



RETIREE HANDBOOK

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Last Revised July 2017

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DEFINITION OF A RETIREE

A retiree is defined by the Teachers Retirement System of Georgia as any former employee, regardless of date of retirement, who retires or has retired and who receives or is eligible to receive benefits under a retirement provision under the jurisdiction of

- The Teachers Retirement System of Georgia (TRS) □ The Georgia Optional Retirement Program (ORP)

provided, however, that the employee has

- completed 30 years of creditable service - regardless of age; or
- completed 10 years of creditable service, and is age 60 or older; or
- completed 25 years of creditable service, regardless of age (benefit will be permanently reduced if the employee is not age 60 or older at the time of retirement).

In addition, "retired employee" shall mean any former employee who has not reached the age to apply for full formula service retirement benefits but who has ten years of service and has reached a state of permanent and total disability, where the individual is unable to perform the assigned duties and has

- been approved by TRS for disability retirement, or
- has documented through the receipt of disability benefits from Social Security permanent and total disability.

Employees who elect a full lump sum withdrawal from TRS are not considered retirees since a refund of deposits is not an approved retirement option. These employees are not eligible to continue participation in group insurance as a retiree. Employees who elect a full lump sum withdrawal from TRS may continue group health insurance at 100% of the cost through COBRA for up to 18 months.

AUTOMATIC DATA PROCESSING, INC. (ADP)

In 2011, the Board of Regents contracted with ADP to manage certain Clayton State human resource services. The USG Shared Services Center (SSC) consolidated administrative support functions including payroll, accounts payable, as well as employee and retiree records and benefits.

Retirees access ADP at <http://portal.adp.com>. SSC can assist with usernames and passwords.

ADP is the main site retirees will need and can be used to enter or update addresses, phone numbers, and dependent information; enter emergency contacts; and add, delete or update beneficiaries. It is also used during open enrollment when making changes in insurance plans. The portal may be accessed directly at (<http://portal.adp.com>).

The OneUSG Benefits Connect website <https://leplb0910.portal.hewitt.com/web/oneusg/> is used by both retirees and COBRA participants to view records of payments made, review health plan information and to edit personal information. The Benefits Connect call center phone number is toll-free **1-844-5-USGBEN** (1-844-587-4236).

An optional feature is the *Alternate Financial Contact form* (Appendix D), which authorizes the Shared Services Center to contact a designated person in the event the retiree's account becomes delinquent. The designee is authorized to discuss the status of benefits and has the ability to arrange premium payments on behalf of the retiree.

The Shared Services Center for the University System of Georgia has more information and provides support for these sites. SSC is located at 1005 George J. Lyons Parkway, Sandersville, GA 31082. Ph. 478.240.6500 or 855.214.2644.

GROUP INSURANCE COVERAGE

What are the criteria for continuation of group insurance coverage at retirement?

Board of Regents policy requires that the employee be at least age 60 with 10 years of retirement plan participation, or any age with 30 years retirement plan participation. Employees who retire before age 60 with at least 25 years of service are also eligible for continued coverage. Speak with the Human Resources Benefits Specialist to utilize this option. In addition, the employee must be receiving or be eligible to receive an annuity under TRS or ORP.

What type of insurance coverage is available to a retiree?

Retirees and eligible dependents under 65 are eligible to continue in their active group medical plan at the time of retirement. Effective January 1, 2016, USG offers a Comprehensive Care (POS) plan, a Health Savings Account High Deductible plan and two Health Maintenance Organization (HMOs) plans, one with Blue Cross Blue Shield of Georgia and one with Kaiser. A retiree's residential zip code must be in the HMO service area in order to join an HMO.

Coverage through the USG ends at age 65. Effective January 1, 2016, coverage for over 65 retirees is available through a private healthcare exchange. Please see the *Medicare Eligible Retiree Guide* for more information about health information and applicable university contributions in Appendix B of this document or online at http://www.usg.edu/hr/benefits_docs/Medicare_Eligible_Retiree_Guide.pdf.

Retirees are eligible to continue dental and vision plans if enrolled at the time of retirement.

All medical plans for under 65 retirees include a prescription drug program.

Do retirees receive state contributions towards the health insurance premium?

Yes, under 65 retirees receive the same amount of state contribution toward the health premium as an active employee. Over 65 retirees and eligible spouses receive a subsidy determined by the BOR through a Health Reimbursement Account. Please see the *Retiree Healthcare Exchange Guide* in Appendix B or online at

www.usg.edu/hr/benefits_docs/Medicare_Eligible_Retiree_Guide.pdf as well as the *HRA Guide* in Appendix C or online at

http://www.usg.edu/hr/benefits_docs/YSAHRABrochureGuide2016.pdf for more information.

Can retirees make health plan changes?

Yes, retirees are eligible to make plan changes each year during the open enrollment period. Once the level of health care coverage is reduced, there is no opportunity to increase it later without establishing that one of four qualifying events has occurred. These events are

- The retiree becomes eligible for Medicare;
- The addition of a dependent(s) because of marriage, birth, adoption or a Qualified Medical Child Support Order (QMCSO);
- The loss of a dependent's health benefit coverage through a change in a spouse's group coverage, through COBRA coverage, through Medicare, or through Medicaid; and
- A change in a spouse's employment status that affects coverage eligibility under a qualified health plan.

