Being retirement-ready means establishing a healthy lifestyle and financial security while working at UCAR, so you’re ready for the future.

No matter where you are in your career, UCAR offers benefits and tools to help you prepare and plan for retirement. As you work to improve your physical and financial well-being, it’s important to also consider how you can use these resources to prepare for the future.

This guide was designed to help you:

- Understand the retirement process at UCAR
- Learn about your 403(b) Retirement Plan and retiree health benefits
- Understand how and when to use your benefits, and the tools and resources available to you
- Learn about staying connected to UCAR after you retire

TABLE OF CONTENTS

Preparing for Retirement at Any Age . . . . . . Page 3
  Decision Tree
Retiring from UCAR . . . . . . . . . . . . . . . . . . . . . . Page 6
  The Basics
Benefits to Support Your Retirement . . . . . . Page 8
  The UCAR Retirement Plan
  PTO Burn Off
  Social Security
  Retiree Medical and Dental Benefits
  Paying for Health Care After Retirement
Additional Benefits and Resources . . . . . . Page 16
  Employee Assistance Program
  Post-Retirement Perks
  Individual Consultations with TIAA-CREF Financial Advisors
  TIAA-CREF Live and On-Demand Webinars
  TIAA-CREF Office Locations
Contact Information for All Benefit Vendors . . . . . . Page 19
Glossary of Terms . . . . . . . . . . . . . . . . . . . . . . . . Page 20
Preparing for Retirement at Any Age

It’s never too soon to start planning for retirement. No matter where you are in your career, there are things you can do to ensure you’ll be ready for the future. UCAR and TIAA-CREF offer a variety of resources to help you with your planning. Refer to page 18 for a list of TIAA-CREF locations and phone numbers.

20s and 30s
Do You Have a Retirement Strategy?
Early in your career is the time to analyze your short-term financial goals while planning to save for your longer term goals and retirement.

TOOLS:
- Attend an on-site session at UCAR or refer to page 18 for your location’s contact information for individual counseling with a TIAA-CREF financial advisor.
- Get an in-depth look into how you can improve your financial know-how with TIAA-CREF webinars.
- Access online articles for information on how to save for short- and long-term financial goals.

40s and 50s
Is Your Retirement Plan on Track?
This is the time to do a checkup on your retirement plan to ensure you are on track with your short-term and retirement goals.

TOOLS:
- Attend an on-site session at UCAR or refer to page 18 for your location’s contact information for individual counseling with a TIAA-CREF financial advisor.
- Utilize the online tools and calculators to see if your current savings strategy will get you to where you want to be.
- Review live/on-demand webinars for tips on how to keep on track with your plan.

60s and beyond
Are You Ready to Retire?
As you near retirement, review and revise your financial plans to ensure you’ve met the goals you set to support the lifestyle you want to live during retirement.

TOOLS:
- Schedule an over-the-phone or in-person individual consultation with a TIAA-CREF financial advisor to discuss your financial situation. Refer to page 18 for your location’s contact information.
- Consider the UCAR Phased Retirement option to help you transition into retirement living.

Ready to Learn More?
See page 17 for information about live and on-demand webinars.
This decision tree will help you determine if you are on track to meet your financial retirement goals.

Are you on track with your retirement goals?

Yes

No/Not Sure

Have you developed your retirement goals?

Yes

Consider…
- Having a one-on-one telephone consultation with a TIAA-CREF financial consultant.
- Utilizing the TIAA-CREF Retirement Advisor tool to create a customized retirement plan in just four steps.

No

Consider…
- Adjusting your contributions to your retirement plan.
- Utilizing the TIAA-CREF Retirement Goal Evaluator to estimate how much more you may need to invest to eliminate any potential shortfall.
- Taking advantage of catch-up contributions if you are 50 years of age or older.

Are the contributions to your retirement plan in line with your retirement goals?

Yes

Are your asset allocations (investments in stocks, bonds, etc.) in your 403(b) retirement plan portfolio balanced to adjust for the impacts the market will have on your portfolio over time?

