



Cornell University  
Division of Human Resources

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# Summary of Benefits 2016

## Contract College Nonacademic Staff

*The following benefit plans and programs are available upon employment based on eligibility. If you have any questions about these programs, you should contact Benefit Services at (607) 255-3936 or send us a message at [benefits@cornell.edu](mailto:benefits@cornell.edu)*

### NY STATE-PROVIDED BENEFITS

#### Contract College Health Care Program

Contract college nonacademic staff (including Cooperative Extension) is eligible to participate in the New York State Health Insurance Program (NYSHIP). Contract college nonacademic staff is also eligible to enroll their domestic partners (same or opposite sex and their dependents) in NYSHIP. You must enroll within the first 56 days of your employment, with coverage beginning on the 57th day. New York State pays most of the cost of your coverage. Your portion of the premium depends on whether you elect individual or family coverage. You may choose from two options: The Empire Plan or a Health Maintenance Organization (HMO) in your geographic area that has been approved for participation in NYSHIP.

##### *The Empire Plan (a PPO network plan)*

The plan provides hospital and related expense coverage through Empire Blue Cross for medically necessary elective, emergency or urgent care as long as your stay has been precertified. Medical/surgical benefits are provided through United HealthCare for a copayment, paid directly to the provider, when you choose a participating provider. If you obtain services from a non-participating provider, you must pay the provider directly and then be reimbursed by United HealthCare for covered services, subject to a deductible and applicable coinsurance. Beacon Health Options, Inc. administers Mental Health and Substance Abuse services. CVS Caremark administers prescription drug benefits.

##### *The HMO Option*

An HMO provides health care services under the supervision of a primary care physician. In addition to the premium, there may be plan copayments. This option is available to you if you live or work within the HMO's geographic service area. You are eligible for enrollment in HMOBlue CNY if you live or work in any of the following counties: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga, and Tompkins. In addition to HMOBlue CNY, MVP is an option if you live or work in any of the following counties: Broome, Cayuga, Chenango, Cortland, Delaware,

Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins counties. Other HMO options are available for employees in other areas of the state. When you join an HMO, you agree to receive care from doctors and hospitals associated with the HMO. All primary care must be performed by or referred by your primary care physician.

### **Dental Coverage**

If you are eligible for NYSHIP, you are also eligible for the NYSHIP dental insurance. You, your spouse/domestic partner/dependent children become eligible on the first of the month following six full months of active employment. The State of New York pays the full cost of this coverage, but you must enroll to participate in the plan. Coverage is provided through EmblemHealth (formerly GHI). Benefits are paid according to a schedule of allowable charges and are subject to an annual deductible.

### **Retirement Plans**

#### *New York State Employees' Retirement System (NYSERS)*

NYSERS provides retirement, disability, and death benefits to the employees of the New York State Contract Colleges at Cornell University and Cornell Cooperative Extension county associations, as provided under New York State retirement law.

If you enroll in the NYSERS plan, you will be in Tier VI and will be required to contribute a percentage of your income to the plan based on your annual pay:

Wages of \$45,000 or less	3%
Wages between \$45,000 and \$55,000	3.5%
Wages between \$55,000 and \$75,000	4.5%
Wages between \$75,000 and \$100,000	5.75%
Wages of more than \$100,000 but less than \$179,000	6%

The plan provides income in retirement for vested members based on a tier-level formula that includes years of service performed under the plan and the income levels recorded during those years of service. Vesting for Tier VI occurs after 10 years of membership.

#### *State University of New York-Optional Retirement Plan (SUNY-ORP)*

Cornell contract college exempt full-time staff, including staff with a term appointment on a part-time basis, as well as Cooperative Extension Association employees who previously had an eligible contract must enroll in the SUNY-ORP. Contributions you make and those made through SUNY vary according to your Tier, which is generally based on the date you enroll in the Plan. If you enroll in 2016, you will be in Tier VI and you are required to contribute a percentage of your income based on your annual pay:

Wages of \$45,000 or less	3%
Wages between \$45,000 and \$55,000	3.5%
Wages between \$55,000 and \$75,000	4.5%
Wages between \$75,000 and \$100,000	5.75%
Wages of more than \$100,000 or more	6%

The university will contribute 8% of pay for the first seven years of Tier VI participation, and then increase to 10% of pay thereafter. All contributions are deposited into retirement annuity contracts from your elected vendor: TIAA, MetLife, VALIC and VOYA. Vesting (ownership) occurs immediately for employees who own preexisting SUNY-ORP contracts with these vendors or have active membership in the New York State Employees' Retirement System, or after a 366 day waiting period for all other participants. These investment vendors offer a variety of funds to select.

