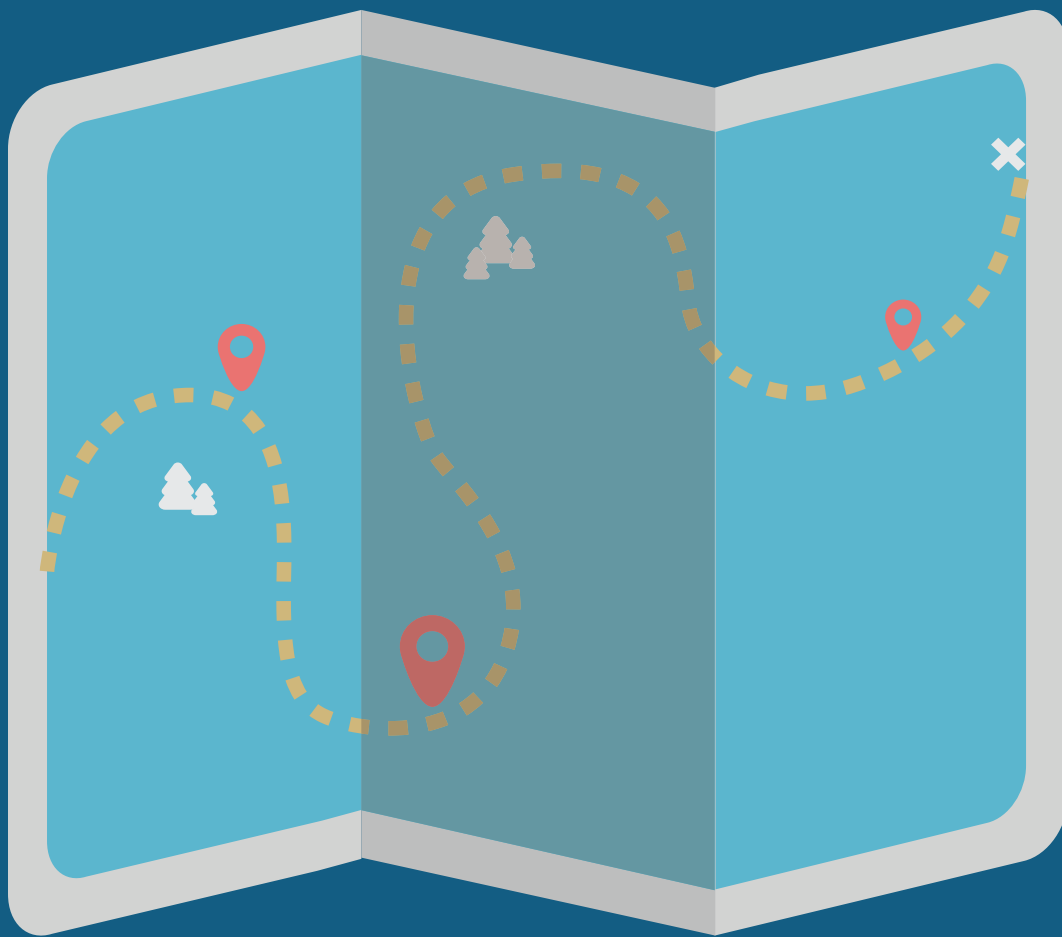




# RETIRING FROM CU

Map out your retirement plan with our 2019-20 guide for PERA Retirement Plan participants.



# University of Colorado Employee Services

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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.

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 Public Employees Retirement Association (PERA) 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 CU Employee Services' benefits department as a CU PERA 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.

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

## PERA retiree: *What does it mean?*

### Eligibility

Several factors determine your eligibility to become a CU PERA retiree.

- **Position classification:** You must be in an active benefits-eligible position with a 20+ hour appointment, immediately preceding your retirement date.
- **CU years of service:** You must have at least 5 years of qualified service with CU.
- **PERA requirements:** You must meet PERA's age and years-of-service requirements and officially retire with PERA. If you elect to receive a lump-sum distribution from PERA or postpone receiving your retirement pension to a later date, you will be resigning (not retiring) from CU and therefore, ineligible for CU retiree benefits.
- **Medicare:** CU PERA retirees, spouses and dependents who are Medicare eligible are NOT eligible for CU retiree medical and dental benefits.

### Benefit options

Retiree benefits include medical, dental and life insurance plans for qualifying retirees and their dependents who are non-Medicare eligible.

- **University medical and dental retiree plans:** The university currently offers medical and dental plan options for retirees and their dependents who are non-Medicare eligible. As soon as the retiree, spouse or dependent becomes Medicare eligible, they become ineligible for CU medical and dental benefits. Please consult PERA for benefit options if you are or become 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 years of service determine how much CU will continue to contribute to benefit premiums.

**Normal retirement:** Employees who have worked for the university in a benefits-eligible position (20 hours or greater) for at least 20 years will receive 100 percent of the university contribution toward retiree medical, dental and basic life insurance premiums.

