A Guide to
RETIREMENT BENEFITS
For employees nearing retirement

Revised September 2015
This Guide provides highlights of the plans available to eligible University of Connecticut employees. In the event of a conflict between this Guide and the governing documents from the Office of the State Comptroller, the Office of the State Comptroller documents will prevail.

Updated September 2015
State Employees Retirement System (SERS) Participants

There are four SERS plans: Tier I, Tier II, Tier IIA and Tier III. If you have not had any breaks in service, you are most likely participating in the SERS plan based on your date of hire, as outlined below:

<table>
<thead>
<tr>
<th>SERS Plan</th>
<th>Generally Applies to Newly Hired State Employees with Indicated Hire Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier I</td>
<td>July 1, 1984 or earlier</td>
</tr>
<tr>
<td>Tier II</td>
<td>After July 1, 1984 through June 30, 1997</td>
</tr>
<tr>
<td>Tier IIA</td>
<td>July 1, 1997 through June 30, 2011</td>
</tr>
<tr>
<td>Tier III</td>
<td>July 1, 2011 or later</td>
</tr>
</tbody>
</table>

The Summary Plan Descriptions contain detailed information about SERS Tier I, Tier II, Tier IIA and Tier III. They are available online by clicking the links above or by visiting the website of the Office of the State Comptroller at www.osc.ct.gov under the “Employee Resources” tab.

Employees enrolled in SERS will have their monthly pension benefit calculated for them in accordance with the applicable formula, which takes into consideration average salary, credited service, and age at retirement. Employees can estimate their monthly pension benefit using the online Benefits Estimator from the Retirement Services Division of the Office of the State Comptroller. Additionally, an estimate of your monthly pension benefit is provided by the State of Connecticut each fall.
The chart below identifies when you are eligible to commence your SERS retirement benefit.

<table>
<thead>
<tr>
<th>SERS Type of Retirement</th>
<th>Normal</th>
<th>Early (reduced benefit)</th>
<th>Hazardous Duty</th>
<th>Disability</th>
</tr>
</thead>
</table>
| Tier I                  | • Age 70 with 5 years of service  
                          • Age 65 with 10 or more years of service  
                          • Age 55 with 25 or more years of service  | • Age 55 with 10 years of actual state service  
                          • Age 60 with 10 or more years of service, which can include purchased service  | • Any age with 20 or more years of hazardous duty service  | • Any age with at least 5 years of service if non service-connected disability  
                          • Any age for service-connected disability, with no minimum service requirement  |
| Tier II or IIA – Retirement Date prior to 7/1/2022 | • Age 70 with 5 years vesting service  
                          • Age 62 with at least 10 years of vesting service  
                          • Age 60 with 25 or more years of vesting service  | • Age 55 with at least 10 years of vesting service  | • Any age with 20 or more years of hazardous duty service  | • Any age with at least 10 years of vesting service if non service-connected disability  
                          • Any age for service-connected disability, with no minimum service requirement  |
| Tier II or IIA – Retirement Dates 7/1/2022 and later* | • Age 70 with 5 years vesting service  
                          • Age 65 with at least 10 but less than 25 years of vesting service  
                          • Age 63 with 25 or more years of vesting service  | • Age 55 with at least 10 years of vesting service  | • Any age with 20 or more years of hazardous duty service  | • Any age with at least 10 years of vesting service if non service-connected disability  
                          • Any age for service-connected disability, with no minimum service requirement  |
| Tier III                | • Age 70 with 5 years vesting service  
                          • Age 65 with at least 10 but less than 25 years of vesting service  
                          • Age 63 with 25 or more years of vesting service  | • Age 58 with at least 10 years of vesting service  | • Age 50 with 20 or more years of hazardous duty service  
                          • Any age with 25 or more years of hazardous duty service  | • Any age with at least 10 years of vesting service if non service-connected disability  
                          • Any age for service-connected disability, with no minimum service requirement  |

*Employees who make a one-time irrevocable election by September 1, 2013 to pay the actuarial pension cost to retain the “Normal” retirement ages in force prior to the SEBAC 2011 Agreement are eligible for Normal retirement in accordance with the “Retirement Date prior to 7/1/2022” (above).
**Benefit Payment Options**

When you retire, you must elect one of four benefit payment options that best suit your personal needs. As you will see below, each option offers you a monthly lifetime benefit. The difference in the options is how much, if any, of your monthly benefit you elect to have continued to someone else when you die and for how long. The more you elect to have continued and the longer the continuation period, the less you will receive each month during your lifetime.