## **CORNELL-PROVIDED BENEFITS**

### **Short Term Disability**

In the event of a non-job-related disability, a benefit equal to one-half of your base salary is provided for up to 26 weeks after a waiting period of seven calendar days. You may supplement this benefit with accrued health and personal leave, sick leave (per certain collective bargaining agreements only) or accrued vacation in half-day increments.

### **Long Term Disability (LTD)**

Cornell offers an LTD program that provides income replacement of 60% of the base monthly salary, up to a maximum of \$20,000 per month (combined with benefits from Workers' Compensation, Social Security, and other group disability and employer-contributory retirement plans) for staff members who are unable to work due to total disability. Benefits begin after six months of continuous total disability and generally continue until you are no longer disabled or you reach your Social Security normal retirement age.

Cornell provides coverage for SUNY Optional Retirement Plan (SUNY-ORP) participants continuously with eligible employment status. Participants in the New York State Employees' Retirement System (NYSERS) have Cornell provided coverage prior to vesting in their respective retirement systems. Once vested in NYSERS members may rely on disability coverage provided through those programs, although a substantial level of disability benefits from these programs depends on long service in the system. Therefore, NYSERS participants who become vested are encouraged to continue coverage through the Cornell LTD plan in addition to the disability coverage provided through their respective retirement systems.

### **Basic Life Insurance Plan**

The university provides basic coverage equal to one-half your budgeted annual salary, up to a maximum coverage of \$50,000. For those employees vested in the Survivor's Benefit Program or the New York State Employees' Retirement System, the Basic coverage is reduced by the amount of any death benefits payable under either of these plans.

## **Cornell Children's Tuition Scholarship (CCTS)**

The university provides tuition scholarships for the children of eligible staff members to pursue and complete an undergraduate degree at any accredited educational institution in the country. Eligibility and benefit levels vary according to the date you were hired. Additional information about CCTS can be found on the Benefit Services' web site: <https://www.hr.cornell.edu/benefits/education/ccts.html>

## **The Faculty and Staff Assistance Program (FSAP)**

The Faculty and Staff Assistance Program (FSAP) offers free and confidential guidance and support for Cornell benefits-eligible employees (faculty, staff, postdocs, visiting scholars, and retirees) and their partners. Over the phone or in person, FSAP staff members provide brief counseling, support, resources, and referral on such topics as personal life challenges, work-related concerns, family or relationship issues, alcohol and drug use, adjusting to change or loss, conflict resolution, and mental health issues. They are available for consultation with people who have concerns about others. Counselors also provide support in the wake of a crisis. Visit the FSAP website at [www.fsap.cornell.edu](http://www.fsap.cornell.edu) or phone 607 255-2673 (5-COPE) for detailed information about services, staff, hours, directions, eligibility, and access. The FSAP is available by phone 24/7 for urgent mental health concerns. (FSAP partners with Gannett Health Services to provide responsive, professional phone consultation whenever the FSAP office is closed. This ensures that you can call FSAP anytime of day or night, every day of the year, and speak confidentially with a licensed counselor or health care provider.)

## **The Faculty and Staff Assistance Program (FSAP) New York City**

The FSAP website includes information regarding ENI and FSAP services for NYC employees. You can click on "New York City Employees" on the grey audience bar on any page within the FSAP website to get details: <http://www.fsap.cornell.edu/services/who/nyc.cfm>

## **Cornell Wellness Program**

Cornell Wellness serves staff, faculty, retirees, spouses, and partners. Exercise physiologists, registered dietitian nutritionists, and life coaches offer free wellness consultations in the areas of fitness, nutrition and general well-being. Additionally, Cornell Wellness provides lectures, events, workshops, and customized department specific programs. For individuals interested in accessing the fitness centers, group fitness classes, and pools, Cornell Wellness offers the option of purchasing a Recreational Membership for a fee.

## **Department of Inclusion and Workforce Diversity**

The Department of Inclusion and Workforce Diversity was established in January 2000 to provide strategic leadership to the Cornell community in the areas of diversity, inclusion, and the "fit" between one's career and personal life. In alignment with Cornell's strategic

plan, the department partners closely with leadership across campus to help ensure the university meets its diversity-related compliance obligations as well as the goals of attracting, developing and retaining a diverse, highly engaged and achieving workforce, as well as connecting with the university's retirees.

