NYU RETIREMENT BENEFITS OVERVIEW GUIDE

FACULTY
ADMINISTRATORS
PROFESSIONAL RESEARCH STAFF

Current Employees under age 50 as of September 1, 2011 and all new hires with dates of hire of September 1, 2011 or later (regardless of age)

As a university, NYU is proud of its rich history and reputation in the academic field. As an employer, the University is equally proud of the benefits programs it makes available to its retirees.

This brochure summarizes the benefits, services and facilities available to retirees of NYU. It is intended as a tool to help you as you plan for your retirement. Please keep in mind that the descriptions in this brochure only highlight the benefits available to retirees of New York University. More complete information and important exclusions can be found in the Summary Plan Descriptions which are available on the NYU Benefits Office web site at www.nyu.edu/hr.

All benefit plans are governed by formal plan documents. The formal plan documents are available at the NYU Benefits Office. If there is any difference between the information in this brochure or the Summary Plan Descriptions and the formal plan documents, the formal documents will govern.

New York University reserves the right to change or end benefit coverage at any time.

December 2016
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ELIGIBILITY FOR MEDICAL AND LIFE INSURANCE BENEFITS

You're eligible for retiree medical and life insurance coverage from NYU if: your age plus years of continuous, full-time service equals 70 or more, and you're at least age 55 with at least ten years of service; or you completed ten years of continuous, full-time service as of September 1, 1991, and you retire with 25 years of continuous, full-time service regardless of age; or if you have 10 or more years of continuous, full-time service and you are found eligible for Long-Term Disability. If you die after being employed by NYU for at least 10 full-time continuous years, your survivors are eligible for continuation of medical coverage.

The Premium Reimbursement Accounts (PRAs) described here will not be set up before January 1, 2022. If someone (retiree or spouse) becomes eligible before then, he or she will be provided coverage under the current retiree medical plan until at least January 1, 2022.

Medical Plan Choices
NYU offers three types of plans to its retirees:

- Traditional Indemnity
- Point-of-Service (POS)
- Premium Reimbursement Account (PRA)

Your choice of plans as a retiree will depend upon whether you and/or your covered dependents are eligible for Medicare.

Waiving Coverage
You may also elect to waive coverage altogether. Or you may choose not to cover your eligible dependent(s) under any of the NYU health plan options. You make your election by completing the NYU Retiree Benefits Election form. If you do not make any election within 31 days of your retirement, you will not be able to enroll again unless you have a qualifying status change.

What the Medical Plans Cover
For non-Medicare eligible retirees
Non-Medicare eligible retirees are eligible for the Traditional Indemnity, and POS plans. NYU has selected retiree health plans that match as closely as possible the benefits available to you as an active employee. However, differences do exist. Below is a partial list of some types of medically necessary services covered by all of the plans offered to you in retirement:

- Emergency room visits;
- Hospital stays;
- Surgeon’s fees;
- X-ray and laboratory fees;
- Doctor’s office visits;
- Prescription drugs.

In addition, the POS plans provide some wellness and preventive services.
For Medicare eligible retirees – The Premium Reimbursement Account (PRA)
Medicare eligible retirees receive financial assistance from NYU towards the purchase of health care insurance through a Premium Reimbursement Account (PRA). Medicare is the primary source of medical coverage for Medicare eligible retirees. Medicare eligible retirees can use the PRA to reimburse some or all of required Medicare Part B premiums, as well as premiums for a range of health insurance policies that supplement or replace Medicare or provide additional benefits. These supplemental or additional insurance policies are available through third parties and may include Medicare Advantage plans, Medicare Part D prescription drug plans, Medigap policies, dental plans, and vision plans.

