ADOPTION BENEFIT AID - Endowed

The purpose of this Benefit Aid is to provide you with specific details you need to know in order to provide coverage for your newly adopted child(ren) and/or other eligible dependents. You have 60 days from the date of adoption to enroll in or make changes to endowed health, dental, Flexible Spending Accounts, the Legal Plan Insurance and Group Universal Life (GUL) Insurance. If you were not previously enrolled in a health and/or dental plan, you must complete a paper enrollment form. You must provide documentation to complete the health and/or dental plan enrollment.

Key Points

- You have 60 days from the date your child is adopted or placed for adoption to enroll or add dependents not previously covered under the endowed health and dental plans. You must provide documentation to complete the enrollment. If not enrolled in health and dental refer to the section labeled Endowed Health and Dental Plan Enrollment Forms in the Adoption Benefit Aid.

- Health Insurance effective date: If you make a change to your coverage due to a qualifying event and it falls within a pay period, the effective date is the qualifying event date and the deduction date is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date is the qualifying event date and deduction date is the first day of the pay period following the qualifying event.

- Dental Plan effective date: If you experience a qualifying event and make a change to your coverage that falls within a pay period, the effective date of coverage and the deduction date for your dental plan is the first day of the pay period following your date of hire. If the qualifying event falls on the first day of a pay period, the effective date of coverage and the deduction date is the same as the qualifying event.

- You have 60 days from the date of the adoption, to enroll in or cancel coverage in the Legal Plan Insurance.

- You may be able to enroll or change coverage levels for Flexible Spending Accounts and Group Universal Life (GUL) within 60 days.

- You are also eligible to enroll or change Personal Accident Insurance (PAI), 529 College Savings, Auto/Home/Pet, Health Savings Account (HSA), Tax Deferred Annuity Plan (TDA), 457(b) Plan, apply for adoption assistance, and/or consider updating your beneficiaries.

- If you need further information please see the Endowed Adoption Benefit Aid. You may also contact Benefit Services at (607) 255-3936 or by email at benefits@cornell.edu.
Time Sensitive Changes – Must be Within 60 Days

HEALTH PLAN (60-DAY DEADLINE APPLIES)

Your health and/or dental plan will provide coverage for a child who is placed with you for adoption if they meet the plan’s definition of an eligible dependent on the date he or she is placed for adoption and:

- You enroll the child within 60 days of the placement.
- Proof of the adoption/placement will need to be provided to Benefit Services prior to the dependent enrollment. (i.e. proof of legal guardianship)
- You provide copies of the required documentation to Benefit Services. Refer to “What do I need to do to enroll?” in this Benefit Aid.
- Any coverage limitations for a pre-existing condition will not apply to a child placed with you for adoption provided that the placement occurs on or after the effective date of your coverage.
- For more information on your health and/or dental plans please refer to: https://www.hr.cornell.edu/benefits/health/

Additional Information

- Find Out: Who is Eligible?
- Find Out: What is a Dependent Child?
- Find Out: What is the Dual Eligibility Health Rate?
- Find Out: What do I need to do to enroll?
- Find Out: What do I need to do to enroll a domestic partner?
- Find Out: How do I obtain a Summary of Benefits and Coverage (SBC)?
- Find Out: What is my Aetna effective date of coverage and deduction date?
- Find Out: What is my dental effective date of coverage and deduction date?

There is more information about the health and dental insurance available here.

FLEXIBLE SPENDING ACCOUNTS (60-DAY DEADLINE APPLIES)

Medical Care Account
Dependent Care Account

GROUP UNIVERSAL LIFE (GUL) (60-DAY DEADLINE APPLIES)

This is a good time to review your coverage under the Group Universal Life (GUL) Insurance.

LEGAL PLAN INSURANCE (60-DAY DEADLINE APPLIES)

The Legal Plan Insurance is available to you, your spouse/domestic partner and eligible dependent children.