## **VOLUNTARY BENEFIT PROGRAMS**

### **Tax Deferred Annuity Plan**

Cornell's Tax Deferred Annuity Plan is a 403(b) plan that offers staff the opportunity to save for retirement by making tax deferred contributions (pre-federal and pre-state income tax) to a variety of investment options offered by TIAA and Fidelity Investments. Tax deferral on contributions and investment growth continues until you begin to withdraw money from the account, usually at retirement.

### **457(b) Deferred Compensation Plan**

Cornell offers a 457(b) Deferred Compensation Plan to staff earning over \$177,550 in year 2016. The 457(b) Plan gives you the opportunity to save more money for retirement by making tax deferred contributions (pre-federal and pre-state income tax) to a variety of investment options offered by TIAA and Fidelity. You must already be contributing to the Tax Deferred Annuity Plan at the maximum rate. Tax deferral on contributions and investment growth continues until you begin to withdraw money from the account, usually at retirement.

### **Flexible Spending Accounts (FSA)**

This program provides an excellent opportunity to pay for qualified medical or dependent day care expenses using pre-tax money rather than 'take home' pay. The difference in these two modes of payment, money otherwise paid in taxes, you use to pay for a limited list of expenses outlined by the IRS. Every year during the Open Enrollment period, you have the opportunity to participate in the FSAs for the following year, or you may sign up within sixty days of your first eligibility for the program or due to certain changes in work or family status. The plan is administered by PayFlex.

### **Commuter Benefits**

This program provides an excellent opportunity to pay for your commuting expenses with pre-tax dollars up to the IRS limit. This program is available to you if you work off the Ithaca campus: [https://www.hr.cornell.edu/benefits/commuter\\_benefits.html](https://www.hr.cornell.edu/benefits/commuter_benefits.html). The plan is administered by PayFlex.

## **Group Universal Life Insurance (GUL)**

GUL gives you the opportunity to purchase additional life insurance and participate in a cash accumulation fund. The plan allows you to elect up to 10 times your salary in life insurance coverage, up to \$2 million. The benefit is portable if you should leave the university. Coverage for family members is also available. If you elect to contribute to the cash accumulation fund, the interest earned is income tax deferred as long as it remains in your account. You can borrow against the money in your cash accumulation account or make withdrawals. Coverage is also available for spouses/same-sex partners and/or dependent children. CIGNA insures the plan.

## **Personal Accidental Insurance (PAI)**

You may voluntarily purchase individual or family coverage for accidental death, dismemberment, or total disability. You can select employee coverage amounts from \$10,000 to \$500,000, but coverage above \$250,000 cannot exceed 10 times your annual budgeted salary. CIGNA insures the plan.

## **Legal Plan Insurance**

Legal Plan insurance offers you and your family financial support to defray expenses that arise from today's legal matters – including preparing a will, assigning a power of attorney and resolving contractor disputes. Most importantly, when you choose to work with a network attorney, most covered legal matters are paid in full. Premiums are paid through payroll deduction. ARAG insures the plan.

## **Long Term Care**

Long term care insurance provides funding for a range of services for participants who need long term custodial care in a nursing home or at home. RetirementGuard offers individual policies through several companies who design plans specific to individual needs. Additional information can be found on the Benefit Services' website at: <https://www.hr.cornell.edu/benefits/insurance/ltc.html>

## **Auto and Homeowner's Insurance**

Automobile and homeowner's insurance may be purchased at group rates through a program arranged by Mercer Voluntary Benefits. Premiums are paid through payroll deduction. You can compare coverage options between MetLife, Travelers, Inc. and Liberty Mutual.

## **Pet Insurance**

Our auto and homeowner's insurance vendor, Mercer Voluntary Benefits, offers pet insurance through Nationwide. Premiums are paid through payroll deduction.

## **New York's College Savings Program**

This is a state-sponsored program that helps you save for college costs. You may open an account using payroll deduction for as little as \$15 per pay period. For more information or to enroll, go to [www.nysaves.org](http://www.nysaves.org)

## **ClearPoint Credit Counseling Solutions (CCS)**

The university has contracted with ClearPoint Credit Counseling Solutions (CCCS) to assist you with your financial concerns. You have access to a free counseling session with CCCS over the phone or in person to discuss financial concerns. More information and resources can be found on their website:

<http://www.clearpointcreditcounselingsolutions.org>

## **PAID TIME OFF**

### **Vacation**

Regular full-time exempt and nonexempt staff may accrue up to three weeks of vacation (15 working days) after one year of service. Vacation time accruals are based on the total number of hours paid (to a maximum of 80 hours during a biweekly period) multiplied by the appropriate vacation factor. Regular part-time staff accrues vacation on a prorated basis. Vacation may not be taken before it is accrued. Please refer to the HR Policy 6.9 Time Away from Work.

