

CUNY RETIREE HEALTH BENEFITS APPLICABLE TO RETIRING F/T MEDICARE ELIGIBLE EMPLOYEES

- Primary insurance: Medicare A (hospital) and B (doctors)
- Secondary insurance: NYC Retiree Health Insurance. GHI Senior Care and other Medicare supplemental and HMO plans can act as a “Medigap” plan covering the 20% not covered by Medicare Part B. You still need to pay Medicare Part B annual deductibles and any annual deductibles charged by your NYC retiree health insurance provider. To learn more, go to <http://www1.nyc.gov/site/olr/health/healthhome.page>.
- Tertiary insurance: PSC/CUNY Welfare Fund Benefits: 1) Optical; 2) Hearing; 3) Dental and; 4) SilverScript Medicare Part D prescription drug plan.

Pre-Retirement Paperwork

- Travia leave: F/T teaching faculty taking a Fall Travia leave should consider contacting their chair and then completing a *Travia leave form* with HR the *spring break* before starting this leave; Spring Travia notices to chairs and HR should be done no later than the *Thanksgiving* before one starts this leave.
- F/T professional staff can take Travia any time during the year. We suggest as a matter of professional courtesy to give your supervisor at least *one to two months’ notice* before starting this leave.
- Medicare A & B: Professional faculty and staff should apply for Medicare A and B three (3) months before completing Travia leave and retiring.
- CUNY Pre-retirement forms: Try to complete these 4 CUNY forms three (3) months before you retire: 1) NYC health benefits application; 2) Retiree enrollment form for the PSC/CUNY Welfare Fund; 3) TIAA Medicare Part B basic premium reimbursement form (TRS members apply for this reimbursement directly through the City of New York) and; 4) Opt-in form for Silverscript.
- TIAA: Meet with TIAA two (2) months before you complete your Travia leave and retire to fill out the mandatory TIAA Lifetime Income Annuity paperwork. CUNY requires TIAA members to annuitize a minimum of \$10,000 of \$50,000 of your TIAA 401(a) monies set aside in reserves to pay for any additional NYC retiree health care premiums costs in retirement.