Benefits you can change at any time

You may also be eligible to enroll, or change at any time:

- Adoption Assistance Program
Health and Dental Plans

**WHO IS ELIGIBLE?**

Your dependents can be covered under your plan. You may enroll the following dependents:

- Your dependent children
- Your legal spouse
  or
- Your domestic partner who meets the criteria set forth in the Statement of Domestic Partnership

**WHAT IS A DEPENDENT CHILD?**

To be eligible a dependent child must be under age 26, and be one of the following:

- Your legally adopted child
- Your biological child
- Your step child
- Your domestic partner’s child
- A child for whom you are responsible under a court order*
- Your grandchild in your court ordered custody*
- Any other child who lives with you in a parent-child relationship.*
- Other children who are chiefly dependent on you and for whom you have assumed legal responsibility in place of the parent also are eligible.*

**Note:** Children marked with an * above require completion of a Special Dependent Form, available here: [https://www.hr.cornell.edu/benefits/health/special_dependent_enrollment_form_revised_10_10.pdf](https://www.hr.cornell.edu/benefits/health/special_dependent_enrollment_form_revised_10_10.pdf)

**WHAT IS THE DUAL ELIGIBILITY HEALTH RATE?**

The Dual Eligibility Category is available to an endowed staff or faculty member with a dependent child(ren) whose spouse or domestic partner is also a benefits eligible staff or faculty member in an endowed unit of Cornell University. For more information on the Endowed Health Rates, please refer to the following link: [https://hr.cornell.edu/benefits/health](https://hr.cornell.edu/benefits/health)
WHAT DO I NEED TO DO TO ENROLL?
If you are currently enrolled in a health or dental plan, you can change your enrollment online, but to complete your enrollment, you must send copies of required documentation to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130 within the 60 day deadline.

If you are not currently enrolled in a health or dental plan, online enrollment is not possible. You are required to complete an enrollment form. If enrolling in the health plan, copies of documentation must be provided to complete the enrollment. Please complete and return the applicable form(s) to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130 within the 60 day deadline. You can locate the enrollment forms at the following link:  
https://hr.cornell.edu/benefits/health

WHAT IS MY AETNA EFFECTIVE DATE OF COVERAGE AND DEDUCTION DATE?
If you make a change to your health plan coverage that falls within a pay period, the effective date is the qualifying event date and deduction date is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date is the qualifying event date and deduction date is the first day of the pay period following the qualifying event. To review examples, please refer to:  
https://www.hr.cornell.edu/benefits/health/aetna_dates.pdf

WHAT IS MY DENTAL EFFECTIVE DATE OF COVERAGE AND DEDUCTION DATE?
If you make a change to your dental plan coverage that falls within a pay period, the effective date and deduction date is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date and the deduction date is the date of the qualifying event. For more information and to review examples, please refer to:  
https://www.hr.cornell.edu/benefits/health/dental_eye.html.

You are required to provide copies of documentation to substantiate your and your dependent’s eligibility for health and dental coverage. Coverage will not be in effect until Benefit Services receives your enrollment and required documentation within the 60 day deadline.

Required Documentation
This documentation is required for health AND dental enrollments.
• Copy of social security card (or ITIN-Individual Taxpayer Identification Number for non-US citizens) for all covered dependents, including yourself, spouse/domestic partner if adding to the coverage
• Copy of placement/adoption documentation (required for health and dental);
• Copy of the marriage certificate if enrolling a spouse;
• Copy of birth certificates (or Visa/Passport accepted for non-US citizens) for child(ren) being added to coverage;
• Copy of marriage certificate if enrolling a spouse;
• If you are enrolling a domestic partner, there is additional documentation that is required, please refer to What do I need to do to enroll a Domestic Partner?

**WHAT DO I NEED TO DO TO ENROLL A DOMESTIC PARTNER?**
To be eligible for coverage, you and your domestic partner will need to complete and sign a Declaration of Domestic Partnership. If you have completed and signed a statement of Domestic Partnership and the statement is acceptable to your employer, you may cover as your dependent the person who is the domestic partner named in our statement.

**Imputed Income Assessed on Domestic Partners**
The value of the health benefits your partner receives is viewed as taxable income based on the Internal Revenue Code. Domestic partners do not meet the IRS’s definition of a dependent. The value of the benefit provided must be calculated into the gross income of the employee for tax purposes when an employer provides a benefit to someone other than a dependent (as defined by the Internal Revenue Code). Faculty and staff who cover a partner should be aware that this may increase their federal and state taxes.

The imputed income is the total amount Cornell University contributes toward coverage less the amount Cornell contributes for employee-only coverage. The value is added into your gross income per pay period. The tax implications vary by individual and you may need to seek the advice of your tax advisor.

If you are enrolled in a coverage level other than employee only, and are adding your partner to your coverage, your imputed income is calculated on the value of Cornell University’s contribution for employee only coverage.

The cost of coverage for your domestic partner must be paid on an after-tax basis and will be deducted from your paycheck. The cost of coverage is the amount you pay versus the amount the University contributes towards the cost of the level of coverage you have (Imputed Income is calculated on the University portion).

