



# Summary Plan Description

## Full-Time Actives





# Thinking of Retiring? (Full-Time Actives)

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## How do I get ready to retire?

Before making an appointment with the Retirement Benefits Counselor, please answer the [Pre Retirement questionnaire](#) and email the information to Welfare Fund Retiree Benefits counselor [Sandra Zaconeta](#).

Many of your questions must be directed to CUNY HR, the Teachers Retirement System or TIAA. [Here's a list of those questions and who to contact.](#)

For information on the retirement process, Travia leave, retiree benefits, forms, etc., begin with the Benefits Office at your campus or workplace. CUNY holds pre-retirement information seminars throughout the year. Your [benefits officer](#) will have the dates.

If you have a Teachers' Retirement System pension, call (888) 869-2877 and schedule an appointment at the TRS office on 55 Water Street. Visit the very useful [TRS website](#).

If you have a TIAA retirement account, meet with the TIAA representative on your campus.

### Take a look at the Thinking of Retiring Checklist:

1. One to two years before your expected retirement date, meet with Human Resources at your college and with the Welfare Fund pension counselor.
2. A year before your retirement, consider requesting a [Travia Leave](#) form from HR. If your intention is to take a spring Travia, go to HR during Thanksgiving week. If your

intention is to take a fall Travia, go to HR during spring break.

3. After you've submitted a Travia Leave form, meet with HR about the various other forms that need to be filed, e.g. health, pension, Medicare reimbursement, etc.

4. When you meet with HR, ask if they have some form of "clearance check-list" that requires the library, building facility, or other departments to sign-off that you have returned any library books, building keys, etc.

5. If you are 65 or older, apply for Medicare Part A and B three months before your Travia leave ends. Doing so will help ensure Medicare becomes your primary insurance at the time of your retirement.

6. While on Travia, contact your retirement plan and fill out all the necessary forms. Keep a copy of all documents given to both HR and the retirement system and get signed receipts.

7. If you are paying for optional benefits by payroll deduction, contact insurers to be billed directly at your home. Payment by pension deduction comes later.

8. In the weeks before you retire, obtain a college retiree I.D. card to use in the library and other facilities (per Article 27.6 of the PSC/CUNY contract).

9. To continue your NYSUT member benefits and to stay active with the PSC, update your status with the [PSC membership department](#) and join the [Retirees Chapter](#).

## Everything You Ever Wanted to Know About Your TRS or TIAA Retirement and Health Benefits Process

Follow the links to very detailed descriptions of the Passage to Retirement with Health Benefits for Full-Time employees.

[Teachers' Retirement Service \(TRS\) Members 65 and Over](#)

[Teachers' Retirement Service \(TRS\) Members Under 65](#)

[TIAA Members 65 and Over](#)

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