Retirees who cancel health care coverage are not permitted to re-enroll at a later date. Changes in insurance companies are generally restricted to open enrollment; however, they are allowable at other times if the retiree has an address change that moves the retiree out of the coverage area.

What are the Life Insurance options for retirees?

All retirees receive \$25,000 Basic Life insurance which is paid by the University. Retirees may not opt out of Basic Life coverage. Retirees should designate a beneficiary by logging into their OneUSG Benefits Connect benefits account.

The amount of life insurance that can be continued into retirement depends upon the age at which the retiree retires and when the retiree was first insured.

If the retiree was initially insured under the Plan prior to November 1, 1980, and if they retired prior to their 67th birthday, the amount of insurance the retiree can carry into retirement is the amount the retiree had in force immediately before retirement with a maximum of \$100,000. At age 67, the amount is reduced to 65% of the amount carried into retirement. When the retiree reaches age 70, their life insurance amount is reduced to 50% of the amount they carried into retirement or \$15,000, whichever is less.

If the retiree was initially insured under the Plan prior to November 1, 1980, and if they retired between the ages of 67 and 70, the amount of insurance the retiree can carry into retirement is the amount they had in force immediately before retirement subject to a maximum of \$56,250. When the retiree reaches age 70, their insurance amount is reduced to 50% of the amount they carried into retirement or \$15,000, whichever is less.

If the retiree was initially insured under the Plan prior to November 1, 1980, and if they retired on or after their 70th birthday, the amount of insurance they can carry into retirement is 50% of the amount the retiree had in force immediately before retirement, or \$15,000, whichever is less.

If the retiree was first insured under the Plan on or after November 1, 1980, their life insurance is reduced to 50% of the Supplemental amount they had in force immediately before retirement or \$15,000, whichever is less. The basic life coverage will remain \$25,000 with a maximum supplemental coverage amount of \$15,000. This is true regardless of their age at retirement.

If the retiree enrolled in supplemental life insurance for the first time on or after January 1, 1988, the retiree must have been insured in the supplemental life insurance plan continually for the ten years immediately prior to their retirement date in order to be eligible to continue any supplemental life insurance into retirement. If the retiree does not meet this standard, then the retiree is only eligible for the employer paid \$25,000 basic life insurance plan.

For all retirees, AD&D coverage is cancelled at age 70.

What communications to retirees receive about annual Open Enrollment?

The USG mails open enrollment information packets to retirees at their home addresses each fall. All enrollment material is also available on the USG Benefits website at www.usg.edu/hr/benefits. It is recommended that all open enrollment changes or mid-year change requests be entered online OneUSG Benefits Connect; however, enrollment may also be completed by calling OneUSG Benefits Connect at 1-844-587-4236.

How are insurance premiums paid for under 65 retirees?

The employee portion of the premium is the retiree's responsibility. BOR policy requires that payment be made by automatic deduction (direct debit) from a bank account. Auto debits may be set up by logging into the OneUSG Benefits Connect Account or by calling OneUSG Benefits Connect at 1-844-587-4236.

What happens if the retiree or a covered dependent dies?

Upon the death of a retiree, his or her dependents shall remain eligible to continue participating in the group health insurance program unless and until they remarry.

The University System shall continue to pay the employer portion of the cost of group health insurance for the surviving dependents of under 65 retirees unless and until they remarry.

Surviving dependents of over 65 retirees are eligible to continue participating in coverage through the Retiree Health Exchange and maintain eligibility for the HRA subsidy unless and until they remarry. Please see the Over 65 Retiree Guide in Appendix B and the Retiree HRA Guide in Appendix C for more information.

If a deceased retiree had elected to participate in the dependent life insurance program while in active service, his or her dependents shall remain eligible to continue participating in this program. The surviving dependents will be responsible for the entire cost of the dependent life insurance.

In no event shall the spouse of the deceased continue in the group coverage after remarriage. Dependent children may remain in the group coverage until they reach the legal age of majority or until they become eligible for another group benefits plan. The definition of dependent children as defined in the University System of Georgia's healthcare summary plan documents shall apply.

Eligibility in the group plans will cease for reasons including, but not limited to, the following

- failure to remit premiums in a timely manner
- remarriage of the spouse
- dependent child no longer meets the definition of "qualified dependent" under the plan's provisions
- dependent becomes covered by another group health plan; and/or
- plans are no longer offered to any employees or retirees (BOR Minutes, August 2005).

A USG representative will contact the surviving spouse with enrollment information upon receipt of notification of the retiree's death.

If a covered dependent dies, the retiree should notify Clayton State immediately by phone at 678.466.4230 or in writing to 2000 Clayton State Blvd. Morrow, GA 30260 or call OneUSG Benefits Connect at 1-844-587-4236 or call USG Shared Services Center at 855-214-2644.

Life insurance claims are filed by OneUSG Benefits Connect. The beneficiary or executor of the retiree's or covered dependent's beneficiary or executor should notify OneUSG Benefits Connect immediately after the death of a retiree or a covered dependent of the retiree. The beneficiary or executor will be required to complete a Beneficiary Statement for the insurance company and provide an original certified copy of the death certificate to process the claim.

TEACHERS RETIREMENT SYSTEM OF GEORGIA (TRS)

RETIREMENT AGE

Members of the Teachers Retirement System of Georgia (TRS) may receive an unreduced standard annuity at

- age 60 with 10 or more years membership, or 30 years of creditable service, at any age.

