

INFORMATION SHEET FOR A RETIRING CWRU EMPLOYEE

HEALTH INSURANCE

If you are currently enrolled in a Health Insurance Plan you and your spouse may continue your coverage through the University's Retirement Billing Program. Once we are notified, we will mail you the documents and application forms necessary to enroll in a plan.

DENTEMAX

You and your spouse may continue dental coverage through the University's Retirement Billing Plan. The Benefits Representative will mail you the documents necessary to continue enrollment in this plan.

GROUP LIFE INSURANCE

This coverage will end on the date of your retirement. If you currently have Life Insurance at CWRU and have had it for 5 or more years, you **may** be eligible to convert your current coverage to an individual Whole Life Insurance Policy within 31 days of your retirement date. For information you should immediately contact Benefits Administration at 1-216-3686781. If eligible you are required to pay the appropriate premium within 31 days from the date of your retirement.

HEALTH CARE SPENDING ACCOUNT

You may continue your Health Care Spending Account with post-tax dollars through the end of the year in which you retire. If you elect to no longer contribute to your account, you may only seek reimbursement for expenses that were incurred during your active employment with CWRU.

TUITION WAIVER

If you have worked at least one half of a semester, any tuition waiver issued for that semester will remain in effect for yourself, your spouse, or your dependent. If the tuition is being taxed and there are taxes still owed, they will be deducted from your final check. A retiree with at least ten years of University service is eligible for tuition waiver benefits. The spouse of a retiree with at least ten years of University service is also eligible for tuition waiver benefits. Tuition waiver benefits for a dependent child will continue for eight years after your retirement date.

LONG-TERM DISABILITY

This coverage stops on the date of your retirement.

SUPPLEMENTAL RETIREMENT ANNUITY: SRA – TIAA-CREF, VANGUARD, DREYFUS

You may withdraw your contributions from any of the supplemental deferred plans now or at anytime in the future (by age 70 1/2).

IMPORTANT PHONE NUMBERS

BENEFITS SPECIALISTS

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| AMY SHELDON –FACULTY | (216) 368-5000 |
| TERRI RAMAGE-LOUIS – STAFF | (216) 368-6690 |

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| ANTHEM BLUE CROSS BLUE SHIELD | 1-800-552-9159 |
| FORT DEARBORN LIFE INSURANCE COMPANY | 1- 800-348-4512 |
| CAREMARK (Prescription Plan) | 1-800-966-5772 |
| DENTEMAX (Meritain Health) | 1-877-801-1500 |
| MEDICAL MUTUAL OF OHIO | 1-800-232-7400 |
| KAISER PERMANENTE | (216) 621-7100 |
| TIAA-CREF | 1-800-842-2776 |
| THE VANGUARD GROUP | 1-800-523-1188 |