See the partner’s web page for more information:
https://hr.cornell.edu/benefits/partners.html

**HOW DO I OBTAIN A SUMMARY OF BENEFITS AND COVERAGE (SBC)?**
The Summary of Benefits and Coverage (SBC) is a standardized comparison document that is required by the Patient Protection and Affordable Care Act (PPACA). All insurance plans are required to produce SBCs based on a uniform template.

The purpose of an SBC is to give people straightforward information about a health insurance plan’s benefits. It is meant to help consumers compare plans and make appropriate coverage decisions. There are also cost sharing examples to assist in your
understanding of plan benefits. One example is for the delivery of a baby and a second on managing diabetes. [https://hr.cornell.edu/benefits/health/end_sbc.html](https://hr.cornell.edu/benefits/health/end_sbc.html)

**Flexible Spending Account: Medical Care**

The medical care account is money that you set aside on a pre-tax basis for medical expenses not covered by health, dental and vision insurance for family members who are your tax dependents.

- You have 60 days from the date of adoption or date of placement to enroll in a medical care reimbursement account or increase the annual amount in an existing account. You cannot decrease or stop contributions. The change that you make to the account must be consistent with the qualifying event.
- You must supply a copy of the adoption papers when you enroll or increase the annual amount.
- If you are not currently enrolled, the effective date is the date of adoption or placement for adoption; if you are making changes to an existing account, the original effective date will remain in effect.
- The IRS does not recognize same-sex or domestic partners as tax dependents so changes to a FSA or enrollment in a FSA account, do not apply.
- If the enrollment or the change to the account will occur between October and December, please contact Benefit Services at (607) 255-3936 or via email at benefits@cornell.edu for advice on how to proceed with enrollment.

**GENERAL PLAN INFORMATION**

- The maximum annual amount that you can set aside on a pre-tax basis is $2,550.
- You must enroll each year; enrollment does not continue from year to year.
- This is a use-it-or-lose–it account – this means that if you do not use the money in your account during the plan year that you lose it.
- Additional information and plan booklet can be found at: [https://hr.cornell.edu/benefits/fsa.html](https://hr.cornell.edu/benefits/fsa.html)

**Flexible Spending Account: Dependent Care**

The dependent care account is money that you set aside on a pre-tax basis for day care expenses for child(ren) under the age of 13 who are your tax dependents.

You have 60 days from the adoption date, the date of placement or the date both parent(s) return to work to enroll in a dependent care reimbursement account or increase the annual amount in an existing account. You cannot decrease or stop contributions.

- You must supply proof of adoption, date of placement or return to work for your spouse when you enroll or increase the annual amount. Proof of return to work is a letter from your spouse’s employer on their letterhead indicating the return-to-work date. Benefit Services will see your return-to-work date in Cornell’s system.
- If you have received a child care grant, you must take the grant amount into consideration when you enroll (e.g., $4,000 grant award and your payroll contributions of $1,000 must not exceed $5,000 annual dependent care maximum).
• Cornell University’s Child Care Grant Program helps faculty and staff pay for child care expenses by granting awards of up to $5,000 a year, tax-free. Child Care Grant information can be found at: [https://hr.cornell.edu/life/support/child_care_grant.html](https://hr.cornell.edu/life/support/child_care_grant.html)

• If you are not currently enrolled, the effective date is the date of adoption or date of placement for adoption; if you are making changes to an existing account, the original effective date will remain in effect.

• If the enrollment or the change to the account will occur between October and December, please contact Benefit Services at (607) 255-3936 or via email at benefits@cornell.edu for advice on how to proceed with enrollment.

**GENERAL PLAN INFORMATION**

• The maximum annual amount that you can set aside on a pre-tax basis is $5,000.

• You must enroll each year; enrollment does not continue from year to year.

• This is a use-it-or-lose–it account – this means that if you do not use the money in your account during the plan year that you lose it.

