



NYU RETIREMENT BENEFITS GUIDE

for Faculty, Administrators, Researchers, Union and Non Union Staff



NYU RETIREMENT BENEFITS GUIDE

NYU is proud of its rich history and reputation in the academic field. 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. 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.

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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 full time continuous service;

Or

- You completed 10 or more years of continuous full-time service and you are found eligible for Long Term Disability benefits (at any age) if you were Faculty or an Administrator or Professional Research Staff employee.
- You completed 15 or more years of continuous full-time service and you are found eligible for Long Term Disability benefits (at any age) if you were an employee in Local 3882, Local 1, Local 810 or Non-Union Service Staff.

As a Retiree of NYU, if you predecease your dependents, those survivors are eligible for continuation of medical coverage.

Eligible Dependents

Your eligible dependents are any of the following:

- Your legal spouse
- Your domestic partner whom you registered with NYU PeopleLink;
- Your child through the end of the month in which age 19 is attained, or to age 25 if he/she is a full-time student and dependent on you for support (applicable only to the NYU Retiree Medical Plan);
- Your child through the end of the month in which age 26 is attained (applies to POS Plans only)
- Your unmarried, dependent child over age 26 if mentally or physically disabled.

Your dependent child(ren) include:

- Your natural child;
- Your stepchild;
- Your registered domestic partner's child;
- Your legally-adopted child (or child placed with you for legal adoption);
- A child for whom you have been appointed legal guardian by a court of competent jurisdiction; and/or
- A child for whom you have been given temporary or permanent custody under an order issued by a court of competent jurisdiction.

Domestic Partnership

A domestic partnership is defined as two individuals who live together in a long-term relationship of indefinite duration. Additionally, partners agree to be jointly responsible for each other's common welfare and to share financial obligations. Partners may not be related by blood to a degree of closeness that would prohibit legal marriage in the state in which they legally reside. You must register your domestic partner with NYU PeopleLink before you may enroll him/her for coverage under an NYU medical plan.

If applicable, if your domestic partner is under the age of 65, as they approach age 65, they must enroll in Medicare during the Initial Enrollment period. The Initial Enrollment Period is the first time an individual can sign up for Medicare. Individuals may begin the enrollment process 3 months before their 65th birthday. Visit Medicare (<https://www.ssa.gov/medicare/>) or call 1-800-771-1213 for more information on enrolling into Medicare.

When your legal spouse is no longer eligible for coverage

A divorced or legally-separated spouse is no longer eligible for coverage under your NYU medical plan as of the date the divorce or separation is finalized. You must elect to terminate his/her coverage within 31 days of the date of finalization of your divorce by declaring a qualifying life event in the Benefit Resource Center. Your ex-spouse may continue coverage through COBRA for up to 18 months (or up to 36 months in some cases) by paying the full group rate, plus an additional two percent for administrative expenses. COBRA information will be sent by NYU's third party COBRA administrator to the home address on file.

When your dependent child(ren) is no longer eligible for coverage

When your child is no longer eligible to continue coverage as a dependent on your NYU medical plan, his/her coverage will terminate at the end of the month in which he/she becomes ineligible. He/she may continue coverage through COBRA for up to 18 months (or up to 36 months in some cases) by paying the full group rate, plus an additional two percent for administrative expenses. COBRA information will be sent by NYU's third party COBRA administrator to the home address on file.

Enrolling in Benefits

You may make your medical benefit elections online through the Benefit Resource Center. 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 life status change.

Medical Plans Options

NYU offers several types of medical benefits to its retirees, depending on your age and employee status as of September 1, 2011, when the University changed its benefits program. Your choice of plans as a retiree will also depend upon whether you and/or your covered dependents are eligible for Medicare.

