



RESOURCE GUIDE FOR TCU RETIREES

Updated December 2022

WELCOME

As a retiree of Texas Christian University, Brite Divinity School, and TCU Burnett School of Medicine, you are an important part of our University's history, and a vibrant part of our community. Whether your interactions on campus are frequent or few, we appreciate the service that you provided to the University in your time here, and enjoy the opportunities to interact with you today.

As a retiree, you have access to a number of services and benefits that we hope add value and enrich your life. From parking and library usage to wellness and other benefits, this guide is designed to provide a consolidated resource for many of the common questions that our retirees may have.

Beyond the pages of this guide, however, we value our interactions with our retiree population. If at any point you have a question, comment, or need assistance, please do not hesitate to contact the Human Resources team.

Regards,

Your TCU Human Resources Team

TCU Human Resources Email: myretirement@tcu.edu	2701 West Berry TCU Box 298200 Fort Worth, 76109 Phone: 817-257-7790
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An electronic version of this guide and up-to-date information is available on the TCU Human Resources website at <http://www.hr.tcu.edu/>

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This resource guide was developed by TCU Human Resources to provide a reference document of benefits and services available to retirees of TCU, Brite Divinity School, and TCU Burnett School of Medicine. A Supporting Services Agreement exists between the institutions specifying TCU’s provision of essential administrative support services to Brite and Burnett, including the administration of post-retirement benefits. The provisions of this resource guide do not constitute a contract, express or implied, between any staff or faculty member and Texas Christian University, Brite Divinity School, and Burnett School of Medicine. The provisions of the resource guide are subject to change without notice, as are benefit options. In instances where there is a conflict between this resource guide or TCU policy and a plan document, the benefit plan document will prevail. Texas Christian University reserves the right to interpret policies at its sole discretion, and may change those policies and practices at any time, either with or without notice.

TCU Retirees' Association

The TCU Retirees' Association holds monthly luncheons during the fall and spring semesters. Dates, locations and programs are published by the Retirees' Association Newsletter monthly during the fall and spring semesters. More information may be found at the TCURA website <https://tcura.tcu.edu> or at <https://hr.tcu.edu/retiree/index.php>.

Contact Information

Our goal is to provide you with up-to-date information in a timely manner. In order to do so, we must have your current contact information. Please notify TCU Human Resources of any changes in your mailing address, e-mail address, and telephone numbers. We should also know of any changes in your marital status.

Eligibility for Retirement Programs

TCU provides an opportunity for eligible active faculty and staff to retire from the University and continue participation in specified health benefits programs during their retirement. A Supporting Services Agreement exists between TCU, Brite Divinity School, and TCU Burnett School of Medicine specifying TCU's provision of essential administrative support services, including the administration of post-retirement benefits for Brite and Burnett employees. The term "retiree" in this resource guide applies to retirees of TCU, Brite Divinity School, TCU Burnett School of Medicine.

In order for *current* benefits eligible faculty and staff to retire and continue participation in specified health benefit programs, an employee must meet the following requirements:

- Be actively at work on the day prior to retirement
- Be at least 55 years of age
- Have at least 10 years of continuous service
- Meet the Rule of 75 (age and service equal at least 75)
- Participate in the TCU medical plan during the (three) 3-month period immediately prior to retirement

Please refer to Policy Number 2.030 Retirement Policy, available on the Human Resources web site at <http://www.hr.tcu.edu/retirees/benefits.php> for more information. For specific questions on retirement eligibility, please contact Human Resources for a personalized consultation.

Dental Insurance



Retirees who are pre-age 65 and who meet the Rule of 75 may continue their TCU Group Dental coverage. Human Resources bills retirees for dental premiums on a monthly basis. Online payments are available via credit card, debit card, or ACH payments. Instructions for establishing online payments may be found at <http://hr.tcu.edu/retiree>. Cancellation of your dental coverage or failure to make the premium payment in a timely manner will result in termination of coverage, and re-enrollment is not permitted. The Plan ID is 3215812. You may find more information about your Cigna coverage on their web site at <https://my.cigna.com/web/public/guest>.

Eligible post-65 retirees will have the option of electing a dental plan through VIA Benefits. Please NOTE: Dental plan elections are not tied to the Health Reimbursement Account fund eligibility. Retirees may elect dental plans anywhere of their choosing.