The optional forms of payment are described in the chart below.

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Straight Life Annuity</strong></td>
<td>Provides you with the highest monthly benefit for your lifetime. However, all payments stop at your death. <em>Important Note: retiree health insurance for any dependents you were covering at the time of your death would also stop.</em></td>
</tr>
<tr>
<td><strong>50% Spouse</strong></td>
<td>Provides a reduced monthly benefit to you for your life. Then, 50% of that benefit will continue after your death for the lifetime of your surviving spouse.</td>
</tr>
<tr>
<td><strong>50% or 100% Survivor</strong></td>
<td>Provides a reduced monthly benefit to you for your life. After your death, a percentage of that benefit, either 50% or 100%, whichever you choose, will continue for the lifetime of the contingent annuitant you choose. The contingent annuitant can be any person, including your spouse.</td>
</tr>
<tr>
<td><strong>10 or 20 Year Period Certain</strong></td>
<td>Provides a reduced monthly benefit to you for your lifetime with payments guaranteed from your retirement date for 10 or 20 years, whichever you choose. If you should die within 10 years (120 payments) or 20 years (240 payments) from your date of retirement, the remaining payments, in accordance with your selection, will be made to your contingent annuitant(s). This is the only option which allows you to name more than one contingent annuitant, each of whom would share each remaining monthly payment equally.</td>
</tr>
</tbody>
</table>

If you elect a benefit option that will continue an income to a surviving contingent annuitant for his or her lifetime (Option A or B), the benefit amount you receive will depend on your age and the age of your contingent annuitant. If you elect Option C, the amount you receive will be based on your closest age at retirement.

If you have been married for at least one year prior to the commencement of your retirement benefits, written spousal consent will be required if you do not provide a lifetime guarantee (50% or 100%) for that spouse.

**Your benefit payment option cannot be changed after retirement. Therefore, it is very important that you carefully review all the available choices.**
Cost of Living Adjustment (COLA)

You will be eligible for an annual cost of living adjustment if you have at least 10 years of actual state service or transition directly into retirement.

The first increase will take place on the January 1st or July 1st (whichever comes first) after at least nine full months of retirement. Future increases will occur on either the January or July anniversary of your first increase.

The COLA will range from 2% to a maximum of 7.5% based on a formula which takes into account a portion of the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the 12 months immediately preceding your COLA anniversary date.

Alternate Retirement Program (ARP) Participants

If you are a participant in ARP at the time of your retirement, you will continue to direct how the funds in your account are invested. Contributions to your account from you and the State will no longer be permitted.

Important Note: You are required to have an annuity arrangement in place within 60 days following retirement of at least $10,000 if you want to commence retiree health insurance. If you wish to preserve retiree health insurance coverage for your surviving dependents following your death, the annuity must provide a survivor benefit to your spouse.

For more information about accessing your ARP account in retirement, contact Prudential at [www.CTdcp.com](http://www.CTdcp.com) or 1-844-505-7283.

Hybrid Plan Participants

If you are a participant in the Hybrid Plan, you will have the option of collecting the applicable Tier II, IIA/III Plan or exercising the “cash out option.” If you elect the cash out option, you will receive a return of your contributions to the Hybrid Plan, plus a 5% employer match, plus 4% interest. It’s important to note that if you elect the cash out option, you permanently waive your entitlement to retiree health insurance unless you convert at least $10,000 to an annuity in accordance with the rule identified above under the Alternate Retirement Program.
You and your eligible dependents will be eligible for the state group health insurance plan if:

- You were eligible for state contributions toward active employee group health coverage immediately prior to your retirement,
- You meet the requirements for retirement under your Retirement Plan (SERS, ARP, Hybrid), and
- You have 15 or more years of actual state service, or for employees hired prior to 7/1/2011 have the required number of years in accordance with the SEBAC 2009 and 2011 Agreements:
  - Employees who were age 52 or older as of July 1, 2009: Minimum of 5 years of actual service and be at least age 62 at retirement
  - Employees who had 10 years of actual state service as of July 1, 2009: Minimum of 10 years of actual service

The medical options available to you in retirement closely resemble the benefit options that are available to active employees. Information about the programs is available at the Office of the State Comptroller website at www.osc.ct.gov under the “Retiree Resources” tab.