### **Holidays**

The university recognizes the following holidays: Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after, and winter holidays (usually six days between December 25 and January 1). Please refer to the HR Policy 6.9 Time Away from Work.

### **Health and Personal Leave (HAP)**

Health and personal leave is provided to staff for their own medical and personal absences. It is also available to staff for absences needed to care for the health of a family member. HAP accruals begin immediately upon employment for covered staff and accumulate per pay period, based on number of hours paid, at the rate of approximately 12 days per year. Please refer to HR Policy 6.9, Time Away From Work.

NOTE: Certain collective bargaining agreements contain provisions for Sick Leave, Health Care Leave and Personal Leave in lieu of HAP. Staff covered by a collective bargaining agreement should refer to that for information about leaves for these purposes.

## **Family Leaves and Other Leaves**

In addition, Cornell provides leave for funerals, military training, jury duty, and volunteer firefighters or emergency medical technicians as well as Family Health Leave/Parental Leave. Information on these leaves can be found in the *Human Resource Policies* at <http://hr.cornell.edu/policies/nonacademic/>

## **EDUCATIONAL OPPORTUNITIES**

### **Educational Programs**

The *Guide to Workshops* offers staff the opportunity to participate in numerous educational programs in areas such as communication, leadership, personal and career development, supervision, health and wellness, work and family, financial administration, and information technology.

### **Tuition Aid Program**

After one year of regular full-time or three years part-time service, benefits-eligible staff and non-voting faculty may receive partial reimbursement for job-related courses offered by other institutions. The courses need not be college level, but must be successfully completed for reimbursement. Additional information about the Tuition Aid Program can be found on the Benefit Services' web site:

[https://www.hr.cornell.edu/benefits/education/tuition\\_aid.html](https://www.hr.cornell.edu/benefits/education/tuition_aid.html)

### **Employee Degree Program**

All regular full-time nonacademic staff may be considered for acceptance into the Employee Degree Program after one year of regular full-time employment. Admission requires acceptance by the university, approval of the supervisor, department head, dean or executive officer, and the Office of Human Resources. Additional information about the Employee Degree Program can be found on the Benefit Services' web site:  
<https://www.hr.cornell.edu/benefits/education/edp.html>

### **Extramural Program (Cornell Academic Courses)**

Staff members may enroll in up to four credit hours per semester in Cornell academic courses. There is no charge. Staff members are eligible upon employment with approval of their supervisor and department head.

## GOVERNMENT MANDATED PROGRAMS

### Social Security

Social Security is a federal program of retirement, disability, survivor, and health-related benefits covering faculty and staff. You and Cornell make contributions to Social Security system as mandated by the Federal Insurance Contributions Act (FICA).

### Workers' Compensation

Income protection, medical, and survivor benefits are provided for job-related illness or injuries. The costs of this program are entirely covered by the university.

### Unemployment Insurance

Faculty and staff who become unemployed through no fault of their own and are able and available to work, but unsuccessful in finding employment, may be eligible to receive a weekly benefit. The Department of Labor makes all determinations regarding eligibility for these benefits. The costs of this program are entirely covered by the university.

## FOR MORE INFORMATION

More detailed information regarding these benefits and privileges is contained in the *Human Resource Policies* on the Web at <https://www.hr.cornell.edu/policies> and in Cornell's summary plan descriptions. If you have any questions about this summary or your employee benefit plans, contact Benefit Services, Division of Human Resources, East Hill Office Building, Suite 130, 395 Pine Tree Road, Ithaca, New York 14850, (607) 255-3936, or e-mail: [benefits@cornell.edu](mailto:benefits@cornell.edu)

While every attempt has been made to ensure the accuracy of this *Summary of Benefits*, the legal documents, policies, or certificates pertaining to the various benefit plans prevail in the event of any discrepancy. This *Summary of Benefits* does not constitute a legal document. The policies summarized here are not conditions of employment and are subject to change. The language is not intended to create a contract between the university and its staff.

The university reserves the right to amend, modify or withdraw in its sole discretion any provision contained herein. Neither this document, nor any of its terms or provisions, constitutes a contractual obligation of the university.

Policies and benefits for members of collective bargaining units may differ from those described herein.