Vision Insurance



Retirees who are pre-age 65 and meet the Rule of 75 may continue their TCU Group Vision coverage. Online payments are available via credit card, debit card, or ACH payments. Instructions for establishing an online payment may be found at <http://hr.tcu.edu/retiree>. Cancellation of your vision coverage or failure to make the premium payment in a timely manner will result in termination of coverage and re-enrollment is not permitted. The Plan ID is 754094. You may find more information about your United Healthcare coverage on their web site at <https://www.myuhcvision.com>.

Eligible post-65 retirees will have the option of electing a vision plan through VIA Benefits. Please NOTE: Vision plan elections are not tied to the Health Reimbursement Account fund eligibility. Retirees may elect vision plans anywhere of their choosing.

Medical Insurance

Pre-Age 65



Retirees who are pre-age 65 and meet the Rule of 75 may continue in their current TCU Group Medical coverage. Online payments are available via credit card, debit card, or ACH payments. Instructions for establishing an online payment may be found at <http://hr.tcu.edu/retiree>. Cancellation of your medical coverage or failure to make the premium payment in a timely manner will result in termination of coverage, and re-enrollment is not permitted. The Plan ID is 213941. Information about your Blue Cross/Blue Shield coverage may be found at the Human Resources website www.hr.tcu.edu/retirees/benefits.php or at www.bcbstx.com.

Post-Age 65

Retirees who are post-age 65 and meet the Rule of 75 have access to individual plans which compliment Medicare through Via Benefits, a Towers Watson Company. TCU partners with Via Benefits, licensed benefit advisors whose knowledge of the Medicare markets makes them a valuable advisor for TCU retirees. Via Benefits provides assistance in the selection of the health care coverage that best matches your medical requirements and budget. Dental and vision coverage are also offered through Via Benefits. For more information, please contact Via Benefits at 1-888-429-8490. You may also find more information on their web site at <https://my.viabenefits.com/tcu>.

Health Reimbursement Account HRA

Eligibility

- Hired prior to January 1, 2021
 - Age 45+ prior to January 1, 2021
 - Meet the Rule of 75 prior to retirement:
 - Covered by TCU medical insurance at least 3 months prior to retirement
 - Remain on TCU medical insurance at retiree premiums until reaching Medicare eligibility if retirement is prior to age 65.

HRA Benefit

- TCU contributes \$225 per month in HRA managed by VIA Benefits upon reaching Medicare eligibility at age 65. Benefit may extend to qualified spouse.*
- Required to utilize VIA Benefits' benefit advisors for Medicare advocacy and plan selection, at no cost to retiree, to maintain HRA eligibility.
- Benefit ends upon eligible participant's death.
- ***NOTE:** If you and your spouse are both employed by TCU, you will receive the employee benefit for yourself upon retirement. It is possible that you both qualify for separate retiree health plans (HRA vs Emeriti RHSA) based upon your age and hire date; however, you only qualify for your own plan – you are not eligible to “double dip” into both plans.

Emeriti Retiree Health Savings Account (RHSA)

Eligibility

- Current employees age 40 to 44 prior to January 1, 2021
- Current employees upon reaching age 40 after January 1, 2021
- Hired after January 1, 2021 at age 40+
- Vested with 10 years of continuous service at TCU

RHSA Benefit

- TCU contributes \$1,000 annually paid in accordance with each payroll for a maximum of 25 years (pro-rated in the year a current employee turns age 40)
- Vested RHSA funds belong to you even if you depart prior to retirement
- Vested RHSA funds transfer to qualified dependents upon your death

VIA Benefits

- If you meet the Rule of 75, you may elect to remain on the TCU Medical insurance at retiree premiums until Medicare eligible.
- Permitted to utilize VIA Benefits' benefit advisors for Medicare advocacy and plan selection at no cost to you.

Life Insurance

Eligibility for TCU's group term life insurance policy expires upon retirement. Within the first 30 days of retiring, retirees may convert or port their group term life insurance policies to an individual policy without submitting evidence of insurability. TCU Human Resources is available to answer any questions or to assist you with completion of the conversion / portability application form.

Life Insurance Options Upon Retirement from TCU

The group life insurance held while employed at TCU ends upon retirement. When you retire, you will have the opportunity to transition your life insurance in one of two ways:

- You can convert to the policy to an individual plan from the TCU group plan. Converting it turns it into a whole life policy. You can convert a policy for any individual covered regardless of any current injury or sickness. Please note: This is rather expensive to do when the rates are converted to an individual plan. The application form will show you the cost table.
- Your current policy also has portability coverage. The difference between converting and portability is that portability allows you and your dependents to continue (or "port") your coverage at group rates. However, it is important to know that you are not able to port coverage for anyone who has an injury or sickness which has a material effect on life expectancy. The portability application explains a list of medical reasons that will disqualify individuals from portability. The cost of porting the policy will be very similar to the cost that you are paying now as it will be at group rates.