The cost for retiree health insurance is identified on page 11 of the Open Enrollment brochure for Retirees. Please note that employees who are considered “Early Retirement” will pay more for their insurance until the earlier of their normal retirement age or age 65.

If you enroll as a new retiree, your medical and dental coverage begins the first day of the month following your retirement. For example if your retirement date is October 1, your coverage begins November 1. You would continue active employee coverage until November 1. If you waive coverage when you’re initially eligible, you may enroll within 31 days of losing other coverage, or during any annual open enrollment period.

**Medicare-Eligible Participants**

Retirees and dependents eligible for Medicare Part A must enroll in Medicare Part B, regardless of age. Your Medicare Part B premium (normal cost only) will be reimbursed by the State effective from the date your Medicare Part B card is received by the Retirement Health Insurance Unit. (Medicare premiums paid before your card is received will not be reimbursed.)

When you obtain medical care, present both your Medicare card and your insurance card. When you retire, Medicare is primary and will be billed first. A claim for benefits is then sent to the insurance carrier.
RETIREE LIFE INSURANCE

If you are enrolled in the contributory Basic Life Insurance plan through Fort Dearborn and you transition directly into retirement, a portion of your life insurance will be continued with the state paying the full cost. If you retire with 25 or more years of state service, you will receive a life insurance policy equal to one-half of the basic coverage you had immediately before retirement (minimum of $10,000). With less than 25 years of state service, your coverage will be proportionately reduced based on years of service.

You may convert any amount up to the full amount of the reduction to a personal policy of life insurance with Fort Dearborn. If you wish to do this, you must apply within 31 days after your date of retirement.

Special Notes:
If you terminate state service and elect to vest your rights or you elect to defer your retirement benefits to a later date, you will not be eligible to receive any of the state paid life insurance.

If at the time of your retirement, you are permanently and totally disabled, you may remain eligible for your full amount of basic life coverage. You must be insured and under age 60 when first disabled. You must complete an application for a waiver of group life insurance premiums to determine if you qualify.

OTHER INSURANCE BENEFITS

The information that follows describes what happens to your supplemental insurance benefits when you retire.

LIFE INSURANCE

Term Life Insurance through Dearborn National
If you are enrolled in this benefit immediately prior to retirement, you may continue coverage in retirement on a direct bill basis. Additionally, if the employee portion of the life insurance benefit is less than $50,000, you may increase that amount to $50,000 at retirement with no evidence of good health. Please note that the Accidental Death benefit and Dependent Child Life Insurance cease when you retire.

You must complete the paperwork to continue or increase coverage and submit it to Dearborn National within 31 days of your retirement date. The required paperwork is available from Dearborn National at (866) 858-1171.

AETNA Group Universal Life Insurance (GUL)
You may continue your Universal Life Insurance through AETNA on a direct bill basis. Contact Charles Dyson at (860) 429-9000 or toll-free at (800) 594-7310 to request direct billing.

ING Universal Life Insurance
You may continue your Universal Life Insurance through ING on a direct bill basis. Contact ING Employee Benefits at (800) 842-8444 to request direct billing.
MEDFLEX

MEDFLEX benefits end at employment termination. You may request reimbursement for eligible expenses incurred up to your retirement date no later than 90 days following the end of the calendar year. You may be eligible to continue MEDFLEX benefits under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA). Contact: Progressive Benefits Solutions at (866) 906-8023 to determine if you are eligible for COBRA.

DEPENDENT CARE ASSISTANCE PROGRAM

The Dependent Care/Day Care Assistance Program (DCAP) benefits end at retirement. You may request reimbursement for eligible expenses incurred prior to your retirement date no later than 90 days following the end of the calendar year.