An employee may retire after completion of at least 25 years of service and be under age 60, but the retirement benefit will be subject to an early retirement penalty. The penalty is determined by whichever is less

- number of years away from age 60, or
- number of years away from completing 30 years of service.

The retiree's monthly benefit will be permanently reduced by the lesser of one-twelfth of 7% for each month the retiree is below age 60, OR 7% for each year or fraction of a year under 30 years of creditable service. A TRS representative can fully explain the penalty calculation.

Please note: Georgia law does allow the purchase of up to 3 years of service at full actuarial cost to eliminate or reduce the early retirement penalty. A TRS representative can explain this option and cost. Contact TRS at 404.352.6500.

TRS RETIREMENT PLAN OPTIONS

A member may select one of several payment options at retirement. This selection requires careful consideration since it cannot be changed after retirement.

The Standard Annuity pays the maximum monthly benefit to the retiree. Payments are made per month throughout the retiree's life with these payments ceasing upon death of the retiree. The standard annuity is an amount computed as the average of the member's highest two years annual compensation times the number of years of service, times two (2%) percent.

NOTE: Academic faculty members employed by the University System under a semester system will receive credit for one year of service if they have at least eight months of service during a fiscal year. All other members who have at least nine months of service during a fiscal year will receive credit for one year of service.

Instead of the standard annuity, the retiring TRS member may elect to receive an annuity under one of the following options:

Option 1

Accept a small reduction from the maximum benefit in order to pay beneficiary(ies) a lump sum refund. The refund is the remaining portion of the retiree's account contributions and interest that

were not consumed by the monthly payment(s) paid prior to the retiree's death. In most cases, contributions and interest will be depleted within 10 to 14 years after retirement. Therefore, while the monthly benefit will continue throughout the retiree's life, after 10 to 14 years, most likely there will be no funds remaining in the account to distribute to the beneficiary(ies).

Option 2

This option offers a reduced monthly lifetime benefit based on age and the age of the beneficiary. Option 2 guarantees that at death, the beneficiary, if living, will receive for life the same monthly benefit the retiree was receiving. The retiree may designate multiple beneficiaries to receive lifetime monthly benefits and specify the percentage of benefits to be paid to each beneficiary. If the retiree selects two or more beneficiaries, and one beneficiary predeceases the retiree, the percentage of available benefits selected for the remaining beneficiary will not be adjusted. Should the beneficiary(ies) predecease the retiree, the monthly benefit will remain under Option 2 unless the retiree elects to change the plan of retirement and/or beneficiary as provided by Georgia law. See Changing Plan of Retirement, below, for more information.

Option 2 Pop-Up

Same benefit as Option 2; except, for an additional nominal reduction in the Option 2 monthly benefit. Should the beneficiary die prior to the retiree's death, the benefit will be increased to the amount the retiree would have received if he or she had retired under the Maximum Plan. Under this option, the retiree can designate only one beneficiary.

Option 3

This option offers a reduced monthly lifetime benefit based on age and the age of the beneficiary(ies). Option 3 guarantees that at the retiree's death, the named beneficiary(ies), if living, will receive for life one-half the monthly benefit the retiree was receiving. Beneficiaries will receive one-half cost-of-living increases.

Option 3 Pop-Up

Same benefit as Option 3; except, for an additional nominal reduction in the Option 3 monthly benefit. Should the beneficiary die prior to the retiree's death, the benefit will be increased to the amount the retiree would have received if he or she had retired under the Maximum Plan. Under this option, the retiree can designate only one beneficiary.

Option 4

This option allows the retiree to specify a monthly amount - other than provided for in the other options - which will be paid to the beneficiary(ies) after the retiree's death. The retiree may designate a percentage of available survivor's benefits to each beneficiary. The total percentages so specified cannot exceed 50% of the benefit calculated under the Maximum Plan. If multiple

beneficiaries are designated and one or more beneficiaries predeceases the retiree, the percentages are not adjusted.

If an optional plan of retirement is selected and the retiree dies within 30 days of the effective date of retirement, the optional selection will be voided and settlement of the account will be as though the retiree died while in active service. The settlement will be in accordance with the beneficiary form on file as an active member.

REVOKING RETIREMENT

To revoke a retirement, service retirees must file with TRS a written revocation before the first annuity payment is made or is due. The member is returned to an active status and will, at a later date, be eligible to retire as if the first retirement had not occurred.

SPECIAL SERVICE CREDIT

Special service is creditable only if it is purchased before death or retirement. Since retirement benefits increase with additional years of service, it is usually advantageous for a member to purchase credit for eligible special service.

Some types of special service which are eligible for the purchase of TRS credit include withdrawn service, military service, unreported service, private school service, and out-of-state service at a public school.

Georgia law also allows TRS members having at least 25 years of service credit to purchase up to three years of additional service credit. This service credit is referred to as Air Time, as it is not associated with previous teaching experience. This could be beneficial to a member needing only a few months or a couple of years in order to retire without an early retirement penalty. The cost to purchase this service will be at full actuarial value. Generally, service can be purchased immediately upon returning to employment covered by TRS or satisfying the 10-year vesting. The cost to purchase the special services increases each fiscal year that the purchase is delayed. Therefore, it should be purchased as soon as possible and not delayed until retirement. Contact TRS at 404.352.6500 for more information.