Non-Medicare Eligible Retirees

NYU currently offers three plans regardless of age and employee status:

- NYU Retiree Medical Plan (Indemnity Plan)
- UnitedHealthcare Value Point of Service Plan (POS)
- UnitedHealthcare Advantage Point of Service Plan (POS)

Medicare Eligible Retirees

Medicare Eligible Retirees for Current Retirees and Employees Age 50 and Over as of 9/1/11

NYU currently offers 2 UnitedHealthcare plans:

- NYU Retiree Medical Plan (Supplemental Plan)
- UnitedHealthcare Group Medicare Advantage Plan (HMO)

Medicare Eligible Retirees for 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)

NYU currently offers 2 UnitedHealthcare plans that will be available to its Medicare eligible retirees through December 31, 2021:

- NYU Retiree Medical Plan (Supplemental Plan)
- UnitedHealthcare Group Medicare Advantage Plan (HMO)
- Premium Reimbursement Accounts – Available beginning January 1, 2022

The Premium Reimbursement Account (PRA)

Effective January 1, 2022, Medicare eligible retirees who were under age 50 as of September 1, 2011 and hired after this date will have a Premium Reimbursement Account (PRA). Medicare eligible retirees will receive financial assistance from NYU towards the purchase of health care insurance through the Premium Reimbursement Account. 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.

For Medicare eligible retirees, separate PRAs will be established for you and your eligible spouse/partner. Non-Medicare dependents will continue to be covered by an NYU medical plan.

The Premium Reimbursement Accounts 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 Medicare eligible plans until at least January 1, 2022.

*Retirees already retired or were over age 50 as of September 1, 2011 will continue in their current Medicare eligible plan options.

What the Medical Plans Cover

The NYU Retiree Medical Plans offer robust coverage for various medical services. For a full list of medical plan coverages, please review the Summary Plan Descriptions located on the NYU Retiree Plan Documents and Contacts Page located at:

<https://www.nyu.edu/employees/benefit/retirement/retirees/plan-documents-and-contacts.html>

<https://www.nyu.edu/faculty/benefits/full-time/retirement/retirees/plan-documents-and-contacts.html>

Travel Benefits

Members can go to any Emergency Room or Urgent Care in the world due to an emergency situation. Outside of the U. S. you will pay up front and submit a Direct Member Reimbursement to UHC with the following documentation to be reimbursed; original bills, receipts, and statements that show details of the care received and the amounts paid. It is best if the bill is translated into English and the amounts paid calculated in U.S. dollars using the conversion rate as of the date of service.

You may find that Medicare doesn't cover an expense that is covered by a retiree benefit plan, for example, if you need medical care while traveling abroad. When this happens, the expense is paid as though you are not eligible for Medicare, as seen in this example. This case assumes the deductible has been met. See the example below for Medicare plan coverage.

EXAMPLE:

Physician's Regular Charge: \$285.00

NYU Allowance for Reasonable & Customary (R&C) Charge: \$285.00

Amount Payable from NYU Plan: \$228.00 ($\$285.00 \times 80\%$ of R&C Charge)

Total Reimbursement Amount: \$228.00

Your Out-Of-Pocket Cost: \$57.00 (20% Coinsurance Required by NYU Retiree Medical Plan)

Additionally, there are Passport benefits on this plan for U.S. travel which means members can have non-emergency care out of state. If covered by the UHC Medicare Advantage plan the member has to call customer service prior to leaving to advise what date they are leaving, what state they are going to and what date they will return. The member can then see any provider that accepts the plan during that time frame. The member would have no minimum stay, but there is a maximum of 9 consecutive months that the member can use this benefit.

Your NYU Prescription Drug Plan

If you elect coverage under the NYU Retiree Medical Plan, or POS Plans, you automatically receive prescription drug coverage through CVS/Caremark. The cost of your medication will depend on the type of drug (ie., generic, brand-name on the CVS/Caremark Primary Drug List, or brand-name not on the CVS/Caremark Primary Drug List) as well as whether you fill the prescription through a retail pharmacy or the Mail Order Service.

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.

NOTE: If you elect coverage under the UHC Group Medicare Advantage Plan your prescription coverage is provided through Optum. You will not have prescription drug coverage through CVS/Caremark.

Waiving Coverage

You may also elect to waive coverage or not to cover your eligible dependent(s) under any of the NYU health plan options. 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.

Imputed Income

The value, or premium equivalent, of healthcare coverage for non-dependent domestic partners and/or their children must be included in earned income for tax purposes. The amount of this imputed income depends upon the plan in which you are enrolled and the level of coverage elected. Imputed income is reported on a 1099 form. If your domestic partner and/or children of your domestic partner qualify as dependents under Section 152 of the Internal Revenue Code, imputed income will not apply.

