

Title/Subject: **RETIREE STATUS/BENEFITS**

Applies to:  faculty  staff  students  student employees  visitors  contractors

Effective Date of This Revision: November 2003

Contact for More Information: Human Resources - Benefits & Wellness  
Faculty Personnel Services

Board Policy  Administrative Policy  Procedure  Guideline

Central Michigan University offers certain benefits to employees who qualify for CMU Retiree status upon retirement. The University has defined specific criteria as listed below.

CMU Retiree status is available to members of employee groups as noted:

<b><u>Employee Group/Date of Criteria</u></b>	<b><u>Eligibility</u></b>
Professional and Administrative – July 1, 2002	<ul style="list-style-type: none"> <li>• Twenty-five (25) years of CMU service at any age</li> <li>• Ten (10) years of CMU service and at least age fifty-five (55)</li> <li>• Ten (10) years of CMU service at any age if totally and permanently disabled as determined by the Social Security Administration</li> </ul>
Senior Officer – July 1, 2002	Same as above
Office Professional - August 13, 2002	Same as above
Supervisory/Technical – September 10, 2002	Same as above
Police Officers – September 25, 2002	Same as above
Command Officers – September 30, 2002	Same as above
Service Maintenance – January 9, 2003	Same as above
Temporary Faculty – <b>January 1, 2004</b>	Same as above
Regular Faculty - July 1, 2002:	<ul style="list-style-type: none"> <li>• Twenty-five (25) years of CMU service at any age</li> <li>• Ten (10) years of CMU service and at least age fifty-five (55)</li> </ul>
Broadcasting – July 1, 2002	<ul style="list-style-type: none"> <li>• Thirty (30) years of CMU service at any age</li> <li>• Ten (10) years of CMU service and at least age sixty (60)</li> <li>• Five (5) years of CMU service if works past age 60 and has service in each of the five immediate preceding fiscal years</li> <li>• Early Retiree Status: Fifteen (15) to Twenty-nine (29) years of CMU service and age fifty-five (55) to fifty-nine (59) (receives reduced pension if MPSERS; full retiree privileges).</li> </ul>

Authority: M. Rao, President; G. E. Ross, VP of FAS  
History: No Prior History  
Indexed as: Retiree Status/Benefits

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- 1.0** The President determines what privileges will be granted to retirees. These may change from year to year. The President's office sends an annual letter outlining various privileges and services available to CMU Retirees.
- 1.1** Examples of privileges available to CMU Retirees may include: free on-campus parking; campus ID card; tuition waiver benefit for retiree only; library privileges; discounts on SAC/CHIP memberships.
- 2.0** Health Insurance Benefits: CMU Retiree status provides staff employees and temporary faculty the option to continue to purchase medical and prescription drug insurance offered by CMU through escrow payment to CMU. Regular faculty may continue medical and prescription drug insurance coverage through direct pay to MESSA.
- 2.1** Upon retirement, employees must make a one-time decision whether to continue their insurance coverage. CMU insurance coverage cannot be resumed at a later date; no lapse in coverage between active employment and retirement is permitted.
- 2.2** CMU Retirees wishing to continue medical and prescription drug insurance coverage through the CMU Retiree group plan must be enrolled in a medical insurance coverage plan at the time of retirement. CMU Retirees must continue with the plan in which they are enrolled at the time of retirement, unless the retiree is eligible for Medicare. If the retiree is eligible for Medicare at retirement, he/she may switch to the traditional plan at the time of retirement in order to coordinate with Medicare.
- 2.3** CMU Retirees continuing benefits must participate in the annual Open Enrollment, which provides an opportunity to add or drop dependents from coverage or to change plans.
- 2.4** CMU Retirees eligible for Medicare, either by age or disability must enroll in Medicare part A & B with any of the retiree's medical plans (MESSA, MPSERS, or CMU Retiree group). Certain insurance plans may not coordinate with Medicare and, therefore, CMU Retirees should use Open Enrollment to elect the appropriate plan prior to eligibility for Medicare.
- 2.5** CMU Retirees are also allowed to make changes to dependent coverage following a qualifying status change. Status change elections must be received by the Benefits office within 30 days of the qualifying event and follow the same rules and regulations that apply to active employees in the CMU Choices plan. (See policy regarding Status Change Events, Administrative Policy Number 4-1.
- 2.6** Benefits may be continued for the CMU Retiree and dependents as long as the premiums are paid up-to-date. In the event of the Retiree's death, the surviving spouse, if covered as a dependent on the plan, may continue the retiree medical group coverage as the primary member as long as the premiums are paid up-to-date. Dependent children, in the absence of a surviving spouse, may be eligible for continuation under COBRA regulations.
- 2.7** CMU Retirees returning to work at CMU are allowed to enroll in insurance coverage plans as an active employee provided they are in a benefits-eligible employment status. At the end of the appointment, CMU Retirees will be allowed to return to the Retiree medical plan without interruption.

***Central Michigan University reserves the right to make exceptions, modify or eliminate this policy. This document supersedes all previous policies, procedures and directives relative to this subject. Please refer questions or concerns to the Originating Department.***