Yes

Consider…
- How long you have until retirement:
  — If less than 10 years, consider a portfolio of less volatile investments.
  — If 10-25 years, consider a portfolio mix that will tolerate market fluctuations given the diminished amount of time your plan has to recover.
  — If 25 years or more, consider a more aggressive portfolio for potential higher returns over the life of your retirement plan.
- Meeting with a TIAA-CREF financial consultant to review your portfolio.

No

Consider…
- Meeting with a TIAA-CREF financial consultant to review your portfolio.

No

Remember to review your asset allocation annually!
Do you have other savings, investments and benefits that will provide income in retirement?

Yes

Good for you!
Continue to monitor your progress and access the tools and services available to you if you need guidance.
- One-on-one phone consultation with a TIAA-CREF financial consultant
- In-person consultation with a TIAA-CREF financial consultant
- Live/on-demand webinars
- Online tools and calculators

No

Consider…
- Contributing to a Health Savings Account. (Requires enrollment in the Cigna High Deductible Health Plan.)
- Opening an Individual Retirement Account (IRA), which is a tax-deferred account not dependent on employment.

Yes

Good for you!
Stay on track by meeting with a TIAA-CREF financial consultant to review all of the elements in your retirement income portfolio to help ensure each is going to contribute to the lifestyle you want to live in retirement.
Retiring from UCAR

The Basics

Who is Eligible to Retire?
To qualify as a UCAR retiree, you must meet the Formula of Age (age 50 or older) plus Years of Service (minimum 5 years) equaling 65 or more.

How to Initiate Retirement
Once you are eligible and have made the decision to retire, notify your direct supervisor and lab or program administrator of your retirement date.

Phased Retirement Option
Transitioning from a lifestyle of working most days of the week to a retirement life schedule will be unfamiliar. UCAR offers a Phased Retirement benefit to help you ease into this transition.

Depending on your situation, you may be eligible to phase into retirement by reducing your classification to less than full-time for a specified amount of time before you are considered fully retired.

This arrangement is completely voluntary, and is subject to an individual written agreement. Each phased retirement agreement is determined by the individual needs of the employee and UCAR’s business needs. In addition, the availability or terms of any future phased retirement arrangements may be altered or discontinued by UCAR at any time. Phased retirement terms typically may not exceed three years, but may be renewed for one additional year based on business need.

IMPORTANT!
Speak with your Lab or Program Director, or the UCAR Human Resources Department to see if Phased Retirement may be an option for you.

Retirement Eligibility at UCAR

Age
50 or older

Years of Service
At least 5

must equal

65 or more

Phased Retirement (3 Year Maximum)  Optional Extension (1 Year Based on Business Need)

Full-time classification ends  Part-Time classification, Phased Retirement  Part-time classification ends, employment with UCAR ends (or extended based on business need)
Phased Retirement: Impact on Your Benefits

- Part-time employees are eligible for benefits as stated in the benefit plans, which can be viewed at [www2.fin.ucar.edu/hr/benefits](http://www2.fin.ucar.edu/hr/benefits).

- Some benefits are reduced with the reduction in earnings. For example, your current Life Insurance and Long-Term Disability coverage are both based on your salary, so any reduction in salary reduces your benefit proportionately.

- Health insurance contributions are based on full-time employment, so employees who are classified as part-time are required to make higher contributions. The phased retirement option may address financial issues to help cover the cost of the increased contributions during the term of agreement.

- To supplement the reduction in pay during the phased retirement, the UCAR Retirement Plan has been modified to allow part-time employees age 59 ½ and older to take money out of their retirement accounts while employed by UCAR.

  — **Please note:** Both employee and UCAR’s contributions to the 403(b) Retirement Plan are presently based on actual earnings, and regular benefit contributions will continue even if you elect to take withdrawals from your account.

Contact the UCAR Human Resources Department for more information.

Casual Status Option

Retired UCAR employees may have the opportunity to return to work in a Casual Status. This provides you and UCAR with the opportunity to engage your skills and talents on special projects, as needed. Under this option, however, you may not exceed 1,000 work hours during any 12-month period.
Benefits to Support Your Retirement

The UCAR Retirement Plan

The UCAR Retirement Plan is a 403(b) Retirement Plan through TIAA-CREF. There are two levels of participation for this plan, as shown in the chart below.