RETIREMENT SAVINGS PROGRAMS

403(b), 457, Roth 403(b)
Contributions cease at retirement, but retirees can continue to manage their retirement savings account through Prudential. For information about accessing your account, contact a Prudential representative at (844) 505-7283.

LONG TERM DISABILITY

Long term disability coverage ends at retirement.

SHORT TERM DISABILITY

Short term disability coverage ends at retirement.

AUTO AND HOMEOWNER INSURANCE

As a retiree, you may continue your Home & Auto Insurance on a direct bill basis. Contact your insurance company to request direct billing.

MetLife (800) 438-6381
Liberty Mutual (888) 257-4889
Travelers (888) 842-5075

QUALIFIED TRANSPORTATION ACCOUNT

The Qualified Transportation Account ends at retirement.

LONG TERM CARE

Retirees can continue this benefit on a direct bill basis. Contact the appropriate administrator:

MetLife (800) 582-2889
UNUM, serviced by MedAmerica (877) 202-6043
TransAmerica (800) LTC-CT89
GOVERNMENT BENEFITS

MEDICARE

Medicare is a federal health insurance program for people age 65 and over and certain disabled persons. It has two primary parts: Part A which is hospital insurance and Part B which is medical insurance. If you are entitled to receive Social Security benefits in the month your turn age 65, you are automatically enrolled in Medicare Part A and will receive a Medicare card.

Part A pays some of the costs of hospitalization and limited nursing-home care. Part A is financed by payroll taxes and is generally provided at no cost to retirees.

Part B primarily covers doctor's and physician's fees, most outpatient hospital services, and certain related services. Part B is financed by monthly premiums. The monthly premium is deducted directly from your Social Security benefits. In 2014, the monthly premium is identified in the chart below:

<table>
<thead>
<tr>
<th>Yearly Income</th>
<th>Individual Tax Return</th>
<th>Joint Tax Return</th>
<th>You Pay*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$85,000 or less</td>
<td>$170,000 or less</td>
<td>$104.90</td>
<td></td>
</tr>
<tr>
<td>$85,001 - $107,000</td>
<td>$170,001 - $214,000</td>
<td>$146.90</td>
<td></td>
</tr>
<tr>
<td>$107,001 - $160,000</td>
<td>$214,001 - $320,000</td>
<td>$209.80</td>
<td></td>
</tr>
<tr>
<td>$160,001 - $214,000</td>
<td>$320,001 - $428,000</td>
<td>$272.70</td>
<td></td>
</tr>
<tr>
<td>Above $214,000</td>
<td>Above $428,000</td>
<td>$335.70</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to a late-enrollment penalty. If you are eligible for Medicare on your retirement date, Human Resources will complete a Medicare Information Form (Special Enrollment Period) which can be forwarded to the Social Security Administration for processing. This form ensures that a late-enrollment penalty is not assessed for the time you were covered under the active employee health insurance and also eligible for Medicare.

Your Medicare Part B premium will be reimbursed at normal cost only by the State effective from the date your Medicare Part B card is received by the Retirement Health Insurance Unit. (Medicare premiums paid before your card is received will not be reimbursed.)

Contact Information

Telephone: (800) MEDICARE (800-633-4227)
           (877) 486-2048 (TTY)

Website: www.medicare.gov

Address: U. S. Department of Health and Human Services
         Centers for Medicare & Medicaid Services
         7500 Security Boulevard
         Baltimore, Maryland 21244-1850
Social Security benefits are available to you as early as age 62 or sooner if you are disabled, unless you were eligible for and exercised your right to waive participation in Social Security.

The chart below shows the “full retirement age” at which Social Security benefits are unreduced.

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 or earlier</td>
<td>65</td>
</tr>
<tr>
<td>1938</td>
<td>65 and 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>65 and 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>65 and 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>65 and 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>65 and 10 months</td>
</tr>
<tr>
<td>1943-1954</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 and later</td>
<td>67</td>
</tr>
</tbody>
</table>

Note: People born on January 1 should refer to the previous year

Social Security benefits are not paid automatically to you. Application for your Social Security benefits should be made three months before you become eligible. For example, if you plan to retire October 1, are over the age of 62, and plan to immediately collect your retirement benefit from Social Security, you should apply for your Social Security benefits in June.