Medicare
Medicare is a federal health insurance program for people age 65 and over, and certain disabled persons. You are eligible for Medicare on the first day of the month in which you turn 65 (unless your birthday is on the first day of the month, then eligibility is the first day of the previous month). This age is not scheduled to rise as the full retirement age for Social Security benefits gradually rises to 67. Medicare is also available if you have been entitled to Social Security disability benefits for two years (waived if you have amyotrophic lateral sclerosis), or if you have end-stage renal disease (kidney failure). A spouse or child with kidney failure also may qualify.

Enrolling in Medicare
When you retire, you should enroll for Medicare Parts A & B coverage. There is no cost for coverage under Medicare Part A. You pay a premium each month for Part B. If you get Social Security, Railroad Retirement Board, or Office of Personnel Management benefits, your Part B premium will be automatically deducted from your benefit payment. If you don’t get these benefit payments, you will receive a bill. You can find the current rates for Medicare Part B by visiting the Medicare website at https://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html.

If you enroll late, or if you drop out and enroll again, you may have to pay higher premiums. You will pay 10% more for each full 12 months that you could have been, but were not, enrolled in Part B. You don’t include any months when you weren’t enrolled in Part B while covered by an employer-sponsored group insurance plan based on your or your spouse's current employment.

If you continue to work in retirement, and are covered by your employer’s group health plan, you may want to wait until you retire to enroll in Medicare Part B because your employer’s plan will be primary.

Medical Coverage for Your Dependents
For non-Medicare eligible retirees, you can select coverage for:

- yourself only;
- you and one other person (your spouse, your registered domestic partner, or your child); or
- your family.

For Medicare eligible retirees, separate PRAs will be established for you and your eligible spouse/partner.
Monthly Costs

*Non-Medicare eligible - Medical*

You are billed for part of the cost of NYU retiree medical coverage by EBPA, NYU’s third party medical billing administrator. Premiums generally increase each year.

*Medicare eligible*

You do not pay for or contribute to the PRA. You will still need to pay Medicare Part B premiums. The cost of the coverage you buy to supplement or replace Medicare, or to provide prescription drug, dental or vision coverage, will vary based on your needs, risk tolerance and where you live. NYU will fund a Premium Reimbursement Account (PRA) for you to use as a mechanism to receive reimbursement (up to an annual limit) for premiums paid for these coverages.

Retiree Dental Plan

Upon retirement from NYU, you and your eligible dependents can enroll in the NYU Retiree Dental Plan through MetLife. This dental plan provides coverage for routine care and can also help protect you against unforeseen and sometimes costly expenses of dental care.

You have two coverage options:
- Option 1 - preventive and basic dental treatment such as cleanings, X-rays and fillings.
- Option 2 - some of the major, more expensive procedures such as crowns and dentures in addition to preventive and basic services.

Both options offer MetLife’s negotiated fees for all in-network services through one of the largest dental networks in the industry. You also have flexible billing options to fit your needs: monthly, quarterly or annual payments. Enrollment is handled directly through MetLife at 1-800-GET-MET 8 (438-6388).

Discount Vision Plan

You and your dependents are automatically enrolled in the NYU Retiree Discount Vision Plan, provided by VSP, at no cost to you. You select a VSP private-practice provider to receive discounts on eye exams and eyewear.

Discount Eye Care Plan Coverage
- WellVision Exam℠:
  - 20% off eye exams through VSP’s national network of doctors
- Glasses:
  - 20% off pair of prescription glasses
  - 20% off lens options
  - 20% off sunglasses
- Contact Lenses: 15% off contact lens services, excluding materials
Retiree Life Insurance
NYU provides $5,000 of retiree life insurance coverage at no cost. Contact The Prudential Life Insurance Company to elect/change your beneficiary(ies) at 1-800-778-3827.

Basic/Supplemental Life Insurance
If you would like to continue your basic and supplemental life insurance coverage when you retire, you must convert your NYU group coverage with The Prudential Life Insurance Company to an individual policy within 31 days of your retirement date. Please be advised that the cost of converting your coverage from a group plan to an individual policy will be significantly higher than what you pay as an active employee. Contact The Prudential Life Insurance Company for further details and costs.