<table>
<thead>
<tr>
<th>Mandatory Retirement Annuity (RA)</th>
<th>Group Supplemental Retirement Annuity (GSRA)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Participation</strong></td>
<td></td>
</tr>
<tr>
<td>Mandatory</td>
<td>Voluntary</td>
</tr>
<tr>
<td><strong>Enrollment</strong></td>
<td></td>
</tr>
<tr>
<td>Employee is automatically enrolled</td>
<td>Voluntary enrollment to be completed by employee</td>
</tr>
<tr>
<td><strong>Contributions (pre-tax)</strong></td>
<td></td>
</tr>
<tr>
<td>Employee: 5% of base salary</td>
<td>Employee: Additional contributions from your base salary, up to the annual allowable limit (in addition to the mandatory 5% for the RA)*</td>
</tr>
<tr>
<td>UCAR: 10% of base salary</td>
<td>UCAR: None</td>
</tr>
<tr>
<td><strong>Vested</strong></td>
<td></td>
</tr>
<tr>
<td>Upon enrollment into the plan</td>
<td>Upon enrollment into the plan</td>
</tr>
</tbody>
</table>

*If you are age 50 or older, you can take advantage of catch-up contributions to increase the amount you are contributing to your 403(b) Retirement Plan.

For more information, visit the TIAA-CREF website at tiaa-cref.org/ucar or contact the UCAR Human Resources Department.
**How Benefits Are Paid**

You have a variety of options (which can be mixed and matched) for how you can receive the benefit payment from your UCAR Retirement Plan, including:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Period</td>
<td>You can choose to receive income for a set period of time — 2 to 30 years — and not to exceed your life expectancy. At the end of the fixed period, you will no longer receive payments, as the assets of the retirement account will be depleted.</td>
</tr>
<tr>
<td>Interest Only</td>
<td>You can receive the interest earned on your TIAA Traditional Account in monthly payments. Your principal remains intact while you receive the interest.</td>
</tr>
<tr>
<td></td>
<td>- These payments are generally allowable if you are between ages 55 and 70½, when minimum distributions are required.</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>You can withdraw all or part of your account in a single cash payment, depending on the plan rules.</td>
</tr>
<tr>
<td></td>
<td>- Lump-sum distributions from your TIAA Traditional Account in your Retirement Annuity (RA) will be made in 10 annual payments.</td>
</tr>
</tbody>
</table>

1 The availability of certain distributions may depend on the contract underlying your plan. Also, if you’re married, your right to choose an option may be subject to your spouse’s/domestic partner’s right to survivor benefits. Contact TIAA-CREF at 800-842-2776.

For more information about the UCAR Retirement Plan, refer to your Summary Plan Description at [https://www2.fin.ucar.edu/hr/benefits/retirement-plan-summary-plan-description](https://www2.fin.ucar.edu/hr/benefits/retirement-plan-summary-plan-description) and/or visit [tiaa-cref.org/ucar](http://tiaa-cref.org/ucar).

**DON’T FORGET!**

TIAA-CREF offers a number of in-person and online educational tools to assist with your financial education. See pages 3-5 for details.
PTO Burn Off

Once you are eligible for retirement, you may use accrued PTO or vacation time to extend — or “burn off” — time on UCAR payroll beyond the last day you actually work. You must continue to submit a bi-weekly timecard to report PTO or vacation hours until your actual termination date. Contact the UCAR Human Resources Department to determine the last day of employment based upon your amount of burn off. Any unused PTO or vacation hours will be paid out as a lump sum in your final check.

**Important:** If you extend time on UCAR payroll, your final date of employment for benefits and the retirement plan will be the last day paid, not your last day worked.

Social Security

Did you know that if you’re an active employee and retire at your full retirement age (as determined by Social Security guidelines), you can start receiving your full retirement benefit from Social Security?

The Social Security Administration bases your benefits in retirement on “credits.” You earn credits — up to four per year — by working. For example, you may earn one credit for each $1,200 of wages or self-employment income. When you’ve earned $4,800, you’ve earned your four credits for the year.*

The Social Security Administration requires most people to earn 40 credits over their working lifetime to receive retirement benefits. Once you have enough credits, your benefit is calculated using your average earnings over your working lifetime. Please note, your actual benefit amount cannot be provided until you apply for benefits.