You will be required to provide Social Security with the following information:

- Your Social Security card or a record of your number
- Evidence of earnings for the last two years (W-2 forms preferred)
- Proof of your date of birth

If you were not paying Social Security taxes, but worked in other jobs in which you were paying Social Security taxes long enough to qualify for benefits, you will be subject to the Windfall Elimination Provision. The Windfall Elimination Provision affects how the amount of your Social Security benefit is calculated based on the pension benefits you receive from employers who were not withholding Social Security taxes. The modified formula generally results in a lower Social Security Benefit. For more information about the Windfall Elimination Provision contact Social Security.

Social Security contact information:

Telephone: (800) 772-1213
(800) 325-0778 (TTY)
Representatives are available M-F, 7 a.m. to 7 p.m.
Recorded information is available 24 hours/day, 7 days/week

Website: www.socialsecurity.gov
OTHER INFORMATION

PARKING PRIVILEGES

Retired University emeriti may apply for on-campus employee permit parking privileges. The parking needs of all other University retirees will be accommodated at the University's designated visitor parking locations. Please see the Parking Services website for additional information.

RETIREE ID CARD

Retirees ID cards are available that allow retirees certain benefits, such as borrowing books from the library. To obtain a Retiree ID Card, visit the One Card Office at the Wilbur Cross Building, 2nd Floor. The telephone number for the One Card Office is (860) 486-3129.

TUITION WAIVERS AND REIMBURSEMENT

Retirees are ineligible for the tuition waiver and reimbursement programs available to employees.

REEMPLOYMENT OPTIONS

After you retire you may return to either full-time or part-time State Service.

Reemployment in a Temporary Position

If you are reemployed by the State in a temporary position, you can work no more that 120 days in a calendar year without impacting your SERS pension rights, which equates to the maximum hours per calendar year identified below.

<table>
<thead>
<tr>
<th>Daily Scheduled Full-Time Hours</th>
<th>Maximum Hours per Calendar Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>840</td>
</tr>
<tr>
<td>7.5</td>
<td>900</td>
</tr>
<tr>
<td>7.75</td>
<td>930</td>
</tr>
<tr>
<td>8</td>
<td>960</td>
</tr>
</tbody>
</table>

A retiree reemployed in a State teaching position may work 45.97% of a full-time teaching schedule without impacting SERS pension rights, which equates to the calendar year maximums identified below.

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Maximums</th>
</tr>
</thead>
<tbody>
<tr>
<td>State University</td>
<td>12 load credits</td>
</tr>
<tr>
<td>State Community-Technical College</td>
<td>14 contact hours</td>
</tr>
<tr>
<td>Institutions with No Credit Basis</td>
<td>120 days</td>
</tr>
</tbody>
</table>

Reemployment in a Permanent Position

If you are reemployed by the State in a permanent position after you have retired, your SERS pension payments and retiree health and life insurance benefits will cease. You must notify the Retirement & Benefits Services Division of your reemployment. You will resume membership in your SERS plan and receive credit for service during your reemployment. When you next retire, your SERS retirement benefit will be recalculated and will not be less than the amount you were receiving prior to reemployment.
You must provide the following proof of eligibility and complete all applicable forms:

### Required Documentation (if in another language, must be translated with notarized affidavit of translation)

- Birth Certificate (copy) for employee or notarized Proof of Birth Affidavit if not born in the US
- Marriage Certificate, Civil Union Certificate (copy)
- Birth Certificate (copy) or notarized Proof of Birth Affidavit for your spouse/contingent annuitant if you select SERS/Hybrid benefit payment Option A or Option B
- Medicare cards (copy) reflecting Part B enrollment for each Medicare-eligible person to be enrolled in health benefits
- Birth Certificate (copy) for each child to be enrolled in health benefits