Health Advocate
NYU full-time employees and retirees and their families have access to Health Advocate, Inc., the nation's leading independent healthcare advocacy and assistance company. Health Advocate is an independent company made up of nurses, doctors, claims specialists, social workers, etc., who can help you navigate the intricacies of the healthcare system. This service is provided at no cost to you and is available to you, your spouse, your dependents, parents and parents-in-law regardless of whether or not you are covered by one of NYU's benefit plans. When you call Health Advocate for assistance with a healthcare issue, you will be assigned a Personal Health Advocate (PHA) who will stay with you through to the resolution of the problem. Simply call Health Advocate at 1-866-695-8622 or visit their website, http://www.HealthAdvocate.com

Distributions on Your NYU Retirement Plan and Supplemental Tax-Deferred Annuity Plan
Once you retire, you can receive income from the plans at any time. You can elect immediate payment in a single sum*, make partial withdrawals, or choose an annuity. An annuity provides a monthly income which you cannot outlive; the plans offer many types of annuities, including those that will provide an income to a surviving spouse. You may also delay receiving any form of benefit until the April following the calendar year you turn age 70 1/2. These payment choices give you the flexibility to tailor the payments to suit your needs. If you are married, you must receive your benefits in the form of a 50% Joint and Survivor Annuity unless you and your spouse elect otherwise. This means you will receive benefits for your lifetime and, if you are survived by your spouse, your spouse will receive a monthly benefit of one-half of the amount you were receiving. To receive a different form of payment, you and your spouse must sign a waiver in the presence of a notary public.

Withdrawals before Retirement
Withdrawals cannot be made while you are employed by NYU. When your employment ends, you have several options:

- You may keep your accounts invested through the NYU Retirement Plan and the Supplemental Tax-Deferred Annuity Plan. You will continue to enjoy the investment options currently available, and you may transfer from one investment option to another in accordance with the rules of the plans.
• You may cash out of your investments (unless you are invested in a TIAA annuity, which can only be cashed out over a ten-year period).* Keep in mind, however, that income taxes will apply to the amounts you cash out. Also, if you cash out your investments before age 59 1/2, a 10% federal tax penalty may apply.
• You may roll over your account balances to individual retirement account(s) (IRAs).
• To avoid tax consequences, the rollovers should be made directly from the plans to the IRA accounts. Tax laws change frequently and you should obtain current information at the time of your termination of employment.
• You will need your spouse’s notarized consent for any withdrawal that is not in the form of a 50% Joint and Survivor Annuity.

* The TIAA Retirement Annuity Contract does not offer a single-sum payout option at this time. The TIAA Retirement Annuity Contract is only available in the NYU Retirement Plan.

Benefits upon Death
If you die while your benefits are still invested in the plan, your benefits will belong to your designated beneficiary. You may change your beneficiary(ies) at any time. If you die after you have elected a retirement annuity, death benefits (if any) will depend on the terms of the annuity you have chosen.

Spousal Consent
If you are married, certain forms of payment from the plan require spousal consent:
• If you retire and wish to elect a payment form that does not provide at least a 50% Joint and Survivor Annuity to your spouse; or
• If you make a withdrawal from the plan.

If you elect payment from the plan in a form that does not provide at least a 50% Joint and Survivor Annuity to your spouse, the following requirements apply:
• The consent must be in writing, notarized, or signed in the presence of an NYU Benefits Office Representative, and must contain an acknowledgement by your spouse of the consent. All such consents shall be irrevocable.
• The consent must be made within 90 days prior to the first day of the period for which the payment or withdrawal applies.
• The consent will only be valid as long as your spouse at the time of your benefit commencement or withdrawal is the same person as the one who signed the consent.