Social Security benefits are available to citizens of the United States and those of lawful alien status. For more information about collecting Social Security benefits, visit [ssa.gov](http://www.ssa.gov).

*Example is for illustrative purposes only.
Retiree Medical and Dental Benefits

When you retire, medical and dental benefits for you, your spouse/domestic partner, and any dependents you have under the age of 26 or who are disabled, is available through UCAR or OneExchange.

<table>
<thead>
<tr>
<th>Age of you and your spouse/domestic partner at retirement</th>
<th>Health insurance through UCAR</th>
<th>OneExchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>You and your spouse/domestic partner are both under age 65</td>
<td>Coverage available for both you and your spouse/domestic partner</td>
<td>N/A</td>
</tr>
<tr>
<td>You are under age 65, but your spouse/domestic partner is over age 65</td>
<td>Coverage available for you</td>
<td>Coverage available for your spouse/domestic partner</td>
</tr>
<tr>
<td>You are over age 65, but your spouse/domestic partner is under age 65</td>
<td>Coverage available for your spouse/domestic partner</td>
<td>Coverage available for you</td>
</tr>
<tr>
<td>You and your spouse/domestic partner are both over age 65</td>
<td>N/A</td>
<td>Coverage available for both you and your spouse/domestic partner</td>
</tr>
</tbody>
</table>
Under Age 65

Retirees under age 65 may continue to be covered under UCAR’s health insurance plans and dental plan.

Retired Cigna members in Boulder participating in Paladina Health may continue until age 65.

Once you’ve met your deductible for the year, non-preventive Primary Care Provider (PCP) visits and specialty care received at Paladina Health are covered at 100%.

You may visit any provider or facility you’d like, but you will receive the best value if you choose to use Paladina Health.

If you have Kaiser Permanente and are planning to continue with Kaiser once you retire, you can access their website at kpmedicare.org or call 877-732-1360. The website will provide you with more information about the current Medicare health plans and rates, along with enrollment information. Also, consider attending a Kaiser Permanente Medicare seminar to learn about how easy it is to transition to Medicare.

Age 65 and Older

How OneExchange Works

To keep you healthy when you retire, UCAR offers OneExchange® as its approved partner to provide you with plan advice and enrollment assistance in choosing Medicare Supplemental health care, prescription drug, and dental and vision coverage. OneExchange’s world-class customer service, licensed benefit advisors, online tools, and comprehensive knowledge of the Medicare market combine to make OneExchange the trusted advisor for tens of thousands of retirees.

As the country’s largest private Medicare marketplace, OneExchange offers individual Medicare plans from over 90 national and regional insurance carriers, providing you many options from which to choose. OneExchange can help you navigate through health care options available to you while you are living in retirement.

OneExchange is available to participants in UCAR’s health insurance plans when they become Medicare-eligible. This service is provided at no cost to you. You are eligible for coverage advice through OneExchange if you are a member of one of the groups below:

- UCAR retirees at least age 65
- Spouses/domestic partners of a UCAR retiree at least age 65
- Surviving spouses/domestic partners of a UCAR retiree at least age 65

To obtain enrollment services through OneExchange, notify the UCAR Human Resources Department of your plans to retire at least four months in advance of your estimated retirement date. UCAR Human Resources will arrange for you to be contacted by a OneExchange representative.

OneExchange will provide you support from experienced benefit advisors who can help you choose a Medicare supplement plan — that’s available where you live — to meet your needs and financial situation.
Medicare Overview
Medicare benefits are provided in four parts: A, B, C and D. Below is a quick summary of Parts A and B, while C and D are covered on the following page.

Medicare Part A
Helps cover:
- Inpatient hospital care
- Inpatient care in a skilled nursing facility (not custodial or long-term care)
- Inpatient care in a religious, non-medical health care institution
- Hospice care services
- Home health care services
You are enrolled automatically when you become eligible, and a monthly premium is not usually required for coverage.

