The USC Emeriti Center
A Division of the Provost’s Office Since 1978

Janette Brown
Asst. Vice Provost, USC Emeriti Center
The term *Emeriti* is used as “Honor for Service”
We serve **all** USC retired faculty, staff and pre-retirees

**Emeriti College** = educational arm of
Emeriti Center

Center supports both retiree membership organizations:
- **Staff Retirement Association** (SRA)
- **Retired Faculty Association** (RFA)

Center serves 3,000+ USC retired faculty and staff **Gold Trojans**

**Retired or Not!** - You can attend Emeriti Center programs & join the SRA/RFA

Many join these associations years before retirement to stay connected to friends, events and volunteer opportunities
What We Do

❖ Intergenerational Programs
❖ Health & Wellness Events
❖ Volunteer Opportunities
❖ USC School Collaborations
❖ Educational Programs & Classes
❖ Living History Recordings
❖ Regional Socials
❖ Trojan Encore: Volunteer & Part-Time Employment
❖ Research & Publication Grants
❖ Honors & Awards
❖ Newsletters
❖ Mentoring & Advocacy

For Students!

➢ Caldwell Scholarships - First Gen Students
➢ Trojan Table - Home Cooked Student Meals
➢ Trojan Connections - Phone Pen Pals
➢ Distinguished Lectures - Intergenerational - Open to All
Support USC through volunteer service & work

- Retirees offer experience, skills, and knowledge to assist units needing support.
- Volunteer and sometimes paid positions (part-time and/or short term)

The Process

- Retirees register profiles and skills on web
- Hiring managers review retiree profiles online
- Manager and retiree determine hiring terms

The Emeriti Center only manages interested retirees and is not involved with the actual hiring.
RFA Membership Organization
Est. 1949
For USC faculty retirees & pre-retirees (spouses/partners welcome)
Supported by annual membership dues

Purpose
To represent interests of USC retired faculty and foster collegiality among its members

Activities and Service
❖ Academic, cultural and social events
❖ Collaborates with the SRA
❖ Voting rights on Academic Senate
❖ Serves on EC Executive Committee
❖ Serves on University Committees
❖ Supports Caldwell Neighborhood Scholarship Fund for students
SRA Membership Organization

Est. 1985

For USC staff retirees & pre-retirees (spouses/partners welcome)
Supported by annual membership dues

Purpose

To represent interests of USC retired staff and foster collegiality among its members
To promote mutually beneficial relationships between SRA and the university

Activities and Service

❖ Lunches, tours & talks
❖ Collaborates with RFA for lectures, volunteer programs & scholarships
❖ Provides leadership at the Emeriti Center
❖ Serves on award selection committee
❖ Supports Living History recordings
Faculty Retirement

Faculty Retirement Navigator
Office of the Executive Vice Provost
Faculty retirement is discussed in Chapter 10 of the USC Faculty Handbook.

- Immediate Retirement vs Phased Retirement

- Immediate Retirement refers to the picking a particular date and retiring outright on one given day, such as May 15, June 30 or January 5.

- Phased Retirement allows full-time faculty to reduce their percentage of effort for two years with a corresponding reduction in pay and then retire. A third year may be requested and approved by the Provost.
Phased Retirement can be a gradual step down in effort such as 80% to 50% or it may be one semester on and one semester off.

The caveat of phased retirement is that once one signs a phased retirement agreement, it is a permanent agreement.

❖ Faculty may choose to leave earlier than the agreed upon retirement date, but not later.
When do you request phased retirement or submit a phased retirement request?

This is the faculty member’s personal decision, but we suggest one to two semesters BEFORE you initiate your phased agreement. Depending on your school, you would advise your dean or your chair. This timeline allows the school to initiate coverage for you prior to your reduction in effort.

How do I request my optimal or “dream phased retirement?”

I suggest writing out your desired phased retirement plan. Meet with your chair or Dean and share your goal to retire and your design of how you would like to work during your phased retirement. It will be between you and the dean to negotiate the optimal schedule.
Continued University Involvement

❖ Recall to Service: retired faculty may serve by invitation on a year-to-year basis or other fixed-term (without tenure) for services, compensation, and a percentage of effort agreed upon with the approval of the school and the Provost.

❖ Faculty may continue to advise, research, supervise graduate students, teach or work on grants.

❖ The primary caveat is that the recall to service must be at less than 50% effort.

❖ Please refer to Section 10-C of the Faculty Handbook; this opportunity is at the discretion of both the Dean and the Provost.
The **Emerita** or **Emeritus Status** is an honorary title given by the President of the University upon the recommendation of the faculty member’s department and dean.

- The honor may be awarded to tenured, tenure track, or full-time RTPC faculty on or after retirement or can be pre-approved in contemplation of retirement.

