



RESOURCE GUIDE FOR TCU RETIREES

Updated July 2015

WELCOME

As a retiree of TCU or Brite Divinity School, 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

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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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Please keep Human Resources updated with your contact information whenever changes occur.

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.

This resource guide was developed by TCU Human Resources to provide a reference document of benefits and services available to retirees of TCU and to retirees of Brite Divinity School. A Supporting Services Agreement exists between the two institutions specifying TCU's provision of essential administrative support services to Brite, 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 or Brite Divinity School. 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.

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 and Brite Divinity School specifying TCU's provision of essential administrative support services to Brite, including the administration of post-retirement benefits for Brite employees. The term "retiree" in this resource guide applies to retirees of both TCU and Brite Divinity School.

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
- For faculty and staff currently employed in benefits-eligible positions with hire dates prior to January 1, 2005 and no breaks in service, the years of service requirement is five (5) years
- Meet the Rule of 75 (age and service equal at least 75)
- Participate in the 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/employee-services/faculty-staff/policies-procedures/> for more information. For specific questions on retirement eligibility, please contact Human Resources for a personalized consultation.



Dental Insurance

Retirees who meet the Rule of 75 may continue their TCU Group Dental coverage. Human Resources bills retirees for dental premiums on a monthly basis or online payments are available via credit card or debit card. Instructions for establishing an online payment may be found at <http://www.hr.tcu.edu/paying-benefits-online/>. 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. For more information, please contact Cigna at 1-800-244-6224. The Plan ID is 3215812. You may also find more information on their web site at <https://my.cigna.com/web/public/guest>.



Vision Insurance

Retirees who meet the Rule of 75 may continue their TCU Group Vision coverage. Human Resources bills retirees for vision premiums on a monthly basis or online payments are available via credit card or debit card. Instructions for establishing an online payment may be found at <http://www.hr.tcu.edu/paying-benefits-online/>. 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. For more information, please contact United Healthcare at 1-800-638-3120. The Plan ID is 754094. You may also find more information on their web site at <https://www.myuhcvision.com>.



Life Insurance

Eligibility for TCU's group term life insurance policy expires upon retirement. Within the first 30 days of retiring, retirees may convert their group term life insurance policies to an individual policy without submitting evidence of insurability. More information including the conversion application form and the associated premium may be found at <http://www.mutualofomaha.com/customer-service/>. TCU Human Resources is available to answer any questions or to assist you with completion of the conversion application form.

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 provided through CARES. Human Resources bills retirees for medical premiums on a monthly basis or online payments are available via credit card or debit card. Instructions for establishing an online payment may be found at <http://www.hr.tcu.edu/paying-benefits-online/>. 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. For more information you may call 1-888-762-2190. The Plan ID is 066446. More information may also be found at these web sites: <http://caresbenefits.org/> www.bcbstx.com

Post-Age 65



Retirees who are post-age 65 and meet the Rule of 75 have access to individual plans which complement Medicare through OneExchange, a Towers Watson company. * TCU partners with OneExchange, licensed benefit advisors whose knowledge of the Medicare markets makes them a valuable advisor for TCU retirees. OneExchange provides assistance in the selection of the health care coverage that best matches your medical requirements and budget. Upon enrollment in a medical plan through OneExchange, you will have access to a TCU funded Health Reimbursement Account (HRA) to help reimburse you for eligible expenses. This HRA will include a temporary additional allocation through the TCU Retiree Bridge Program until December, 2019. Details on the TCU Retiree Bridge Program can be found at hr.tcu.edu. For more information on the HRA administration or plan selection, please contact OneExchange at 1-888-429-8490. You may also find more information on their web site at <https://medicare.oneexchange.com/tcu>.

***Please see Eligibility for Retirement Programs for more information.**

Survivor Benefits

Surviving spouses or partners of retirees should contact TCU Human Resources for information on benefits eligibility. Spouses may continue dental and vision insurance coverage under the University plans. Access to individual plans through the OneExchange Health insurance exchange, partnered with a TCU funded Health Reimbursement Account (HRA), continues to be available to Medicare eligible surviving spouses or partners of retirees.

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 or Brite Identification (I.D.) Cards

I.D. 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. The I.D. for TCU retirees will reflect the TCU logo; the I.D. card for Brite retirees will reflect the Brite logo.

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

To replace lost I.D. cards, you must pay a \$20.00 fee to the Financial Services Office, Sadler Hall, Room 2011. Bring your receipt to the I.D. Card Center on the 2nd floor of the Brown-Lupton University Union, Room 2033 to have a replacement card made. To reach the I.D. Card Center by phone, call 817-257-7856.

Retirement Account Programs

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. All three 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 three 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-CREF)



730 Third Avenue
New York, NY 10017
(800) 842-2252

<http://www1.tiaa-cref.org/tcm/tcu/>

VOYA (formerly known as ING)



15455 Dallas Parkway, Suite 1250
Addison, Texas 75001
(800) 262-3862

<https://tcu.prepare4myfuture.com/emadmin/landingpage.action>

Library Privileges



A current TCU or Brite I.D. 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 at 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 I.D. 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 <http://tcu.bncollege.com/webapp/wcs/stores/servlet/BNCBHomePage?storeId=10057&catalogId=10001&langId=-1> 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. You are also invited to attend University activities such as the service recognition award/retirement ceremony. 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 a TCU or Brite I.D. card. Many events are free, while others have a small charge. A current event's 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/fit/grouplex.html> 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/rec/index.html> or by calling 817-257-PLAY (817-257-7529). The University Recreation Center is located at 3005 Stadium Drive.

TCU Retirees' Association

The TCU Retirees' Association, a social organization for retirees and their spouses or partners, 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 <http://www.hr.tcu.edu/retiree-services/tcu-retirees-association/>.



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://tcuunion.wpengine.com/discount-tickets/> or by calling 817-257-7927.

University Publications

TCU Human Resources publishes The TCU Retiree Connection several times per year that provides timely information on topics such as benefit questions, wellness, and TCU training offerings.

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 or Brite I.D. Card.

The TCU Retirees' Association publishes and mails a newsletter to each retiree during the fall and spring semesters. Other university publications available on request include TCU This Week (electronic publication only) and TCU Magazine both published by the Office of Marketing and Communication and Fine Arts Events published by the College of Fine Arts. These publications are routinely sent to the retiree's mailing address as listed on the Retirees' Association mailing list. 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://it.tcu.edu/policies/network-and-computer-usage-policy/> 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 and benefits information (dental and vision only).

- 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 I.D. 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 I.D. Center. At the time of this publication, the Meal Plan provides 50 card swipes at Market Square for \$345.00 (\$6.90 per meal).

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