Medicare Part B
Helps cover medically necessary services such as:
- Physician services
- Outpatient care
- Home health services
- Other medical services, such as some diagnostic and preventive services
Generally, you must enroll once eligible for Medicare or a penalty will be assessed for enrolling late. You will pay a monthly premium for this coverage.

How Medicare Works with Other Health Coverage
You and your eligible spouse/domestic partner may choose to supplement your original Medicare coverage with three different types of plans to ensure you have the right amount of coverage. The three types of supplemental plans you may choose from are described on the next page.

IMPORTANT!
If you are eligible for Medicare, you do not need to enroll in Medicare coverage while you are still an active UCAR employee. You may choose to enroll in Medicare once you retire from UCAR.
Medicare Supplemental Plan (sometimes called Medigap)

This coverage helps pay some or all of the medical costs not covered by Medicare Parts A and B — such as coinsurance costs, deductibles and copayments. Medicare supplemental plans do not use a network of doctors; instead, you have the flexibility to choose any provider that accepts Medicare.

Medicare Part D Plan

This plan provides prescription drug coverage for generic and brand-name drugs included on the plan’s “formulary” (the preferred list of drugs for which the plan will pay). OneExchange can help explain all of your prescription drug options.

Medicare Advantage Plan (also referred to as Medicare Part C)

This plan covers all of your Medicare Part A and Part B benefits, and provides additional benefits. There are two types of Medicare Advantage plans: Medicare Advantage Plan D (MAPD), which includes prescription drug coverage, and Medicare Advantage (MA), which does not. Within these two Medicare Advantage types there are three doctor networks: HMO, PPO and Private Fee-for-Service Plans (PFFS). Medicare Advantage plan options vary depending on where you live — all plans may not be available in each location.

IMPORTANT: While Medicare Advantage (Medicare Part C) plans generally "replace" Medicare Parts A and B, you need to be enrolled in Medicare Parts A and B to be eligible for a Medicare Advantage plan.

If you are age 65 or older and actively working for UCAR, you may continue to receive coverage under the UCAR medical plan as your primary insurance.* You may also participate in Medicare Part A, which is available to you at no cost as a Medicare-eligible individual. Medicare Parts B and D are also available to you, but you will be required to pay a monthly premium for the coverage. Keep in mind, if you participate in Medicare while still employed at UCAR, you are not eligible to contribute to a Health Savings Account (HSA) per Medicare rules.

For more information about Medicare, visit medicare.gov.

*If you choose to participate in both Medicare and the UCAR plan, Medicare becomes the primary insurance.
Paying for Health Care After Retirement

Paying for health care after you retire may be done with the assistance of available funds in a Health Savings Account (HSA). Prior to retirement, you can save to pay for health care expenses that you incur now and in the future through the use of an HSA.

The Benefits of an HSA

An HSA offers some unique features you won’t find in any other savings vehicle.

- **Growing Your Account**
  
  As long as you're enrolled in UCAR’s HDHP, and are eligible to contribute to an HSA, you can fund your account through pre-tax contributions from your paychecks.

- **You Control Your Funds**
  
  You decide when to use your tax-free HSA funds and how much to use. You can use your HSA funds to reimburse your out-of-pocket medical costs (as long as those expenses were incurred after your HSA was originally opened), or you can choose to pay out of your pocket for medical costs and leave the money in your HSA to use in the future.

  HSA funds not used in the short-term can be saved or invested to grow to cover future health care costs.

  **Note:** For tax purposes, you are responsible for retaining receipts to prove that funds distributed from the HSA were used for eligible medical expenses.

- **Grow Your Money Through Interest and Investments**
  
  Your HSA balance earns interest on all funds contributed by you. Additionally, investment options are available after you have $2,000 in your HSA account.

- **Security Now — and In the Future**
  
  Unused HSA funds roll over at the end of each benefit plan year, and there’s no limit on how large your balance can grow over time. Whatever you save in your account is yours to keep and use, even if you leave UCAR’s HDHP or UCAR. As long as your account is open, the available balance and investments will still earn interest.

For more information about an HSA account, contact the UCAR Human Resources Department.