**Early retirement:** Employees who have worked for the university in a benefits-eligible position (20 hours or greater) for a minimum of 5 years and fewer than 20 years are eligible for early retirement, and will receive a prorated percentage of the university contribution toward retiree medical, dental and basic life insurance premiums.

See Attachment A (page 13) for eligibility information.

## Failure to take action

If you are eligible for retirement with the university and you take no action to retire with a benefit professional within 31 days of your date of termination, the following defaults will apply:

- **Medical and dental:** Plans are permanently waived, and you forfeit all rights to enroll in CU retiree benefits at a future date. If you ever waive medical and or dental, the waived benefit is permanently waived and you forfeit all rights to enroll in the waived benefit at a future date.
- **Basic life insurance:** Your basic life insurance will be waived, and you forfeit your rights to enrollment from that point forward.
- **Optional life insurance:** This benefit is forfeited, and you are not eligible for re-enrollment at any time.

# 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 your personal financial planner.
  
- Retirement eligibility:** Check your eligibility for retirement with PERA and the University of Colorado. You must meet the eligibility requirements for both PERA and CU (see Attachment A on page 13).
  - [PERA retirement](#)
  - CU retirement (See Attachment A on page 13)

## Assess your retirement savings

- Get organized:** Gather and organize the data from all your assets: PERA, other pension plans, Social Security (if applicable), any voluntary supplemental savings accounts, investments and insurance policies.
  
- Seek counsel:** Talk with the appropriate professionals about your financial future.
  - Financial planner:* Discuss your assets, cost to retire and goals with your financial planner to determine your best course of action for the next 3-5 years. TIAA offers CU employees free financial consultations. Schedule your 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 [retiree 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.
  - PERA service credit:* In most cases, you receive a month of service credit for each month of employment in which you earned monthly salary greater than or equal to 80 times the federal minimum wage hourly rate at the time of service. (Example: With a \$7.25 minimum wage, any member whose salary is at least \$580 – \$7.25 x 80 – would generally receive one month of service credit.) Salaries less than that amount will be prorated. Please contact PERA regarding your PERA service credit calculation and purchasing additional years of service credit (303-832-9550).

**PERA service credit/university retiree benefit service year:** PERA service credits are not necessarily equal to qualified university retiree benefit service years. CU Employee Services benefit professionals will review your qualified retiree benefit years of service with the university and determine your eligibility for CU retiree benefits. You may be asked to provide a letter from your human resources office verifying employment years that are not identified in the university's human resources system, Human Capital Management (HCM).

**PERA highest average salary (HAS):** PERA determines the highest annual salaries associated with five periods of 12 consecutive months. Participation in the Premium-Only Plan, and the health care and dependent care flexible spending account plans can affect your HAS calculations for PERA benefits. Understand that you may only make changes to these elections during CU's Open Enrollment. Please contact PERA regarding your HAS calculation (303-832-9550).

**Social Security Retirement Estimator (if applicable):** [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).

**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 retire. Benefits available to eligible CU retirees may include medical, dental and life insurance coverage.

Medical and dental coverage: Non-Medicare eligible PERA retirees may be eligible for medical and dental plans. Anyone who is Medicare eligible is NOT eligible for CU retiree medical and dental benefits.

Optional life insurance: Review your current amount of optional life insurance. You may need to change the amount of CU or PERA life insurance over the next few years. Your CU optional life insurance coverage decreases upon retirement. Contact PERA to learn what will happen to your PERA optional life insurance upon retirement.

**Determine retirement date:** Choose one or two possible target dates for retirement. The information gathered as you consider the cost to retire 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 put the retirement process into motion. You should be aware of important deadlines that will affect your retirement and your retiree benefits. During this time, you will work with PERA to determine your PERA retirement eligibility and a CU Employee Services benefits professional to determine your CU retirement eligibility to ensure a smooth transition.

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

- Contact PERA to begin the process of retiring with PERA.** You must officially retire from PERA to be eligible to retire with the university.
  - Order a retirement kit from PERA and apply for retirement.
  - **Complete the PERA Benefit Structure Retirement Application.** Bring a copy to your meeting with a CU Employee Services benefits professional. This is used to confirm you are retiring with PERA versus taking a lump sum. *Please note:* The benefits professional will submit your PERA Final Six-Month Salary Report on your behalf. You do not need to bring this form to the meeting.
  - PERA benefit options: As a PERA retiree, you may choose PERA medical and dental benefits instead of university medical and dental benefits (see information below). In addition, you may continue PERA life insurance as long as you are enrolled before your retirement date. Contact PERA directly regarding these plans.
  
- Schedule a meeting with a CU Employee Services benefits professional.** You will discuss your eligibility for CU retirement, eligibility for university medical, dental and life insurance retiree 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.**
  
- 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.
  
- A CU benefits professional will provide the following forms:**
  - PERA Benefit Structure Retirement Application (see above)
  - [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
  
- Notify your department:** Once you decide on your retirement date, notify your department head, supervisor and/or HCM department user of your expected date. If you are eligible for any sick and/or vacation pay-outs, 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.