OPTIONAL RETIREMENT Plan (ORP) RETIREMENT BENEFITS

The Optional Retirement Program (ORP) is a defined contribution plan. A participant's retirement benefit is dependent on the actual amount contributed to the individual participant's account plus any return on investment.

The employer contribution rate is subject to change, in accordance with Georgia law. Specific retirement benefits under ORP vary among the different investment products available and are subject to individual contract provisions and federal tax law.

Federal law states that any withdrawals from a tax deferred retirement plan prior to age 59 1/2 are considered early withdrawal unless it is under an approved retirement option of the employer. The participant must pay a penalty to the IRS for making an early withdrawal. The age and service requirements for TRS are acceptable for ORP participants to avoid having to pay the IRS penalty for early withdrawal.

Contracts may provide for an annuity, periodic withdrawals, or withdrawal of the total balance in the account at one time, which is called a lump sum payment. Currently TIAA-CREF does not allow a lump sum payment. Distributions from TIAA accounts must be done in the form of a lifetime annuity or periodic withdrawals over a ten-year period. ORP accounts that are two-tier plans will generally pay a lower interest rate in the event of a lump sum payment of the account value to the participant. All distributions, whether lump sum or in the form of an annuity, are taxable.

Annuity options will generally include a standard annuity payable throughout the lifetime of the retiree, joint and survivor options, and payments guaranteed for a specific period of time. Because ORP accounts are managed individually, there are no state provisions for improvement of benefits after termination of employment or retirement.

The optional retirement program does not have a provision for purchasing additional years of service credit to increase retirement benefits. Death benefits payable to the beneficiary are determined by the retirement option selected by the participant at the time of retirement. The beneficiary will always be entitled to any payments specified under a joint and survivor option.

For further information on retirement options available under the ORP account, contact the agent or ORP vendor directly.

PROCEDURES FOR RETIRING

The Benefits Specialist offers pre-retirement counseling to employees who are thinking about retiring. The employee will be counseled on retirement eligibility, dates, and group insurance. Contact the Department of Human Resources at 678.466.4230 to make an appointment.

Employees are encouraged to contact the Benefits Specialist to review their benefits when they near the age and service requirements to retire, even if they are not planning to retire. Retirement counseling gives the Benefits Specialist the opportunity to advise employees of relevant retirement benefits information. Ask for a copy of the “Thinking About Retirement Brochure” if you are within five years of retirement.

Retirees who will be age 65 or older on their retirement date must apply for Medicare A & Medicare B three months prior to retirement. Over 65 Retirees will enroll in Health Insurance through a private healthcare exchange. The Benefits Specialist will notify Shared Services of any over 65 retirees planning to retire, preferable three months prior to the retirement date. Shared Services will notify Aon to send a healthcare enrollment kit to the retiree. For more information,

please review the Retiree Benefits section at www.usg.edu/hr/benefits or view the *Medicare Eligible Retiree Guide* for more information in Appendix B of this document or online at http://www.usg.edu/hr/benefits_docs/Medicare_Eligible_Retiree_Guide.pdf.

Additionally, if the retiree will be under age 65 but will have an over 65 spouse that will be required to enroll in health insurance through the Aon Retiree Health Exchange, the Benefits Specialist will notify Shared Services. Shared Services will notify Aon to send a healthcare enrollment kit to the retiree's spouse.

In the month after retirement, under 65 retirees will receive an enrollment worksheet from OneUSG Benefits Connect with instructions to log into the Benefits Connect website to elect to continue or cancel benefits. The retiree will have 30 days from the date of retirement to make this election. If an active election to keep benefits is not made within 30 days, coverage will be canceled effective the date of retirement and only university paid life insurance will remain active. For assistance with enrollment, contact Benefits Connect at 1-844-587-4236 or Shared Services at 855.214.2644 or helpdesk@ssc.usg.edu.

TEACHERS RETIREMENT SYSTEM OF GEORGIA (TRS) PARTICIPANTS

Step 1. Contact the Benefits Specialist for an initial retirement processing session. This should be done three (3) months prior to retirement. The Benefits Specialist will discuss retirement procedures and options and explain how to apply online for benefits at www.trsga.com.

Step 2. Contact the Benefits Specialist for a follow up retirement processing session. Bring to this session the completed TRS retirement packet, which the employee must print after applying for retirement online, including beneficiary and retiree IDs (copies of birth certificates or drivers licenses). The application for service retirement is reviewed during this session. The Benefits Specialist will arrange notarization of the retirement packet and will forward the retirement application and other documents directly to TRS. Retirees may arrange notarization and mail the retirement application directly to TRS. It is recommended but not required that retirees send a copy of the completed packet to the Benefits Specialist to keep in the retirement file.

Step 3. All retirement counseling sessions with the Benefits Specialist are confidential. Therefore, the Benefits Specialist will not notify the employing department of a pending retirement. It is the responsibility of the employee to notify the department of plans to retire in writing, preferably three months prior to the retirement date.

Please note: BOR policy requires that all tenured faculty members employed under written contract for the fiscal or academic year shall give at least sixty (60) days written notice of their intention to resign to the president of the institution or to his/her authorized representative.

Step 4. Faculty and staff ID cards must be returned at the time of retirement. A retiree ID card may be obtained at the Laker Card office. The retiree ID card allows all of the privileges as the regular employee ID card.