An HSA Can Offer More Tax Benefits than a 403(b)

An HSA has three tax advantages:

1. You don't pay tax on the money you contribute to the HSA.
2. You don’t pay tax on interest earnings or other (qualified) investments made with HSA funds.
3. You don’t pay tax on HSA money you use to pay for eligible health care expenses.

  **Note:** You can use your HSA funds for non-eligible expenses, but if you are under age 65, you will pay income tax on the money you use and be assessed a 20% penalty. If you are over age 65, you will pay income tax, but will not be charged a 20% penalty.

**IMPORTANT!**

In order to contribute to an HSA, you must be enrolled in UCAR’s HDHP through Cigna.
Additional Benefits and Resources

UCAR provides you with many tools to help you maintain the health and financial well-being of you and your family now and in the future.

Employee Assistance Program

The Employee Assistance Program (EAP) is a resource available to assist you and your family with the work/life pressures that can affect your health and well-being. The EAP can assist you with physical, mental health, legal, and financial issues while you are considering retirement and still employed at UCAR.

Share Your Knowledge as a Community Mentor

Consider becoming a community mentor in writing, computing and career/life support through the summer UCAR/NCAR internship programs. Mentors for the upcoming summer are recruited in January and February. To become a mentor, visit www2.ucar.edu/opportunities/undergrad, and then contact the individual programs for more information.

Assist the NCAR Archives

The NCAR Library seeks individuals interested in assisting NCAR Archives in identifying old photos in the NCAR collection. Please contact the NCAR Archives at ncarref@ucar.edu for more information.

Post-Retirement Perks

As you transition into retirement, UCAR looks forward to keeping connected with you by inviting you to:

- Attend UCAR parties
- Participate in health fairs
- Receive an on-site biometric screening and annual flu shot
- Use www2.ucar.edu/atmosnews to sign up for UCAR activities, information and social media to help you stay connected to UCAR during retirement

Learn more about tools and resources to help you plan for retirement online:

EAP
https://www2.fin.ucar.edu/hr/employee-assistance-program-eap

TIAA-CREF
tiaa-cref.org/public/advice-guidance
Individual Consultations with TIAA-CREF Financial Advisors

To schedule an on-site consultation in Boulder, contact the TIAA-CREF scheduling group at 800-732-8353. If you are located outside of Boulder, contact the TIAA-CREF office in your area (listed on page 18) to schedule a consultation with a financial advisor.

For a phone consultation with a financial advisor, employees in all UCAR locations can contact the TIAA-CREF counseling center at 800-842-2776.

To schedule a consultation or register for a seminar, use the TIAA-CREF online booking tool at tiaa-cref.org/public/products-services/retirement-consultation.

TIAA-CREF Seminars
Seminars and other TIAA-CREF-sponsored community events may also be available in a location near you. The UCAR Human Resources Department will advertise upcoming events as they become available.

TIAA-CREF On-Site at UCAR in Boulder
Additionally, each month a TIAA-CREF representative will be on-site at the Boulder UCAR location to meet with employees on an individual basis to answer questions about the TIAA-CREF retirement plan and provide guidance with retirement portfolios. The location for these counseling sessions rotates between the Mesa Lab, the Foothills Lab and the Center Green Campus, with two visits to the RAF Facility. For a schedule of TIAA-CREF individual counseling sessions at UCAR locations, visit www2.fin.ucar.edu/hr/benefits/tiaa-cref-individual-counseling-sessions. For all other locations, please refer to the chart on page 18.

TIAA-CREF Live and On-Demand Webinars
TIAA-CREF offers live and on-demand webinars that can help you improve your financial know-how and provide tips for how to keep on track with your retirement plan. Access these webinars via the following web addresses:

Live webinars — tiaa-cref.org/ve
On-demand webinars — tiaa-cref.org/public/advice-guidance/on-demand-webinars
## TIAA-CREF Office Locations