• Additional information and plan booklet can be found at: [https://hr.cornell.edu/benefits/fsa.html](https://hr.cornell.edu/benefits/fsa.html)

**Group Universal Life (GUL)**

You are able to enroll your adopted child for life insurance once the child has reached the age of 14 days. Coverage amounts vary. You or your spouse/domestic partner, must have GUL coverage in order to enroll a child(ren). If you currently have dependent coverage, the child will automatically be covered. You may increase or decrease your amount of coverage at any time. You may also add your adopted child as a beneficiary to your GUL. If the child is under the age of 18 years, a guardian will need to be named or the death benefit will not be able to be paid until the child reaches the age of 18 years. Adoption is considered a Life Status Change which allows you to enroll or increase your GUL coverage by one times your salary, up to $300,000, not to exceed the plan maximum of $2,000,000, without medical underwriting. This must be done within 60 days of the date of the adoption. You can access the Cigna Trusted Advisor to make these changes via Workday > Benefits > Life Insurance – active.

**Legal Plan Insurance**

• Enrollment in the Legal Plan provides affordable, flexible legal coverage associated with the cost of attorney fees. Coverage includes spouses/domestic partners and eligible dependents. To enroll via Workday > Benefits > Legal Plan Insurance.

• Should you wish to cancel coverage, please call 1-800-247-4184.

**Adoption Assistance Program**

You may be reimbursed for up to $5,000 per adoption ($6,000 for a child with special needs). A maximum of three adoptions per family is permitted. [https://hr.cornell.edu/life/support/adoption_assistance.html](https://hr.cornell.edu/life/support/adoption_assistance.html)
Auto/Home/Pet Insurance
If you have a) adopted a child between the ages of 16 – 18 years of age and b) have coverage through Mercer Voluntary Benefits, you should contact them to add this child to your policy once he gets his license. You can access the Mercer website to make these changes via Workday>Benefits>Auto/Home/Pet Insurance.

Basic Life Insurance Beneficiaries
You are able to add your adopted child as a beneficiary on your Basic Life Insurance. If the child is under the age of 18 years, a guardian will need to be named or the death benefit will not be able to be paid until the child reaches the age of 18 years. You can access the Cigna Trusted Advisor to make beneficiary changes via Workday>Benefits >Life Insurance – active.

Health Savings Account (HSA)
You may enroll or change your contribution to the Health Savings Account at any time. The HSA includes a health savings account and a high deductible health plan administered by Aetna. You are able to change your contributions to the health savings account at any time. If you are not enrolled and want to start making contributions, then you need to elect the amount of your contribution. Contributions are subject to IRS limits and may change each calendar year. (This is not the same as Cornell’s Flexible Spending Accounts and requires enrollment in the Aetna Health Saving Account health insurance plan).
https://www.hr.cornell.edu/benefits/health/

New York’s 529 College Savings Program
You may open a College Savings plan for your adopted child. Payroll deduction for this plan is also available. To enroll via Workday >Benefits >New York’s 529 College Savings Program. Once you’ve enrolled, use the Payroll Electronic Deposit Authorization Form to request payroll deduction:
https://www.hr.cornell.edu/benefits/education/college_savings.html

Personal Accident Insurance (PAI)
You may add/enroll your adopted child for accident insurance as of the date of birth. If you already have child coverage, your adopted child will be included in the coverage. You must be enrolled in Personal Accident Insurance in order to enroll children. You may also add your adopted child as a beneficiary to your Personal Accident policy. If the child is under the age of 18 years, a guardian will need to be named or the death benefit will not be able to be paid until the child reaches the age of 18 years. You can access the Cigna Trusted Advisor to make these changes via Workday >Benefits >Personal Accident Insurance (PAI).
Retirement Plan Beneficiaries
Contact the retirement plan investment vendors to update your beneficiaries:
- TIAA-CREF: 800-842-2776
- Fidelity Investments: 800-343-0860
- Voya: 800-677-4636
- MetLife: 800-560-5001
- VALIC: 800-448-2542

Tax Deferred Annuity (TDA) Plan
You may enroll or change your participation in the Tax Deferred Annuity Plan any pay period. If you are already enrolled, you can change your contribution amount and/or the investment vendor. If you are not enrolled and want to start making contributions, then you need to elect the amount of your contribution and investment vendor and funds. Contributions are subject to IRS limits and may change each calendar year.

https://hr.cornell.edu/benefits/retirement/tda.html

457(b) Deferred Compensation Plan
You may enroll or change your participation in the 457(b) Plan any pay period if you meet the eligibility requirements (for higher-paid employees). If you are already enrolled, you can change your contribution amount. If you are not enrolled, then you will need to elect the amount of your contribution and set up your account with the investment vendor, TIAA-CREF. Contributions are subject to IRS limits and may change each calendar year. TIAA-CREF’s microsite for enrollment and contact information can be found in Workday under External links or here: https://www.hr.cornell.edu/benefits/retirement/tda.html