Step 5: The retiree's department must submit to the Department of Human Resources a *Personnel Action Form* (PAF) available from the HR Forms page at <http://www.clayton.edu/human-resources/Forms/All>. A delay in the PAF reaching the Department of Human Resources for processing could result in a delay in retirement benefits. Any employee retiring should return all keys, uniforms, books, etc. so that the department can initiate the PAF.

Step 6. Make a final check with the Benefits Specialist to ensure that all documents required for retirement have been processed. HR will provide the employee with a Campus Clearance form and exit instructions upon receipt of the *official* written notice of retirement from the retiree. The completed Campus Clearance Form must be returned to HR on the employee's last day at work.

NOTE: The retiree's retirement date is the first day of the month following the last day at work.

OPTIONAL RETIREMENT PLAN (ORP) PARTICIPANTS

Step 1. Contact the ORP carrier at least three months prior to the proposed retirement date. All applications for distributions from the ORP account are processed directly by the carrier. Contacting the carrier early allows sufficient time for processing.

Step 2. ORP vendors will not process a distribution until they receive certification from Clayton State University of the retirement date, vesting status, and confirmation of eligibility. Contact the Benefits Specialist to authorize forms if necessary, but most vendors send an electronic request to HR to authorize distribution requests.

Step 3. It is the employee's responsibility to notify the department of plans to retire, in writing, preferably three months prior to the retirement date.

Please note: BOR policy requires that all tenured faculty members employed under written contract for the fiscal or academic year shall give at least sixty (60) days written notice of their intention to resign to the president of the institution or to his/her authorized representative.

The employee's department must submit to the Department of Human Resources a *Personnel Action Form* (PAF) available from the HR Forms page at <http://www.clayton.edu/humanresources/Forms/All>. A delay in the PAF reaching the Department of Human Resources for processing could result in a delay in retirement benefits. Any employee retiring should return all keys, uniforms, books, etc. so that the department can initiate the PAF.

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and exit instructions upon receipt of the *official* written notice of retirement from the retiree. The completed Campus Clearance Form must be returned to HR on the employee's last day at work.

NOTE: The retiree's retirement date is the first day of the month following the last day at work.

EMPLOYMENT AFTER RETIREMENT (TRS AND ORP PARTICIPANTS)

The BOR does not impose restrictions on retirees returning after retirement to non-TRS covered employment, such as private sector, private schools and out-of-state positions.

An individual who has retired from the USG and is receiving benefits from the Teachers Retirement System, the Employees Retirement System, or the Regent's Retirement Plan, may be eligible for reemployment on a part-time basis by the USG. Reemployment of USG retirees by the USG must fall under the following conditions:

The reemployment of a USG retiree must be approved by the hiring institution's president.

A rehired retiree must have a minimum break of at least one (1) month between the effective date of his/her retirement and the effective date of his/her reemployment.

The work commitment of a rehired retiree must be less than half-time; i.e., less than 49%.

The salary that is paid to a rehired retiree must be either:

- No more than 49% of the annual benefit-base compensation amount that he/she was earning at the time of his/her retirement, with consideration for the average merit increase percentages that have been applied since the employee retired; or,
- No more than 49% of the average compensation for the position into which the retiree is being hired based on the institution's existing compensation plan, or, if not applicable, the average compensation of existing or previous incumbents; or,
- No more than 49% of a reasonable market competitive rate for the position into which the retiree is being rehired as determined by the institutional chief human resources officer.
- The salary that is paid to a rehired retiree must be consistent with his/her work commitment.

Retirees should contact their department to discuss employment after retirement, but TRS regulations prohibit arrangement of post-retirement employment prior to retirement.

Retiree Perks

Participation in Continuing Education courses – Retirees are eligible to participate in Continuing Education courses on a space-available basis, without the payment of course fees. Retirees are responsible for the purchase of any required texts, materials and supplies. To participate in a course, go to the Continuing Education website and complete a Staff Development Form. Indicate “Retiree” as the Department and send the form to the Department of Human Resources for verification of eligibility. The Department of Human Resources will forward the form to the Continuing Education Program.

Participation in regular academic courses (a system-wide perk) – State of Georgia Constitution permits Georgia citizens 62 years of age or older to participate in regular academic courses on a space available basis, without payment of course fees. Retirees are responsible for the purchase of any required texts, materials and supplies. Retirees who would like to participate must be admitted to the University through the normal student admissions process.

Clayton State Retiree Association (CSRA) – Clayton State has an active association for retired faculty and staff. The CSRA meets three times a year – fall, winter, and spring. The fall annual business & benefits luncheon meeting is held on campus. The winter luncheon meeting, including a guest speaker, is normally held at a nearby facility, and the spring brunch meeting, honoring new retirees, is held on campus. In addition to meetings, the CSRA offers a wide variety of activities, including a book club, monthly breakfast club, film club, and social outings to museums, gardens, etc. The CSRA contributes funds to its endowed graduate scholarship fund and maintains a campus butterfly garden. Members have access to the CSRA website and Facebook page as well as receive emails and newsletters which provide information and announcements relevant to retirees. Membership applications are mailed to all Clayton State retirees upon retirement. For more information, see Appendix E or go online to <http://clayton.edu/csra>.