<table>
<thead>
<tr>
<th>State</th>
<th>TIAA-CREF Office Address</th>
<th>State</th>
<th>TIAA-CREF Office Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>1177 22nd Street South Birmingham, AL 35205&lt;br&gt;205-776-2055&lt;br&gt;UCAR Human Resources will coordinate periodic National Water Center on-site counseling sessions</td>
<td>Minnesota</td>
<td>Normandale Lake Office Park 8000 Norman Center Drive #650 Bloomington, MN 55437&lt;br&gt;800-877-6602&lt;br&gt;952-830-3100</td>
</tr>
<tr>
<td>California – Los Angeles</td>
<td>1801 Century Park East Suite 120 Los Angeles, CA 90067&lt;br&gt;800-866-1596&lt;br&gt;310-407-1400</td>
<td>Nebraska</td>
<td>9140 West Dodge Road Main Floor, Suite 210 Omaha, NE 68114&lt;br&gt;866-842-2908&lt;br&gt;402-548-3600</td>
</tr>
<tr>
<td>California – San Francisco</td>
<td>560 Mission Street 10th Floor San Francisco, CA 94105&lt;br&gt;877-362-4533&lt;br&gt;415-882-3662</td>
<td>New Jersey</td>
<td>155 Village Boulevard Suite A Princeton, NJ 08540&lt;br&gt;800-842-8412&lt;br&gt;609-243-6096</td>
</tr>
<tr>
<td>Colorado – Boulder</td>
<td>1881 9th Street Suite 110 Boulder, CO 80302&lt;br&gt;800-732-8353</td>
<td>New York</td>
<td>730 Third Avenue New York, NY 10017&lt;br&gt;800-842-2733&lt;br&gt;212-490-9000</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>601 13th Street, North West Suite 700 North Washington, DC 20005&lt;br&gt;800-842-2008&lt;br&gt;202-637-0090</td>
<td>Pennsylvania</td>
<td>328 Innovation Boulevard Suite 301 State College, PA 16803&lt;br&gt;866-842-2173&lt;br&gt;814-278-5000</td>
</tr>
<tr>
<td>Georgia</td>
<td>Six Concourse Parkway Suite 2600 Atlanta, GA 30328&lt;br&gt;800-842-2003&lt;br&gt;770-399-5200</td>
<td>Washington</td>
<td>617 Eastlake Avenue East Suite 100 Seattle, WA 98109&lt;br&gt;866-928-4221&lt;br&gt;206-529-2600</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>One Beacon Street 8th Floor Boston, MA 02108&lt;br&gt;800-842-2004&lt;br&gt;617-227-2720</td>
<td>Wyoming</td>
<td>For an appointment, call 800-732-8353&lt;br&gt;UCAR Human Resources will coordinate periodic NWSC on-site counseling sessions</td>
</tr>
<tr>
<td>Michigan</td>
<td>333 Maynard Street Suite 500 Ann Arbor, MI 48104&lt;br&gt;866-842-2949&lt;br&gt;734-332-3500</td>
<td></td>
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# Contact Information for All Benefit Vendors

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<thead>
<tr>
<th>Questions About…</th>
<th>Contact</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| **403(b) Retirement Plan** | TIAA-CREF | 800-842-2776  
| | | tiaa-cref.org  
| | | If you use a telecommunications service or TDD, call 800-842-2755.  
| | | Para Español  
| | | Llame al 800-842-2252, opción 9  
| | | -o-  
| | | Visite nuestro nuevo sitio web tiaa-cref.org/español |
| **Cigna HDHP** | Check your claim information | 800-CIGNA24  
| | | mycigna.com |
| **Employee Assistance Program** | Cigna | 888-371-1125  
| | | cignabehavioral.com  
| | | Employer ID: UCAR |
| **Health Savings Account** | Check your balance online through Cigna | 800-CIGNA24  
| | | mycigna.com |
| **Kaiser Permanente** | Member Services | Colorado: 303-338-3800  
| | | California: 800-278-3296  
| | | Mid-Atlantic: 301-468-6000 or 800-777-7902  
| | | Hawaii: 800-966-5955  
| | | kaiserpermanente.org |
| **Medical and Dental Insurance** | UCAR Human Resources Department | 303-497-8715  
| | | hrbenefits@ucar.edu |
| **Medicare** | Social Security Administration | 800-633-4227  
| | | medicare.gov |
| **OneExchange** | UCAR Human Resources Department | 303-497-8715  
| | | hrbenefits@ucar.edu |
| **Paladina Health** | Member Services and Appointments | 866-808-6005  
| | | PaladinaHealth.com/UCAR-Boulder |
| **Phased Retirement** | UCAR Human Resources Department | 303-497-8715  
| | | hrbenefits@ucar.edu |
| **Social Security** | Social Security Administration | 800-772-1213  
| | | ssa.gov |
Glossary of Terms