- Please refer to Section 10-A of the Faculty Handbook for additional details.
If you have questions on your timeline, on how to navigate the transition within your school or you need a sounding board, please do not hesitate to call. All questions and queries are confidential.
❖ Develop your retirement income plan, including required minimum distributions.
❖ You may consider consolidating your Prudential or SunAmerica accounts to your current provider.
❖ Work with your dean, supervisor, manager, or department chair to prepare for transfer of duties and responsibilities.
❖ If you or your dependents are under age 65, compare the costs of an individual purchase of health coverage to COBRA coverage.
❖ Meet with Benefits Retirement Navigator.
❖ Apply for Medicare Part B.
  ○ If you are over age 65, you will need to provide proof that you have been covered by USC’s Plans.
❖ Set up direct pay agreement for Long-term care insurance.
❖ Sign up for Social Security payments if your financial plan includes benefits at this time.
Sign up for:

❖ A Medicare Part C (Advantage) Plan

Or

❖ A Medigap or Medicare Supplement Plan

and

❖ A Medicare Part D prescription plan
Choices for Additional Medicare Coverage

OPTION 1
Add one or both to Original Medicare

Medicare Supplement Plans
Medigap
Helps pay some out-of-pocket costs that come with Original Medicare

Prescription Drug Plans
Part D
Helps pay for prescription drugs

OPTION 2
Choose a Medicare Advantage Plan

Medicare Advantage Plans
PART C
HMOs/PPOs
Combines Part A & Part B into one plan often includes Part D PLUS Additional Benefits like Vision, Hearing & Gym Membership

Medicare Supplement, Part D and Medicare Advantage plans are offered through private companies
Complete retirement income planning with Financial Planner, including Required Minimum Distributions.

Arrange for continuation of any USC-ancillary benefits by contacting the applicable providers directly.

Apply for Gold Card.

Choose three things you wish to accomplish during the first month of retirement.
Make arrangements for final paycheck with your local HR.

Turn in parking permit and employee identification card to the Transportation office and your HR partner.

Complete exit interview if applicable.

Turn in any badges, keys, or equipment to your supervisor.

Celebrate!
❖ Join the Staff Retirement Association or Retired Faculty Association.
❖ Become part of the Emeriti Center.
❖ Enroll in post employment Workday access. Keep your address up to date.
❖ Complete retirement income distribution paperwork including spousal consent.
❖ USC email account
❖ Courtesy parking
❖ 10% Bookstore discounts
❖ Ticket office discounts for sports, theater, music, events
❖ Maintenance of USC computer account through ITS
❖ On campus library access
❖ Discount on USC dental services
❖ Access to USC counseling services at the Center for Work and Family Life

*Applying/obtaining a Gold Card is free of costs or fees.*
At least 55 or older at time of retirement

At least 10 years of benefits eligible employment at the university and in good standing or eligible for rehire

You may request a separate card for your spouse or domestic partner by attaching a color headshot of your partner

Visit the Emeriti or Benefits website to view details of your Gold Card benefits
30 days prior to retiring visit the Emeriti Center website and complete an application

Your Gold Card benefits will be effective the day after your retirement date and the card will be mailed to your home address.

1. Visit the Emeriti Center website: https://emeriti.usc.edu/planning/retiree-privileges

1. Click on each link for details on the benefits.

1. When ready to apply for the Gold Card click on “EC Gold Card Application” and fill out the form.

1. Email the completed application to: uschr@usc.edu.
1 Who is eligible?

The USC Gold Card is part of the extended benefits offered to eligible retirees who meet the following three criteria.

- 10+ years of service
- At least 55 years of age
- Retired

= Gold Card
Gold Card Privileges

Gold Card Benefits

- Academics
- Shopping
- Health & Wellness
- Travel
- Communications
- Entertainment
- Transportation
- Financial
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emeriti.usc.edu
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Social Security Administration
www.socialsecurity.gov
1-800-772-1213

USC Gold Card Application
https://employees.usc.edu/retiree-gold-card/

USC Center for Work and Family Life
usc.edu/worklife
2138210800
cwfl@usc.edu

University Club Retiree Benefit
https://universityclub.usc.edu/application/?form=retiree

USC School of Pharmacy
https://pharmacieschool.usc.edu/
(323) 442-1369

USC Health Plans:
https://uscseniorcare.usc.edu
213740-0035

HR Service Center
2138218100
uschr@usc.edu.

Medicare Information
www.medicare.gov
1-800-MEDICARE (1-800-633-4227)

Center for Health Care Rights
www.healthcarerights.org
213383-4519
Toll-free: 1-800-824-0780

The Leaving USC webpage resources:
https://employees.usc.edu/leaving-usc/

Apply for Medicare & Senior Care
To apply for Medicare Part B
https://secure.ssa.gov/mpboa/medicare-part-b-online-application/

To find and apply for a Medicare Part D plan
https://www.medicare.gov/plan-compare/#/?lang=en

To apply for USC Senior Care
https://uscseniorcare.usc.edu/
213740-0035

Kaiser Senior Advantage
https://medicare.kaiserpermanente.org/wps/portal/medicare/plans/home/promo/mc5s

Investment Provider Services
Fidelity
http://netbenefits.com/uscrsp
1-800-343-0860

TIAA
https://www.tiaa.org/us
1-800-842-2252

Vanguard
http://vanguard.com/retirementplans
1-800-523-1188
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THANK YOU! ANY QUESTIONS?