Distributions on Your NYU 457(b) Deferred Compensation Plan
When your employment with NYU terminates, you will receive your Plan benefits in a lump sum payment on or about March 1 following the calendar year of your termination unless you elect otherwise by the January 31 following the calendar year of your termination. If you elect to defer your distribution and have funds in both Vanguard and TIAA accounts, you must transfer the monies from Vanguard to TIAA or vice versa upon termination of employment. This transfer will be irrevocable.
If you do not want a lump sum payment on the March 1 following the calendar year of your termination, you may elect to receive your Plan benefits in a different form and/or with a later commencement date. Distribution election forms and information about the available forms of payment are available from the NYU Benefits Office. If you have elected to defer your commencement date, you may elect your payment form any time prior to 60 days before your commencement date. Subject to applicable IRS regulations and your vendor’s rules, forms of payment under the Plan generally include lump sum payments, installment payments, and various annuities. If you elect an installment payout or an annuity, NYU remains the owner of the account or annuity contracts until you and/or your beneficiary have received all benefits.

In any event, you must receive (or begin to receive) payment of your Plan benefits no later than April 1 following the calendar year in which you turn age 70 1/2 or your employment terminates, whichever is later.

If you elect to defer the payment of your Plan benefits until after the March 1 following your calendar year of termination, you may make a one-time election to defer the commencement date again, as long as you make the election after the March 1 following your calendar year of termination and at least thirty days prior to the date on which your benefits are to commence pursuant to your first election. You may not change your payment form after the 60th day before your commencement date is scheduled to begin pursuant to your first election.

Distributions under the Plan are not eligible for rollover to IRAs or other employer plans, and the Plan cannot accept rollover contributions from IRAs or other employer plans. In certain circumstances, you may be able to transfer your Plan account to another tax exempt private employer’s Section 457(b) plan.

For former union and non-union service staff employees, please see the Retiree Benefits Overview Guide: Union and Non-Union Service Staff for information on the NYU Staff Pension Plan.

OTHER BENEFITS AVAILABLE TO NYU RETIREES

Tuition Benefits
_Tuition Remission for Courses Taken At NYU_
You can continue receiving tuition benefits for yourself, your spouse or registered domestic partner, and your dependent children* under these circumstances:

- If you meet the retirement eligibility rule at the time of your retirement, your individual entitlement and that of your spouse/registered domestic partner and dependent children* is the same as the benefits for active employees.
- If you have dependent children* under college age when you retire, they are eligible for tuition remission for undergraduate degrees.

No matter how many years of service you have, if your child(ren),* spouse, or registered domestic partner is enrolled in a degree program at NYU when you retire, they'll continue to receive tuition benefits until they complete the program in which they are enrolled.
Portable Tuition Benefits for Courses Taken at Other Universities
Portable tuition benefits are for dependent children* who are matriculated for undergraduate degrees at accredited colleges or universities other than NYU.

- If you meet the retirement eligibility rule at the time of your retirement, portable tuition benefits for your dependent children* continue on the same basis as the benefits for active employees.
- This benefit is available for retirees who retired on or after 9/1/01.

For more information on Tuition Benefits, click on http://www.nyu.edu/content/dam/nyu/hr/documents/benefitsforms/Retiree-TR.pdf.

* A dependent child must be age 23 or younger as of the end of the calendar year to be eligible for TR in that year, aligning eligibility with the IRS definition of a dependent child. If a child will be 24 by the end of the calendar year, he or she is not eligible for TR in that year.

Voluntary Benefits: Auto, Home, Pet Insurance and Identity Theft
NYU’s group auto and homeowners insurance program allows you to receive quotes from three of the nation's most respected auto and home insurance carriers. Pet insurance can be used with any licensed veterinarian in the world. For more information, call 866-486-1945 or visit: http://www.nyuvoluntarybenefits.com/

Book Center Discounts
Present your retiree NYU Card to receive a 15% discount on books and supplies at University Book Centers, including the:
- Main Bookstore
- Professional Bookstore
- NYU Computer Bookstore
- Medical Center Bookstore.