403(b) Retirement Plan: A tax-advantaged retirement savings plan that allows UCAR employees to save for retirement on a pre-tax basis. TIAA-CREF is the administrator of this plan.

Annuity: A form of benefit payment that provides a fixed monthly amount payable over the retiree’s lifetime, and/or the lifetime of a surviving spouse or other designated beneficiary.

Beneficiary: A person who, upon the death of an employee or retiree, may become entitled to a benefit under the UCAR Retirement Plan.

Casual Status: Retired UCAR employees who are invited to work on special projects, as needed. Casual Status employees may not exceed 1,000 work hours during any 12-month period.

Catch-Up Contributions: Additional annual contributions that employees age 50 and older are allowed to make to their 403(b) Retirement Plan.

COBRA: A health insurance plan, which allows an employee who leaves UCAR to continue coverage under UCAR’s health plan for a certain time period and under certain conditions.

Elective Deferrals: The percentage of pay that an employee can save on a pre-tax basis to the 403(b) Retirement Plan.

Employee Assistance Program (EAP): A UCAR-sponsored resource that offers no-cost assistance with personal or family problems, including mental health, substance abuse, various addictions, marital problems, parenting problems, emotional problems, or financial or legal concerns.

Formula of Age Plus Years of Service: The equation by which retirement eligibility is determined at UCAR. The employee must meet the Formula of Age (age 50 or older) plus Years of Service (minimum 5 years) equaling 65 or more.

Group Supplemental Retirement Annuity (GSRA): Voluntary contributions to the 403(b) Retirement Plan that are in addition to the Mandatory Retirement Annuity contributions.

Health Savings Account (HSA): A tax-advantaged savings account that allows Cigna HDHP participants to save for allowable health care expenses incurred now and in retirement.

High Deductible Health Plan (HDHP): A medical plan that features a higher deductible in exchange for a lower monthly contribution. Under this plan, employees are responsible for paying all medical expenses, including prescription costs, until the annual deductible is met. HDHPs are paired with a Health Savings Account to allow payment for eligible medical expenses on a pre-tax basis. Cigna is the administrator of this plan.

Mandatory Retirement Annuity (RA): Mandatory contributions to the 403(b) Retirement Plan. Employees with terms of 6 months or more must participate as a condition of UCAR employment. Employees are automatically enrolled in the RA at a contribution rate of 5% of their base salary. These amounts cannot be adjusted, and all contributions are made with pre-tax dollars. UCAR also makes a contribution of 10% of an employee’s base salary.
OneExchange: A service that offers assistance in navigating available Medicare programs to retiring UCAR employees approaching or over age 65.

Phased Retirement: An option provided to eligible UCAR employees to phase into retirement by reducing the employee’s appointment to less than full-time for a specified amount of time before being considered fully retired.

PTO or Vacation Burn Off: Once eligible for retirement, employees may use accrued PTO or vacation time to extend time on the UCAR payroll beyond the last day actually worked.

Summary Plan Description (SPD): A document that explains the key features of an employer-sponsored plan.
Notes:
This guide provides a summary of the retirement benefits available to you. This guide is not all inclusive of every benefit description; please refer to your Summary Plan Description(s) at https://www2.fin.ucar.edu/hr/benefits/retirement-plan-summary-plan-description for full details. UCAR reserves the right to amend or terminate any of the benefits at any time for any reason.

A Note about Legal, Tax and Financial Advice

There are tax and legal issues that may arise when you retire and you may need independent advice from legal, tax or financial professionals. UCAR cannot provide this service and the information in this guide does not constitute financial advice, legal advice or tax advice. It is strongly recommended that you seek advice from qualified financial and tax advisors and/or an attorney while planning for retirement.