Retiree Medical Plan Rates

You are billed for your NYU retiree medical premiums by EBPA, NYU's third-party medical billing administrator. Premiums generally increase each year. You may arrange to have your medical premiums automatically deducted from your checking or savings account. Signing up for this option is easy and you won't have to worry about the possibility of your payment being late or lost in the mail. Simply complete the Direct Bill form that accompanies your payment coupons from EBPA and return it to the address indicated on the form.

For 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) who will receive the PRA January 1st, 2022, you do not pay for or contribute to the PRA, however 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.

Dental Plan Options and Coverages

At the time of retirement, you have two options for continuing dental coverage. You may elect to continue the dental coverage you had as an active employee through COBRA or you may elect the retiree dental plan.

Both options offer MetLife's negotiated fees for all in-network services through one of the largest dental networks in the industry, however, the plans' benefits and premiums will differ. For more information on both plans, please see the following sections.

Dental Benefits Through COBRA

Upon initially separating from the University, you may continue dental coverage for a maximum period of 18 months under the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA). A COBRA package will be sent to your home address from EBPA, NYU's COBRA Administrator. Since you are continuing your active dental plan through COBRA, this plan has richer benefits than the Retiree Dental Plan. If you elect coverage, you pay the full cost of the plan plus a 2% administrative fee. The monthly COBRA rates are listed below. The rates are based on the level of coverage you elect.

2019 Monthly Dental COBRA Rates: Faculty, Administrators, Professional Research Staff

Employee	\$64
Employee + Spouse	\$134
Employee + Child(ren)	\$122
Family	\$192

2019 Monthly Dental COBRA Rates: Union and Non-Union Staff

Employee	\$53
Employee + Spouse	\$111
Employee + Child(ren)	\$100
Family	\$159

Coverage Type	Plan Covers
Type A: Diagnostic and Preventive	100%
Type B: Basic Restorative	80%
Type C: Major Restorative	50%
Type D: Orthodontia (per person)	50%

MetLife Retiree Dental Plan

Upon your initial retirement from NYU or subsequent to COBRA ending, 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 to choose from:

- Option 1 - covers preventive and basic dental treatment such as cleanings, X-rays and fillings.
- Option 2 - includes coverages from option 1 and some major procedures such as crowns and dentures.

Plan Option 1

Coverage Type	Plan Covers
Type A: Diagnostic and Preventive	100%
Type B: Basic Restorative	70%
Type C: Major Restorative	0%

Plan Option 2

Coverage Type	Plan Covers
Type A: Diagnostic and Preventive	100%
Type B: Basic Restorative	70%
Type C: Major Restorative	50%

For detailed coverage and rate information on the Retiree Dental Plan, please visit: <https://www.nyu.edu/content/dam/nyu/hr/documents/benefitsforms/Retiree-DentalSummRates-19.pdf>

You may only choose one dental plan at the time of retirement. If you elect to continue coverage through COBRA, you will have another opportunity to elect the Retiree Dental Plan when COBRA ends. You will receive an enrollment packet for the Retiree Dental Plan from MetLife upon your initial retirement from NYU and subsequent to COBRA ending. These will be your only two opportunities to enroll. COBRA and the Retiree Dental Plan may not run concurrently.

Enrollment is handled through MetLife at 1800-GET-MET 8 (438-6388). Please contact MetLife's customer service center for enrollment or billing questions.

Vision Plan Options and Coverages

Vision Benefits Through COBRA

Upon initially separating from the University, you may continue vision coverage for a maximum period of 18 months under the Consolidated Omnibus Budget Reconciliation Act (COBRA). A COBRA package will be sent to your home address from EBPA, NYU's COBRA Administrator. If you elect coverage, you pay the full cost of the plan plus a 2% administrative fee. The monthly COBRA rates are listed below. The rates are based on the level of coverage you elect.

2019 Monthly Vision COBRA Rates for all Employees

Employee	\$6.86
Employee + 1	\$14.40
Employee +2	\$22.38

VSP Discount Vision Savings Pass

Your active coverage in the NYU Vision Plan through VSP will cease on the last day of the month in which you retire. You and your dependents will be enrolled in the NYU Retiree Discount Vision Plan, provided by VSP, at no cost to you. Enrollment is automatic so there is no action required on your part. Select a VSP private-practice provider to receive discounts on eye exams and eyewear. VSP does not issue member ID cards, however, you may register online at VSP.com to print out a generic ID card.