The discount does not apply to sale items, hardware, or software purchases at the Computer Bookstore.

Library Privileges
Full library privileges continue after you retire. Your NYU Card allows you to use all NYU library facilities, including the music listening room and film library at the Avery Fisher Center for Music and Media.

Credit Union
You can continue membership in the NYU Credit Union, which gives you access to savings, checking, money market accounts, IRAs, and low-cost loans.

NYU Home
As a retired faculty member or employee, you may continue to use your NYUHome account in retirement. If you wish to use a different e-mail service instead of NYUHome, information on setting a forwarding address is available on the NYUHome help pages.

Campus Dining
You can continue to purchase reasonably priced meals at:
Coles Sports Center & Palladium Athletic Facility
If you have ten or more years of continuous, full-time service, you're eligible for free, lifetime membership in the Coles Sports Center and Palladium Athletic Facility. Obtain a memo from the NYU Benefits Office, present it to the membership desk, and fill out the membership application. After that, you simply present your NYU Card each time you use the facility. You're also eligible for free tickets to home games. Contact the Sports Center at 212-998-2030 for ticket information.

Art Galleries
You may continue to visit NYU's galleries, including:
- Grey Art Gallery and Study Center
- 80 Washington Square East Galleries
- Broadway Windows
- Washington Square Windows
- Tisch School of the Arts Photo Center Gallery

UNIVERSITY SERVICES AND DISCOUNTS
As a retiree of NYU, you can continue to benefit from many discounts and special services which are available to employees.

The Buyer's Edge
You may continue free membership in The Buyer's Edge. Through this program, you can purchase major items - such as appliances, automobiles, and furniture - at the lowest advertised price. Information is available online at www.buyersedgeinc.com (user name = 504 and password = member1).

Discounts at Local Businesses
Many stores, theaters, and restaurants near NYU offer discounts to persons who present their NYU Card. When you are visiting local businesses, ask if they offer an NYU discount.

Mail Services
Retired NYU employees continue to receive a 60% discount on UPS shipping, as long as the packages are sent from NYU Mail Services at 547 LaGuardia Place.
BENEFITS WHICH CEASE UPON RETIREMENT

Dental coverage under the active employee plan, long-term disability coverage, commuter benefits, flexible spending accounts, accidental death and dismemberment coverage, and the Employee Assistance Program through Carebridge end when you retire. You may continue dental coverage under the active employee plan for up to 18 months after retirement under the provisions of a Federal law known as “COBRA.” You pay the full cost of the coverage. Inquire at the Benefits Office for details. Please note that if you elect to continue dental coverage under the active employee dental plan through COBRA, at the end of your COBRA coverage you may be eligible for the NYU Retiree Dental Plan, also administered by MetLife. Contact MetLife directly at 1-800-438-6388.

HOW AND WHERE TO REACH THE NYU BENEFITS OFFICE

NYU PeopleLink, NYU’s HR and benefits service center, is available to assist you. You can contact PeopleLink in the following ways:

- Phone: 212-992-LINK (5465)
- Email: askpeoplelink@nyu.edu
- Online: www.nyu.edu/peoplelink
- Fax: 212-995-4333
- Mail or Appointment:
  105 E. 17th St., 1st floor
  New York, New York 10003