**Submit forms:** The deadline date to submit retiree paperwork to the Employee Services benefits department is 31 days after your retirement date. To ensure a smooth transition to your retiree benefit, we recommend submitting all retiree paperwork to benefits at least one month prior to your retirement date.

- [Retiree Benefits Enrollment Form](#)
- [Retiree Banking Authorization Form](#)
- Applicable [403\(b\)](#) or [401\(k\)](#) enrollment forms to enroll or increase your contributions. Make changes online at [www.copera.org](http://www.copera.org) for the PERA 457 Plan by 2 p.m. on the 25<sup>th</sup> of the month before your final paycheck.
- [Dependent eligibility verification](#) documents

<b>By mail:</b>	<b>By fax:</b>	<b>In person:</b>
<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>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>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>

**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, 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 of 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 end. These plans may be continued under the Consolidated Omnibus Budget Reconciliation Act (COBRA). If you have a dependent care flexible spending account, it will terminate 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 date of cessation of group life insurance coverage. Certain restrictions may apply. Please contact the Standard Life Insurance Company at 1-800-628-8600 for more information. See the [Standard Life Insurance Conversion Form](#).

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

**PERA life plan:** This may continue through automatic deduction from your PERA retirement benefit. Contact PERA for more information.

### 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.

**Family/life event changes:** Certain life events and/or changes in status may be considered qualifying life events, allowing limited changes to your benefits election. 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 a CU Employee Services benefits professional immediately to discuss the process, required forms and deadlines.

**Medicare eligible:** When you or your covered dependent(s) turns 65 or becomes Medicare-eligible, coverage will end the last day of the month before you or your dependent turns 65. The retiree's coverage can continue until the retiree becomes Medicare eligible.

**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 a CU Employee Services benefits professional for instructions.

If you move, please update your information in the portal at [my.cu.edu](http://my.cu.edu).

## Survivor benefits

There are no medical and dental survivor benefits available through the University of Colorado for the dependents of PERA Retirees.

Contact PERA directly for information regarding survivor benefits.

## 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 eligibility and CU premium contributions

As a PERA participant, in order to be eligible for retiree benefits with the University of Colorado you must:

- Be in an active university benefits-eligible position with a 20+ hour appointment immediately preceding your retirement date.
- Have at least 5 complete years of qualified service with the university. (The university will NOT round up years in the first 5 years).
- Meet PERA's age and years-of-service requirements.
- Retire with PERA. If you elect to receive a lump-sum distribution from PERA or elect to postpone receiving your retirement pension to a later date you will be considered resigning (not retiring) from the university and, therefore, ineligible for university retiree benefits.

NOTE: CU PERA retirees, spouses and dependents who are Medicare eligible are NOT eligible for CU Retiree medical and dental benefits.

**Normal retirement:** Employees who have worked for the university in a benefits-eligible position (20 hours or greater) for at least 20 years will receive 100 percent of the university contribution toward retiree medical, dental and basic life insurance premiums.

**Early retirement:** Employees who have worked for the university in a benefits-eligible position (20 hours or greater) for fewer than 20 years are eligible for early retirement, and will receive a prorated percentage of the university contribution toward retiree medical, dental and basic life insurance premiums.

### Calculate your prorated percentage of university contribution:

1. Take the number of years you have worked for the university and divide it by the required 20 years.  
Example: 12 years worked / 20 years = 60 percent

NOTE: University service does not include years of service in a non-benefits-eligible position (e.g., temporary position), service credit purchased from PERA or years at another PERA employer.

**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'

$\$948.60 \times .60 = \$569.16$  CU's portion

Your monthly premium is Total Rate – CU Contribution

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

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

Medical Plans Under age 65	CU Health Plan – Exclusive			CU Health Plan – Kaiser			CU Health Plan – High Deductible		
	TOTAL RATE	CU COST	YOUR COST	TOTAL RATE	CU COST	YOUR COST	TOTAL RATE	CU COST	YOUR COST
Retiree only	\$611.00	\$560.50	\$50.50	\$669.50	\$560.50	\$109.00	\$560.50	\$560.50	\$0.00
Retiree + Spouse	\$1,235.50	\$1,051.00	\$184.50	\$1,347.50	\$1,051.00	\$296.50	\$1,066.00	\$1,051.00	\$15.00
Retiree + Child(ren)	\$1,119.50	\$1,005.00	\$114.50	\$1,193.50	\$1,005.00	\$188.50	\$1,019.00	\$1,005.00	\$14.00
Family	\$1,751.00	\$1,511.50	\$239.50	\$1,890.00	\$1,511.50	\$378.50	\$1,530.50	\$1,511.50	\$19.00

## Attachment B: Carrier contact list

Carrier contact list		
CARRIER NAME	PHONE NUMBER	WEBSITE
Employe 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>
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>