Discount Eye Care Plan Coverage

- WellVision ExamsSM:
 - 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

The VSP Discount Savings Pass runs concurrently with any Vision benefits through COBRA. For additional information on the discount vision plan, please visit VSP (<https://www.nyu.edu/content/dam/nyu/hr/documents/benefitsforms/VSP.pdf>)

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, depending on your age and which plan you choose, 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 receive 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 receive 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>

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. This does not include any months when you weren't enrolled in Part B because you were 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)

Medicare Part C, often referred to as a Medicare Advantage plan, is the part of Medicare policy that allows private health insurance companies to provide Medicare benefits. It provides all of your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) coverage with additional benefits, such as prescription drug coverage. Medicare Advantage plans may potentially save you money because out-of-pocket costs in these plans can be lower than Part A and Part B, in some cases. However, when you join a Medicare Advantage plan, you are still in the Medicare program and must continue paying your Part B premiums.

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 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.

Insurance Plans and Options

Retiree Life Insurance

NYU provides retirees with life insurance coverage at no cost. To obtain the level of coverage you are eligible for, please contact PeopleLink at 212-992-5465 or askpeoplelink@nyu.edu. Contact The Prudential Life Insurance Company to elect/change your beneficiary(ies) at 1-800-778-3827.

Basic/Supplemental 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. 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, costs, and beneficiary changes at 1-800-778-3827.

Retirement Accounts

Distributions from Your NYU retirement account(s)

Once you retire, you can receive income from your account at any time. You can elect immediate payment in a single sum (unless you are invested in the TIAA Traditional annuity, which can only be cashed out over a ten-year period), make partial withdrawals, or choose an annuity. An annuity provides a monthly income which you cannot outlive; the TIAA offer many types of annuities, including those that will provide an income to a surviving spouse. You may also delay receiving any form of payment 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.

Withdrawals after Retirement

When your active employment ends, you have several options:

- You may keep your accounts invested at TIAA. You will continue to enjoy all the TIAA and Vanguard investment options currently available, and you may transfer from one investment option to another in accordance with the rules of the plans.
- You may elect immediate payment in a single sum (unless you are invested in the TIAA Traditional 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 TIAA account balances from the NYU retirement program to a personal 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.
- Please note: if married, you will need your spouse's notarized consent for any withdrawal.

Please contact the NYU Retirement Plans Helpline at TIAA at 844-NYU-TIAA (844-698-8422) with any questions.

Transfer of your Account Balances in the Event of your Death

In the event of your death while your account balances are still invested in the NYU retirement program, your account balances will transfer to your beneficiary(ies) designated on each of your TIAA accounts.

In the event of your death after you have elected a retirement annuity, the transfer of your account will depend on the terms of your chosen annuity.

Distributions from Your NYU Deferred Compensation 457(b) Plan

When your employment with NYU terminates, you will receive your Plan benefits in a lump sum payment on or about the 90th day following the date of your termination of employment unless you make an election to defer your distribution within the 60-day period following your termination of employment.

If you do not want a lump sum payment on your distribution date, you may elect to receive your Plan benefits in a different form. Distribution election forms and information about the available forms of payment are available from TIAA. If you wish to elect a form of payment other than a lump sum, such as installments or an annuity, or transfer your account to your new nongovernmental employer's 457(b) plan, you must elect your payment form any time prior to 60 days before your commencement date.

Distributions under the Plan are not eligible for rollover to IRAs or other employer plans, and the Plan cannot accept either a rollover from IRAs or other employer plans.

However, plan rules permit plan-to-plan transfers from and to another nongovernmental tax-exempt employer's eligible 457(b) deferred compensation plan.

If you would like more information about Plan distributions or transfers, please contact TIAA at 844-NYU-TIAA (844-698-8422). An election to transfer your Plan benefit to another eligible 457(b) deferred compensation plan must satisfy the Plan's election timing rules.

NYU Staff Pension Plan (Eligible union staff)

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 (or \$5,000 or less if you were an employee who is a member of the Union of Clerical, Administrative, and Technical Staff, Local 3882 who is hired by the University after December 31, 2018), 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 <http://www.millimanbenefits.com/> or call Milliman at 1-866-767-1212.