HOW TO REACH OTHER NYU FACILITIES

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<th>NYU Facilities</th>
<th>Phone #</th>
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<tr>
<td>Book Centers</td>
<td>212-998-4667</td>
<td><a href="http://www.bookstores.nyu.edu">www.bookstores.nyu.edu</a></td>
</tr>
<tr>
<td>404 Fitness</td>
<td>212-998-2030</td>
<td><a href="http://www.gonyuathletics.com">www.gonyuathletics.com</a></td>
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<tr>
<td>Credit Union</td>
<td>212-995-3171</td>
<td><a href="http://www.nyufcu.com">www.nyufcu.com</a></td>
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<tr>
<td>Dental Faculty Practice</td>
<td>212-443-1300</td>
<td><a href="http://www.nyu.edu/dental">www.nyu.edu/dental</a></td>
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<tr>
<td>Dining Facilities (various)</td>
<td>212-995-3030</td>
<td><a href="http://www.campusdish.com">www.campusdish.com</a></td>
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<tr>
<td>Email Accounts</td>
<td>212-998-3333</td>
<td><a href="https://home.nyu.edu">https://home.nyu.edu</a></td>
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<td>Libraries</td>
<td>212-998-2500</td>
<td><a href="http://www.nyu.edu/Library">www.nyu.edu/Library</a></td>
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<td>Mail Services</td>
<td>212-998-1010</td>
<td><a href="http://www.nyu.edu/mail.services">www.nyu.edu/mail.services</a></td>
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<td>NYU Card</td>
<td>212-443-2273</td>
<td><a href="http://www.nyu.edu/nyucard">www.nyu.edu/nyucard</a></td>
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<td>Palladium Athletic Facility</td>
<td>212-992-8500</td>
<td><a href="http://www.gonyuathletics.com">www.gonyuathletics.com</a></td>
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<tr>
<td>Torch Club</td>
<td>212-998-6724</td>
<td><a href="http://www.nyu.edu/torch.club">www.nyu.edu/torch.club</a></td>
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HOW TO REACH THE PLAN VENDORS

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<td>Aetna, Inc. HMO</td>
<td>888-287-4296</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
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<tr>
<td>Caremark, Inc.</td>
<td>800-421-5501</td>
<td><a href="http://www.caremark.com">www.caremark.com</a></td>
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<tr>
<td>Service</td>
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<tr>
<td>EBPA (Direct Billing for Medical Premiums)</td>
<td>800-258-7298</td>
<td><a href="http://www.ebpabenefits.com">www.ebpabenefits.com</a></td>
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<td>Emblem Health (Medicare HMO)</td>
<td>800-447-8255</td>
<td><a href="http://www.emblemhealth.com">www.emblemhealth.com</a></td>
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<td>Health Advocate</td>
<td>866-695-8622</td>
<td><a href="http://www.healthadvocate.com">www.healthadvocate.com</a></td>
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<td>Milliman Benefits Service Center (NYU Staff Pension Plan)</td>
<td>866-767-1212</td>
<td><a href="http://www.millimanbenefits.com">www.millimanbenefits.com</a></td>
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<td>Medicare</td>
<td>800-633-4227</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
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<td>MetLife (Dental Plan)</td>
<td>800-438-6388</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
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<td>Oxford Health Plans HMO</td>
<td>800-444-6222</td>
<td><a href="http://www.oxfordhealth.com">www.oxfordhealth.com</a></td>
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<tr>
<td>Prudential (Life Insurance and Billing)</td>
<td>800-778-3827</td>
<td><a href="http://www.prudential.com">www.prudential.com</a></td>
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<tr>
<td>UHC Group Medicare Advantage HMO</td>
<td>800-234-1228</td>
<td><a href="http://www.uhcmedicaresolutions.com">www.uhcmedicaresolutions.com</a></td>
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<tr>
<td>Social Security Administration</td>
<td>800-772-1213</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
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<tr>
<td>TIAA (Retirement Accounts)</td>
<td>800-842-2776</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
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<tr>
<td>UnitedHealthcare (Point-of-Service)</td>
<td>866-633-2474</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
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<tr>
<td>UnitedHealthcare (NYU Retiree Medical Plan)</td>
<td>800-214-1736</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
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<tr>
<td>The Vanguard Group (Retirement Accounts)</td>
<td>800-523-1188</td>
<td><a href="http://www.vanguard.com">www.vanguard.com</a></td>
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<tr>
<td>VSP Access Plan (Vision Discount Plan)</td>
<td>800-877-7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
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