NYU RETIREMENT BENEFITS
OVERVIEW GUIDE

UNION AND
NON-UNION SERVICE STAFF

For Current Retirees and
Employees Age 50 and Over as of 9/1/11

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 15 or more years of continuous, full-time service and you are found eligible for Long-Term Disability.

Medical Plan Choices
NYU offers four types of plans to its retirees:
- Point-of-Service (POS)
- Health Maintenance Organization (HMO) *Will be phased out 12/31/17*
- Traditional Indemnity (NYU Retiree Medical Plan)
- Medicare HMO

Your choice of plans as a retiree will depend upon whether you and/or your covered dependents:
- are eligible for Medicare;
- and reside in an HMO, POS or Medicare HMO service area.

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
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 HMO and POS plans provide some wellness and preventive services.

Beginning in 2015, the medical plans (excluding Medicare HMOs) provide coverage for advanced infertility treatment and gender reassignment. In addition, Centers of Excellence is a new program offering additional support to families undergoing advanced infertility treatment.
Medicare
Medicare is a federal health insurance program for people age 65 and over, and certain disabled persons.

When Medicare is Available
You are eligible for Medicare on the first day of the month that 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 must 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.

Medicare Coordination with the NYU Retiree Medical Plan
If you or a dependent is eligible for Medicare benefits, coordination with Medicare benefits will apply – even if you have refused, discontinued or neglected to apply for Medicare coverage.

Medicare HMOs (Part C)
If you or a dependent is eligible for Medicare benefits, you must be enrolled in Medicare Parts A and B before you can enroll in one of the NYU Medicare HMO options.

Medicare Part D (Prescription Drug Plans)
Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

NYU has determined that the prescription drug coverage offered by the NYU retiree medical plans is, on average for all plan participants, expected to pay out as much as
standard Medicare prescription drug coverage pays and is considered Creditable Coverage.

Because your existing coverage with New York University is, on average at least as good as standard Medicare prescription drug coverage, you can keep your NYU coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st. This may mean that you may have to wait to join a Medicare drug plan and that you may pay a higher premium (a penalty) if you join later. You may pay that higher premium (a penalty) as long as you have Medicare prescription drug coverage.

If you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a sixty (60) day Special Enrollment Period (SEP) because you lost creditable coverage to join a Part D plan. In addition, if you lose or decide to leave NYU-sponsored coverage, you will be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period.

CVS Caremark will dispense a generic medicine, if available, as a substitute for a brand-name medicine when filling your prescriptions. If either you or your doctor request a brand-name medicine when a generic equivalent is available (your doctor may indicate "DAW" or Dispense As Written on the prescription), you will pay the generic drug coinsurance, PLUS the difference in cost between the brand-name and the generic medicine.

The Generic Step Therapy program applies to therapies to treat the following conditions: high blood pressure and cholesterol, acne, prostate, asthma, osteoporosis, pain and inflammation, cholesterol (triglycerides), allergies, glaucoma, stomach/ulcer, migraine, sleep related problems, and incontinence. This program helps you and your doctor choose a lower-cost, generic medicine as the first step in treating these two health conditions. In order to have coverage for some prescription medications in certain drug classes, you first must try a generic drug to treat your condition. If you try (or have tried) a generic drug and it does not work for you, then you may receive coverage for a non-preferred brand drug that your doctor prescribes. If no generic is available – or if it is not right for you – your plan provides coverage for preferred select brand drugs, which may also save you money. However, if you choose to use a non-preferred brand drug without trying a generic first or without your doctor getting prior approval for a non-preferred brand, coverage may be denied and you may have to pay the full cost of the brand drug. CVS Caremark will contact you and your doctor prior to any Step Therapy change.

Medical Coverage for Your Dependents
You can select coverage for:
- yourself only;
- you and one other person (your spouse, your registered domestic partner, or your child); or
- your family.
Medical Costs
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.

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
If you meet the eligibility requirements, you have the option to continue basic and supplemental life insurance coverage if you enrolled in the plan when you were an active employee. Contact the Prudential Insurance Company of America to update your beneficiary(ies) and for information about your eligibility, coverage amount and cost to you. You will be billed by Prudential if you elect to continue your supplemental life insurance. Basic coverage is provided at no cost to you.

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 Supplemental Tax-Deferred Annuity Plan**

Once you retire, you can receive income from the plan 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 plan offers 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 payment 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**

Generally, withdrawals cannot be made while you are employed by NYU. When your employment ends, you have several options:

- You may keep your account invested through the NYU 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 plan.
- You may cash out of your investments. 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 balance to an individual retirement account (IRA).
- To avoid tax consequences, the rollover should be made directly from the plan to the IRA account. 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.

**Benefits upon Death**

If you die while your contributions are still invested in the plan, the balance 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.

**NYU Staff Pension Plan**

You will be advised if you are vested under the NYU Staff Pension Plan at the time you leave the University. If the total actuarial present value of your pension at the date of your employment ends is $1,000 or less, you will be paid the value in a lump sum instead of a monthly pension. An application for benefits is not filed in this situation, but you will receive information about your rollover options in advance of the distribution.

If you are eligible to receive monthly pension benefits or an optional lump sum payment, you must apply for them; they will not be paid automatically. If you wish to receive your pension in one of the optional forms, you must make your election within the 30- to 180-day period before you retire. You may change your decision at any time before payments actually begin.

**Commencing Benefits**

To receive benefits from the NYU Staff Pension Plan, you must submit an application to the Milliman Benefits Service Center, which will provide you with the forms you need. You will be notified of the amount of your benefit and your payment options no later than 90 days after you request a pension. Log in to [www.millimanbenefits.com](http://www.millimanbenefits.com) or call Milliman at 1-866-767-1212.

**For Local 810 employees, your retirement plan benefits are administered by the Collective Bargaining Agreement.**

**OTHER BENEFITS AVAILABLE TO NYU RETIREESE**

**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. 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 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:

- Faye’s Cafe
- Hayden Dining Hall
- Kosher Eatery
- Palladium Food Court/Cafe
Rubin Dining Hall
The Kimmel Center Market Place
The Torch Club
Third North Courtyard Cafe
University Hall Atrium Dining Room
Weinstein Dining Hall
Weinstein Food Court

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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<tr>
<th>NYU Facilities</th>
<th>Phone #</th>
<th>Web Site</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>
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<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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<tr>
<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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<tr>
<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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<tr>
<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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<tr>
<th>Organization</th>
<th>Phone</th>
<th>Web</th>
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<tr>
<td>Aetna, Inc. HMO</td>
<td>888-287-4296</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
</tr>
<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>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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<tr>
<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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<tr>
<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>866-727-1212</td>
<td><a href="http://www.millimanbenefits.com">www.millimanbenefits.com</a></td>
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<tr>
<td>Medicare</td>
<td>800-833-4227</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
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<tr>
<td>Provider</td>
<td>Phone Number</td>
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<tr>
<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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<tr>
<td>NYU PeopleLink</td>
<td>212-998-1270</td>
<td><a href="http://www.nyu.edu/peoplelink">www.nyu.edu/peoplelink</a></td>
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<tr>
<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>
</tr>
<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>
</tr>
<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>
</tr>
<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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