Email account – A Clayton State email account will be provided for all retirees only upon request to HR during the exit process. Requests for new accounts or reinstatement of existing accounts should be made in person at the HUB service counter located on the first floor of the University Center, or by contacting The Hub via email. Retiree email accounts do not expire.

- The email account is moved to the Retirees organizational unit
- All group/distribution list memberships outside of Retirees is removed
- Retirees will use the same e-mail address they’ve always used
- Retirees will have a 50 GB mailbox
- Retirees will have 1 TB storage on *OneDrive for Business* account
- Retirees will have *Skype for Business*

- Retirees will have the web versions of *Outlook*, *Word*, *Excel*, and *PowerPoint*

Retiree Laker Card – Retirees are eligible to receive a Laker Card, which allows certain privileges. Retirees may trade their faculty or staff ID card for a retiree ID card at the Laker Office in the University Center. Retirees will be photographed and issued a new card. Upon receipt of the card, retirees may access the following benefits by showing the card:

Parking – With your Retiree Laker Card you are eligible for free parking on campus. You will need to obtain a new parking permit every four years. Contact the Department of Public Safety for this permit.

Spivey Hall – Your Retiree Laker Card entitles you to purchase admission tickets at the active employee purchase price.

Sports Events – Your Retiree Laker Card entitles you and a guest to free admission to all Clayton State sporting events.

Movies – Your Retiree Laker Card entitles you to free admission to the movies that are shown on campus.

SAC Fitness Center – Your Retiree Laker Card entitles you to the same membership privileges as active Clayton State employees.

University Health Services – Your Retiree Laker Card entitles you to receive services for a \$20 copay per visit or a \$60 copay per semester for unlimited visits, which is the same rate as active Clayton State employees.

Library services – You are eligible to utilize the Clayton State Library, including its associated statewide databases and lending library service. See the *Clayton State Library Resources* section below for more information.

HUB Technical Assistance – Clayton State retirees may bring their personal notebook computers or tablet devices (e.g., iPad) to the HUB service counter for standard maintenance issues. Retirees may also bring smart phones to the HUB for assistance with configuring their Clayton State email accounts. The HUB supports both Windows and Apple operating systems. If the operating system needs to be reloaded, retirees must provide the system disks included when the computer was purchased. No more than two service requests on the same device are allowed in an academic year.

Support - In addition to walk-in support, telephone support (678.466.HELP) will be available for technical problems which are in alignment with the university's computer usage policy.

Hours - The HUB is closed between semesters and on holidays. Due to heavy student traffic, retirees are asked to avoid requesting support during the first three weeks of each semester. The HUB's hours of operation are posted at: <http://www.clayton.edu/hub>.

Home visits –Retirees unable to come to the HUB or who need assistance with a desktop computer may contact the HUB (678.466.HELP) to request a HUB analyst who is interested in a side job for pay. A supervisor will post the request on the HUB's internal message system, and student analysts will contact the retiree directly to make arrangements. The HUB is not responsible for side jobs performed on retirees' personal computers.

Antivirus software – Due to licensing restrictions, the HUB cannot install antivirus software on personal notebook computers; however, staff can make recommendations for antivirus programs based on individual needs.

Center for Instructional Development educational opportunities—Retirees may use CID resources to enhance their teaching and/or computer skills.

Workshops - Retirees may participate in workshops offered by the Center for Instructional Development on a space available basis. The workshop schedule is posted online at <http://www.clayton.edu/cid/workshops>. Please call 678-466-4190 to register for a workshop. With sufficient demand, the CID Director may design and schedule retireefocused workshops during the summer. Requests for summer workshops may be made to CID@clayton.edu.

Software Assistance - Retirees may call the Center for Instructional Development at 678-466-4190 to receive telephone support or to schedule a face-to-face appointment for assistance with software questions (e.g., *MS Office*).

Clayton State Library resources—Retirees have access to the materials available through the University Library.

Books – Retirees with a current Laker ID card are permitted to check out books from the Clayton State Library. Retirees who retired prior to December 2010 will need to receive a new Laker Card with a new ID number from the Card Office, located on the first floor of the University Center. After receiving a Laker Card, retirees should stop by the Library to activate a new account; otherwise, it may take several weeks to become active.

Galileo - Retirees are eligible to use Galileo remotely. To access Galileo, do any one of the following:

- 1) Go to the Library, present a Laker ID card, and request the current Galileo password. Go to <http://www.galileo.usg.edu/welcome/> and enter the Galileo password.

- 2) Retirees with an active Clayton State email account may request the current Galileo password from the Library's website at <http://gilfind.clayton.edu/vufind/MyResearch/Home>. Retirees will be prompted to enter their Laker ID#, Last Name, and PIN. If they do not have a PIN, they may click on the Get My Pin button, and a PIN will be sent to the retiree's Clayton State email account. After entering the proper credentials, the retiree will be directed to their personal account page, which includes the current Galileo password. Go to <http://www.galileo.usg.edu/welcome/> and enter the Galileo password.
- 3) Retirees with an active SWAN username and password may log directly into Galileo from the link on the Library homepage.

Personal website space - Retirees are eligible to obtain a website for posting contact information, publications, professional memberships, research projects, etc. To request a website, retirees should contact cid@clayton.edu. Retirees requesting a website must complete the beginning level training for the *Dot Net Nuke Content Management System*, which is offered by the Center for Instructional Development.