Both applications are attached for review. In order to continue the life insurance in either manner post retirement, this must be done within the first 31 days of retirement. Both forms do require a portion of the form to be completed by TCU Human Resources. Questions may directed to myretirement@tcu.edu or 817-257-5017.

Retirement Account Vendors

If you have any questions regarding accessing your retirement account, rules of taxation of distributions, direct deposit of check, etc., please contact your retirement account provider. The retirement program vendors periodically hold educational and counseling sessions on campus. Watch for announcements from TCU Human Resources sent via email to the TCU email address or you may call TCU Human Resources for a schedule of sessions. The address and telephone numbers of the retirement program vendors are:



Pension Fund of the Christian Church (PFCC)

130 East Washington Street
Indianapolis, IN 46204-3645
(317) 634-4504
<http://www.pensionfund.org/>



Teacher's Insurance and Annuity Association and College Retirement Equity Fund (TIAA)

730 Third Avenue
New York, NY 10017
(800) 842-2252
<https://www.tiaa.org/public/tcm/tcu>

Survivor Benefits

Surviving spouses or partners of retirees should contact TCU Human Resources for information on benefits eligibility. Access to individual plans through the Via Benefits Health insurance exchange, partnered with a TCU funded Health Reimbursement Account (HRA) or Emeriti Retiree Health Savings Account, continues to be available to Medicare eligible surviving spouses or partners of retirees who were eligible for the HRA or Emeriti Retiree Health Savings Account.

Tuition Assistance

Emeritus faculty and their eligible family members may participate in the tuition assistance program for study at TCU only. Please refer to Policy Number 6.005 Tuition Assistance, available under [Policies & Procedures](#) on the TCU Human Resources web site.

TCU Identification Cards (ID)

ID cards for retired TCU faculty, staff, and their spouses or partners are free of charge and can be used at the TCU Library, the TCU Bookstore, and the University Recreation Center.

Upon retirement, retirees and their spouses or partners may secure an ID card at the ID Card Center in the Brown-Lupton University Union, Room 2033.

To replace lost ID cards, you must pay a \$20.00 fee to the Financial Services Office, The Harrison, Suite 1403. Bring your receipt to the ID Card Center on the 2nd floor of the Brown-Lupton University Union, Room 2033 to have a replacement card made. To reach the ID Card Center by phone, you may call 817-257-7856.

Library Privileges



A current TCU, Brite, or TCU Burnett School of Medicine ID card allows retirees to utilize the Mary Couets Burnett Library. The Acquisitions/Serials Department of the Library lends periodicals by special arrangement and books and other publications are sometimes available through the Interlibrary Loan office. More information about services provided by the Library may be found at <http://library.tcu.edu/services/faculty.asp> or by calling 817-257-7117.

Parking



You may obtain a University parking permit at no charge from the TCU Police Department, 3025 Lubbock Street. Retirees may park in any space throughout the campus EXCEPT reserved spaces. For more information about campus parking, see the campus map at: <http://www.maps.tcu.edu/Map.aspx?c=ACADEMICS#> or you may call the TCU Police Department at 817-257-7930.

TCU Bookstore



The TCU Bookstore is located at 2950 West Berry at the corner of Berry Street and University Drive. Retirees with a current TCU ID card are eligible to receive a 10% discount on most purchases. The discount excludes items on sale, textbooks, and special orders. More information about the TCU Bookstore can be found on their web site at <https://www.bkstr.com/tcustore/home/en> or you may call 817-257-7844.

Credit Union



Retired faculty and staff may continue or apply for membership in the Educational Employees Credit Union (EECU). To establish a credit union account, you must make and maintain a minimum deposit of \$25.00. More information is available on the EECU web site at <https://www.eecu.org/> or you may call 817-484-5389.

Special Events

Retirees are invited to participate in various University activities such as Homecoming, Family Weekend and holiday festivities. A calendar of University events may be found here <http://www.calendar.tcu.edu/CalendarNOW.aspx>. For more information regarding these and other campus events, please contact the Brown-Lupton University Union at 817-257-7927.

Fine Arts Performances



Tickets for fine arts performances are available with a valid TCU or Brite ID card. Many events are free, while others have a small charge. A current events calendar is available at <http://www.cfac.tcu.edu/images/event-calendar.pdf> or you may reach the College of Fine Arts by calling 817-257-2787.