For mechanics, building engineers, and locksmiths (Local 810), your retirement plan benefits are administered by the Union under the Collective Bargaining Agreement. For a copy of this agreement, go to: <https://www.nyu.edu/content/dam/nyu/hr/documents/unioncontracts/Local-810-Contract.pdf>

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.

Effective fall 2020 semester the NYU Tuition Remission Benefit Plan for Spouse or Registered Domestic Partner Graduate Degree Programs for Faculty, Administrators, and Professional Research Staff will be phased out. Eligible employees will be permitted to join the plan through the fall 2020 semester. Spouses of eligible faculty, administrators, and researchers will continue to receive the tuition remission benefits at the current 50% benefit level through the completion of the degree program in which they are currently enrolled.

Portable Tuition Benefits for Courses Taken at Other Universities

Available for Dependents of Faculty and Administrators

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, go to Retiree TR (<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.

**Please note this phase out does not apply to the NYU Tuition Remission Plan for Spouse or Registered Partner for Undergraduate Degree Programs which remains unchanged.

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>

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 NYU Voluntary Benefits (<http://www.nyuvoluntarybenefits.com/>)

Book Center Discounts

Present your retiree NYU Card to receive a 15% discount on books and supplies at the 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.

Campus Dining

You can continue to purchase reasonably priced meals at:

- The Torch Club (18 Waverly Pl)

- Starbucks (45 West 4th Street)
- Dunkin' Donuts (110 East 14th Street)
- Argo Tea (239 Greene Street)

NYU Athletic Facilities

If you have ten or more years of continuous, full-time service, you're eligible for free, lifetime membership in the various NYU athletic facilities. Obtain a memo from PeopleLink, 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. Please visit gonyuathletics.com for more 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 <http://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

- Medical, dental, and vision coverages under the active employee plan
- Group life insurance
- Long-term disability coverage
- Commuter benefits
- Flexible spending accounts
- Accidental death and dismemberment coverage
- Employee Assistance Program

HOW AND WHERE TO REACH NYU PEOPLELINK

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: <http://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

NYU Facilities	Phone #	Web Site
Book Centers	212-998-4667	www.bookstores.nyu.edu/
NYU 404 Fitness	212-998-2030	www.gonyuathletics.com/
NYU Palladium Athletic Facility	212-992-8500	www.gonyuathletics.com/palladium
NYU Brooklyn Athletic Facility	646-997-3453	www.gonyuathletics.com/baf
Credit Union	212-995-3171	www.nyufcu.com
Dental Faculty Practice	212-443-1300	www.nyu.edu/dental
Dining Facilities (various)	212-995-3030	www.campusdish.com
Email Accounts	212-998-3333	https://home.nyu.edu/
Libraries	212-998-2500	www.nyu.edu/Library
Mail Services	212-998-1010	www.nyu.edu/mail.services
NYU Card	212-443-2273	www.nyu.edu/nyucard
Palladium Athletic Facility	212-992-8500	www.gonyuathletics.com
Torch Club	212-998-6724	www.nyu.edu/torch.club

HOW TO REACH THE PLAN VENDORS

Organization	Phone	Web
Caremark, Inc.	800-421-5501	www.caremark.com
EBPA (Direct Billing for Medical Premiums)	800-258-7298	www.ebpabenefits.com
Health Advocate	866-695-8622	www.healthadvocate.com
Milliman Benefits Service Center (Staff Pension Plan)	866-767-1212	www.millimanbenefits.com
Medicare	800-633-4227	www.medicare.gov
MetLife (Dental Plan)	800-438-6388	www.metlife.com/mybenefits
NYU PeopleLink	212-992-5465	www.nyu.edu/peoplelink
Prudential (Life Insurance and Billing)	800-778-3827	www.prudential.com
UHC Group Medicare Advantage HMO	800-234-1228	www.uhcmedicareolutions.com
Social Security Administration	800-772-1213	www.ssa.gov
TIAA (Retirement Accounts)	800-842-2776	www.tiaa.org
UnitedHealthcare (Point-of-Service)	866-633-2474	www.myuhc.com
UnitedHealthcare (NYU Retiree Medical Plan)	800-214-1736	www.myuhc.com
Voluntary Benefits: Auto, Home, Pet	866-486-1945	www.personal-plans.com/nyu
VSP Access Plan (Vision Discount Plan)	800-877-7195	www.vsp.com



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