Emeritus Perks

Clayton State Retirees who have been honored with Emeritus status are entitled to the following:

1. Recognition at an appropriate University function.
2. Receipt of a Laker ID card indicating emeritus status and inclusion on all official lists of the department.
3. Receipt of business cards on the same basis as other faculty or Board-approved, administrative officers.
4. Privilege to request use of office or other space, equipment, and other campus facilities in support of research or educational projects. Approval for requests will follow the standard University approval processes.
5. Privilege to propose and receive grants, contracts, and projects on the same basis as other faculty or Board-approved, administrative officers, in accordance with regular University procedures for such activities.

Departments are encouraged to use the expertise of their emeritus colleagues as guest lecturers, substitute faculty, and members of thesis or master's degree committees. Emeritus status shall not bar eligibility to teach in summer session, in extension, or on a part-time basis.

APPENDIX A

Important Contact Information

Clayton State University Department of Human Resources

678.466.4230 Fax: 678.466.4239

Mailing Address: 2000 Clayton State Boulevard

Morrow, GA 30260-0285

Physical Location at Clayton State East Entrance

5823 Trammell Road

Morrow, GA 30260

OneUSG Benefits Connect

1-844-587-4236

<https://leplb0910.portal.hewitt.com/web/oneusg/>

Teachers Retirement System of Georgia

800-352-0650

Two Northside 75 404.352.6500

Suite 100

Atlanta, GA 30318 www.trsga.com

Social Security Administration

800.772.1213 TTY: 800.325.0778

6670 Merchants Way Morrow, GA 30260 www.ssa.gov

USG Shared Services Center

1005 George J. Lyons Parkway

Sandersville, GA 31082.

Ph. 478.240.6500

Aon Retiree Health Exchange

866-212-5052

USG Benefits Plan Website www.usg.edu/hr/benefits

Providers

Kaiser HMO (including Rx)	Local	1-404-261-2590	
	Outside Atlanta	1-888-865-5813	www.kp.org
All other under 65 Medical	Blue Cross Blue Shield	1-800-424-8950	bcbsga.com/usg
Pharmacy (BCBSGa plans)	CVS/Caremark	1-877-362-3922	caremark.com
Dental	Delta Dental	1-800-471-4214	deltadentalins.com/usg
Vision	EyeMed	1-866-800-5457	eyemedvisioncare.com
Life/AD&D	Minnesota Life	1-866-293-6047	lifebenefits.com

APPENDIX B

Over-65 Medicare Eligible Retiree Guide

Double-click on the picture below to access the Over-65 Retirement Guide, or access it online:

http://www.usg.edu/hr/benefits_docs/Medicare_Eligible_Retiree_Guide.pdf

University System of Georgia Benefits
we provide • you decide

2015–2016 Medicare-Eligible Retiree Guide
Aon Retiree Health Exchange

Learn how you can:

- Partner with a dedicated Benefits Advisor.
- Explore your options.
- Enroll in a plan.
- Get help paying for coverage.

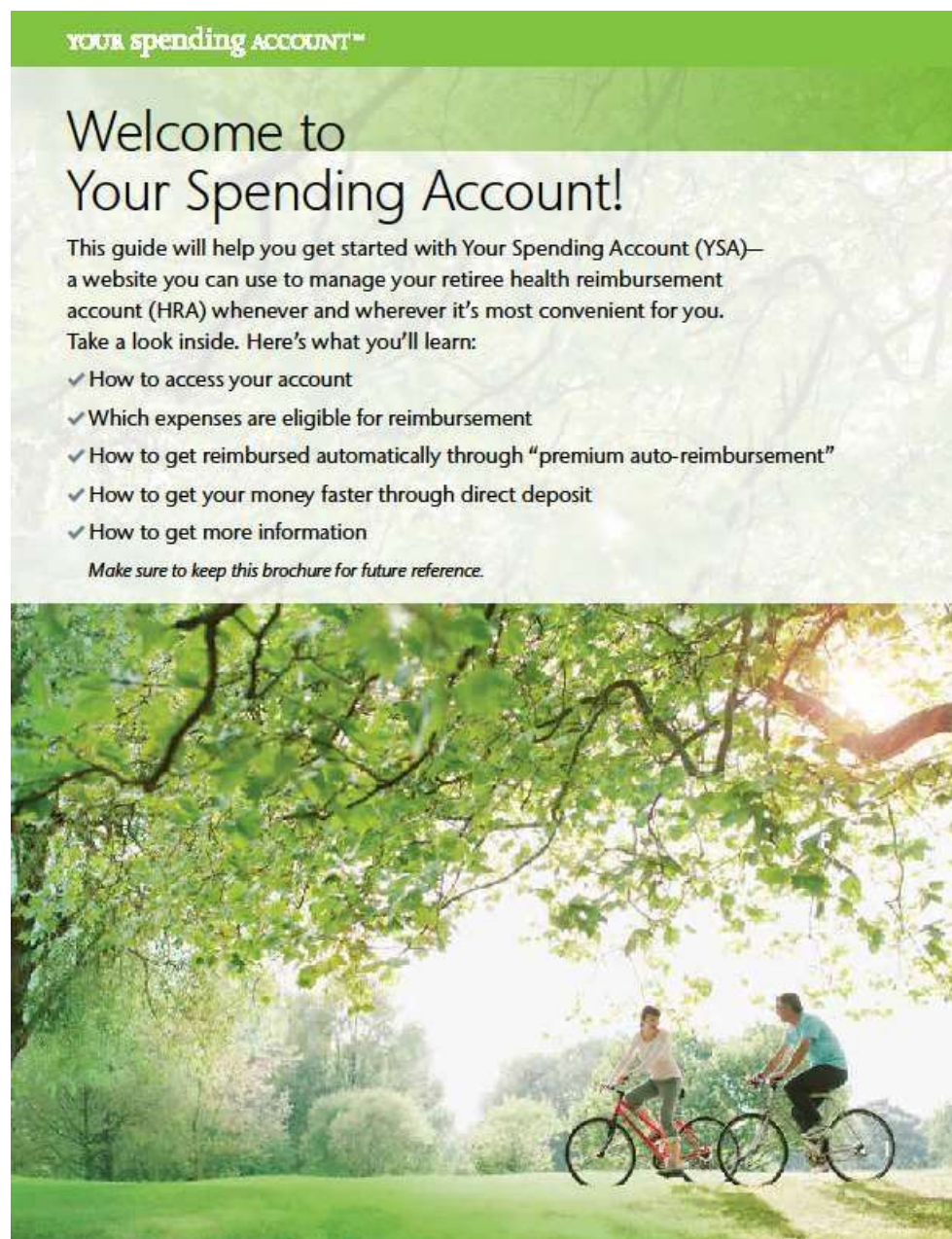
USG-RetireeHealthExchange.com | 1-866-212-5052