Athletic Events



Retirees who meet the Rule of 75 may purchase up to four season tickets for all home football games at a reduced rate as determined by Athletics. The reduced rate as of the date of this publication will be 20% off the full ticket price, but is subject to change. If a donation is also required in the area requested by the retiree, the full donation amount will be required for each ticket. There is no discount in the club or suite areas. More information about TCU Athletics can be found on their web site at <http://www.gofrogs.com/> or by calling the TCU Ticket Office at 817-257-7967.

University Recreation Center



Retirees who meet the Rule of 75 may use the University Recreation Center at no cost. To establish Retiree membership, visit the Recreation Center office and present a TCU Retiree I.D. card. Lockers are available to rent for an additional fee. A schedule of fitness classes is available at <http://www.campusrec.tcu.edu> for which there is a charge. Family members can access the Recreation Center at standard family rates. More information about the University Recreation Center can be found on their web site at <http://www.campusrec.tcu.edu> or by calling 817-257-PLAY (817-257-7529). The University Recreation Center is located at 3005 Stadium Drive.

Brown-Lupton University Union



The Brown-Lupton University Union (BLUU) serves the entire University community. This includes the use of the private dining rooms within Market Square. Policies for reserving rooms and using the BLUU are available on their web site at <http://www.union.tcu.edu/reservations/> or by calling 817-257-7927. Please be aware that hosting an event in the private dining room within Market Square does require that each person attending purchase a meal ticket.

The Information Desk at the BLUU provides discount tickets and discount codes to a variety of local attractions. More information is available on their web site at <http://union.tcu.edu> or by calling 817-257-7927.

University Publications

Frog Calls lists campus contact information for faculty and staff and for those who have authorized the printing of their home addresses and telephone numbers. A limited supply of Frog Calls directories are made available for pick up from the Brown Lupton University Union Information Desk by presenting a TCU, Brite, or TCU Burnett School of Medicine ID Card.

The TCU Retirees' Association publishes and distributes a monthly newsletter to each retiree during the fall and spring semesters. Other university publications available on request include TCU Magazine published by the Office of Marketing and Communication and Fine Arts Events published by the College of Fine Arts (electronic publication only – finearts.tcu.edu). Please contact the appropriate office noted above with any questions regarding the publications listed.

Information Technology (IT)



Retirees may continue to have a TCU email account after retirement. Your use of a TCU email account continues to be in accordance to the Network and Computer Usage Policy <https://security.tcu.edu/polproc/> which states: “This valuable resource [technology] is provided as a privilege, and with that privilege comes the responsibility of all users to conduct themselves in a manner consistent with the mission, purposes and values of the University. It is the responsibility of every person who uses University Computing Resources to read and abide by this Network and Computer Usage Policy.” TCU e-mail account users are asked electronically on an annual schedule to agree to the terms and conditions of the policy.

IT support is **not** available for the following:

- Troubleshooting device performance or hardware problems
- Troubleshooting software applications or cloud services
- Installing OS upgrades, OS patches, or TCU owned software on personally owned technology equipment
- Backing up device data or migrating data to a new device
- Removing malware or spyware

Additional information may be found by reviewing the BYOD Policy (Bring Your Own Device) found at <https://it.tcu.edu/policies/tcu-byod-policy/> or call the Information Technology Help Desk at 817-257-6855 for more information.

MY.TCU.EDU



Retiree Self-Service is one of the many features of my.tcu.edu. From this interactive link you can view and maintain your personal information.

- Update home address
- Update home phone number
- Update cell phone number

To access my.tcu.edu off campus, you will need to enter a PIN number (received via text or phone call) to login to Retiree Self-Service. This process, called “two factor authentication,” is similar to the services financial institutions use to verify identify. Your personal information is important, and we are doing all that we can to protect it. If you have any questions or need more information, please contact TCU Human Resources at 817-257-7790 for more information.

Extended Education



Extended Education classes, some of which are provided at a discount, are available for retirees and their families. More information may be found at the TCU Extended Education web site at <http://www.lifelong.tcu.edu/> or by calling 817-257-7132.

Meal Plan



Retirees who meet the Rule of 75 may transfer any meal swipes remaining under the Employee Meal Plan to their Retiree ID card at the time of retirement. If payroll deduction is used for payment any amount due for the transferred swipes will be deducted from the final paycheck. Retirees can continue to purchase the Meal Plan after retirement by making full payment at Financial Services and presenting the receipt at the ID Center. At the time of this publication, the Meal Plan provides 50 card swipes at Market Square for \$475.00 (\$9.50 per meal).

NOTES



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