<table>
<thead>
<tr>
<th>Form #</th>
<th>Form Name</th>
<th>Who Must Complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO-744</td>
<td>Choice of Health Services After Retirement Form</td>
<td>All retirees</td>
</tr>
<tr>
<td>CO-898</td>
<td>Application for Retirement Benefits</td>
<td>SERS/Hybrid participants</td>
</tr>
<tr>
<td>CO-898a</td>
<td>Application for Alternate Retirement Program</td>
<td>ARP participants</td>
</tr>
<tr>
<td></td>
<td>Retirement Benefits</td>
<td></td>
</tr>
<tr>
<td>CO-899</td>
<td>Income Payment Election – Option “A”</td>
<td>SERS/Hybrid participants who elect benefit payment Option A</td>
</tr>
<tr>
<td>CO-900</td>
<td>Income Payment Election – Option “B”</td>
<td>SERS/Hybrid participants who elect benefit payment Option B</td>
</tr>
<tr>
<td>CO-901</td>
<td>Income Payment Election – Option “C”</td>
<td>SERS/Hybrid participants who elect benefit payment Option C</td>
</tr>
<tr>
<td>CO-902</td>
<td>Income Payment Election – Option “D”</td>
<td>SERS/Hybrid participants who elect benefit payment Option D</td>
</tr>
<tr>
<td>CO-1047</td>
<td>Spouse Waiver of Monthly Survivor Benefits</td>
<td>All SERS/Hybrid participants who do not elect Option A or Option B (naming spouse as contingent annuitant)</td>
</tr>
<tr>
<td>CO-1068</td>
<td>Retirement – Direct Deposit Authorization and Input Form</td>
<td>All retirees</td>
</tr>
<tr>
<td>CO-1082</td>
<td>Retiree/Annuitant Address Change Form</td>
<td>All retirees who change their address in retirement</td>
</tr>
<tr>
<td>W4P</td>
<td>Federal Withholding Tax Form</td>
<td>SERS/Hybrid participants</td>
</tr>
<tr>
<td>CT W4P</td>
<td>CT State Withholding Tax Form</td>
<td>SERS/Hybrid participants residing in CT</td>
</tr>
</tbody>
</table>

### RETIREE CONTACT INFORMATION

In retirement, you will no longer direct your benefit questions to the Benefits Unit in Human Resources, but rather the Office of the State Comptroller’s Retirement and Benefits Services Division. Keep this contact information in a location you can easily access.

Office of the State Comptroller  
Retirement and Benefits Services Division  
55 Elm Street  
Hartford, CT 06106  

General Information: (860) 702-3480  
Fax: (860) 702-3489  
Website: [www.osc.ct.gov](http://www.osc.ct.gov)  
Email: [osc.rsd@ct.gov](mailto:osc.rsd@ct.gov)
**RETIREE CHECKLIST**

**Proof of Eligibility (copies)**
- Employee Birth Certificate
- Spouse/Contingent Annuitant Birth Certificate
- Marriage Certificate, Civil Union Certificate
- Birth Certificate for each child to be enrolled in benefits
- Medicare card with Part B indicated for each Medicare-eligible person to be enrolled in health benefits

**SERS or Hybrid Pension Benefits**
- Application for Retirement (C0-898)
- Income Payment Election (CO-899, 900, 901 or 902)
- Spouse Waiver of Monthly Survivor Benefits (CO-1047)
- Federal and Connecticut Withholding Tax Forms
- Direct Deposit Authorization and Input Form (CO-1068)

**ARP Pension Benefit**
- Application for Retirement (CO-898a)

**Retiree Health Benefits**
- Choice of Health Services After Retirement Form (CO-744)

**Retiree Life Insurance**
- Contact Fort Dearborn if you want to convert the reduction in your life insurance benefit to a personal life insurance policy

**Supplemental Benefits**
*If you want to continue benefits on a direct bill basis with your current carriers, contact the carriers directly:*
- Fort Dearborn Life Insurance
- Aetna Universal Life Insurance
- ING Universal Life Insurance
- Travelers Auto Insurance
- Liberty Mutual Auto and Homeowner Insurance
- MetLife Auto and Homeowner Insurance
- MetLife Long Term Care
- UNUM Long Term Care (through Med America)
- Transamerica Long Term Care