AON

APPENDIX C

Retiree HRA Guide

Double-click on the picture below to access the Retiree HRA Guide, or access it online:
http://www.usg.edu/hr/benefits_docs/YSAHRABrochureGuide2016.pdf



YOUR spending ACCOUNT™

Welcome to Your Spending Account!

This guide will help you get started with Your Spending Account (YSA)—a website you can use to manage your retiree health reimbursement account (HRA) whenever and wherever it's most convenient for you. Take a look inside. Here's what you'll learn:


- ✓ How to access your account
- ✓ Which expenses are eligible for reimbursement
- ✓ How to get reimbursed automatically through "premium auto-reimbursement"
- ✓ How to get your money faster through direct deposit
- ✓ How to get more information

Make sure to keep this brochure for future reference.

The brochure features a photograph of a man and a woman riding bicycles on a path through a lush, green park with large trees and sunlight filtering through the leaves.

APPENDIX D

Alternate Financial Contact Form



**UNIVERSITY SYSTEM OF GEORGIA
SHARED SERVICES CENTER
ALTERNATE FINANCIAL CONTACT**

Employee ID: _____ University _____ SSN (Last 4 digits) _____ (SSC use) _____

I hereby authorize the Shared Services Center to contact the following person(s) and discuss the status of my insurance benefits and the status of my payments in the event my account becomes delinquent.

Any changes to this contact will be communicated to the Shared Services Center in writing, in a timely manner.

This authorization shall remain in full force and effect until the Shared Services Center receives written notification from me of its termination in such time and, in such a manner, as to afford the Shared Services Center sufficient time to act upon it.

Note: This information will be maintained separately from the alternate or emergency contact information.

CONTACT INFORMATION

Print Retiree Name _____ Date _____

Print Alternate Financial Contact Name _____ Date _____

Alternate Financial Contact Address _____ City _____ State _____ Zip _____

Phone _____ Email _____

Signature of Retiree _____

FORWARD THIS AGREEMENT TO: University System of Georgia
Shared Services Center
1005 George J. Lyons Pkwy.
Sandersville, GA 31082

OR FAX TO: 478-240-6414

AFC
11-07-2011

APPENDIX E

Clayton State Retiree Association Brochure

Clayton State Retirees Association

Serving the needs and interests of all Clayton State University retirees.



All faculty and staff who have retired from Clayton State University are eligible for full membership in the CSRA. Associate membership is available to employees within one year of retirement from active service, employees who have left the University without officially taking retirement, and spouses of retired & former employees.

Clayton State University—a Senior Unit of the University System of Georgia, 2000 Clayton State Boulevard, Morrow, GA 30260.

CSU Retiree Benefits Initiated by the CSRA

- ⇒ A secure Clayton State e-mail account.
- ⇒ Free faculty/staff campus parking.
- ⇒ Free admission to campus athletic events.
- ⇒ Clayton State University Library privileges, on-campus and online.
- ⇒ HUB support for personal laptop computers and smartphones.
- ⇒ Discounts to Spivey Hall events.
- ⇒ Employee rates at the SAC Fitness Center.
- ⇒ Participation in Continuing Education courses on a space-available basis, without payment of fees.
- ⇒ Membership in the SparkFly Discount Program.

The CSRA Website

For additional information about the Clayton State Retirees Association, its current slate of officers, and links to useful material for retirees, visit our website at www.clayton.edu/CSRA

Yes! I want to be part of the CSRA. Enclosed is a check for the \$20 CSRA annual membership dues, made payable to the CSU Foundation.

Name: _____

Mailing Address: _____

City, State, ZIP: _____

Phone: _____ E-Mail: _____ Date of Retirement: _____

Can the above information be listed in the CSRA Directory? Yes / No

Detach & mail to: Clayton State Foundation/CSRA, 2000 Clayton State Blvd., Morrow, GA 30260