**BIRTH OF A CHILD 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 newborn child(ren) and/or other eligible dependents. You have 60 days from the date the child is born 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 to do so. You must provide documentation to complete the health/dental plan enrollment. You can enroll or make changes to the Personal Accident Insurance, Tax Deferred Annuity, 457(b) Deferred Compensation Plan, Auto/Home/Pet Insurance, or the New York 529 College Savings plan at any time.

**Key Points**

- You have 60 days from the date of your child’s birth to enroll or add dependents not previously covered under the endowed health and dental plans. In order to enroll, you must provide copies of documentation. **Spouse:** marriage certificate; **Domestic Partner:** Statement of Domestic Partnership; **Child:** birth certificate or visa/passport. If not enrolled in health or dental plans, refer to [What Do I Need To Do To Enroll?](#).
- 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 date of 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 the qualifying event. 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 birth of your child to enroll in or cancel coverage in the Legal Plan Insurance.
- You may be able to enroll or change coverage 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 Insurance, Health Savings Account (HSA), Tax Deferred Annuity (TDA), the 457(b) Plan and consider updating your beneficiaries.
- If you need further information please see the [Endowed Birth of a Child Benefit Aid](#). You may also contact Benefit Services at (607) 255-3936 or by email at benefits@cornell.edu.
Time Sensitive Changes – Within 60 Days

HEALTH PLAN (60-DAY DEADLINE APPLIES)

Your health and/or dental plan will provide coverage for your newborn child(ren) effective on the date of birth if they child meets the plan’s definition of an eligible dependent on the date he/she is born and:

- You submit an enrollment for the child within 60 days of the birth.
- A copy of the birth certificate needs to be provided to Benefit Services within 60 days of the birth. (this does not apply to the dental plan)
- You provide copies of the required documentation to Benefit Services. Refer to “What do I need to do to enroll?” in this Benefit Aid.

Note: This is not an opportunity for you to change health or dental plans. 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](https://www.hr.cornell.edu/benefits/health/).

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:

- Auto/Home/Pet Insurance
- Basic Life Insurance Beneficiaries
- Health Savings Account
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. [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]

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 health plan enrollment, you must send copies of any 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 and submit copies of required documentation. 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

You are required to provide copies of documentation to substantiate you and your dependent’s eligibility for health coverage. Coverage will be in effect pending receipt of documentation but if complete documentation is not provided within the 60 day deadline, the coverage will be cancelled retroactively.

Required Documentation - COPIES

Health Insurance:
- **Spouse**: marriage certificate;
- **Domestic Partner**: Statement of Domestic Partnership form;
- **Child**: birth certificate or visa/passport;
- 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?
- **Be sure to write your name and Cornell employee ID number or netid (email address) CLEARLY on each piece of documentation so that we can match it to your enrollment – find your employee ID number on your Cornell ID card.**

Dental Insurance:
- **Domestic Partner**: Statement of Domestic Partnership form;
- **Child**: no documentation is required;
- **Be sure to write your name and Cornell employee ID number or netid (email address) CLEARLY on each piece of documentation so that we can match it to your enrollment – find your employee ID number on your Cornell ID card.**

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.
**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
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 birth 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 birth certificate and/or baby’s footprints with the hospital name, baby’s name, parents’ name and date of birth when you enroll or increase the annual amount.
- If you are not currently enrolled, the effective date is the date of birth; 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.
- If you have money remaining in your account at the end of the plan year, Cornell will roll over up to $500 of unused money into the following plan year account to be used for eligible medical expenses. You will want to incur as many of your expenses in the current plan year so that you don’t lose any money that cannot be rolled over.
- Additional information and plan booklet can be found at: 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 date both parent(s) return to work to enroll in a dependent care 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 proof of 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 the 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

• If you are not currently enrolled, the effective date is the date that the birth mother returns to work; 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 or the increase to the account.

Note: You cannot enroll in a dependent care account until you and your spouse return to work.

GENERAL PLAN INFORMATION

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

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

• If you have money remaining in your account at the end of the plan year, you may incur expenses from January 1 through March 15 in the following year to use up any remaining money in your dependent care account. If you have no additional expenses to submit for reimbursement, you lose that money;

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

Group Universal Life

You are able to enroll your child for life insurance once the child has reached the age of 14 days. No medical underwriting is required but you or your spouse must have GUL in order for the child rider to apply. 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 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. The birth of a child is considered a Life Status Change which allows you to enroll or increase your GUL coverage up to two 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 birth. You can access the Cigna Trusted Advisor to make these changes via Workday>Benefits >Life Insurance – active.

Legal Plan Insurance

• The birth of a child is considered a life event that allows you to enroll in the Legal Plan within 60 days of the birth. Enrollment in the Legal Plan provides affordable, flexible legal coverage associated with the cost of attorney fees. Coverage includes
spouse/domestic partners and eligible dependents. To enroll via Workday >Benefits >Legal Plan Insurance.

• Should you wish to cancel your coverage, please call 1-1800-247-4184 within 60 days of the birth.

Auto/Home /Pet Insurance
If you have coverage through Mercer Voluntary Benefits, you should contact them to adjust your policy. 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 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)
The Aetna Health Savings Account includes a health savings account and a high deductible health plan administered by Aetna. The Health Savings Account is administered by Payflex. Once you are enrolled in the HSA, you can change your contribution in the health savings account at any time. Be sure to enter in Workday only the actual total amount you want deducted from your paycheck for the calendar year. It’s important to note that Cornell will contribute $1000 which will be pro-rated for employees enrolling or becoming eligible outside of the open enrollment period. Cornell’s pro-rated contribution will be added to the amount that you enter into Workday. To avoid contributing more than the calendar year applicable IRS maximum, you need to remember Cornell’s contribution will be applied in addition to the amount you elect in Workday.

Example to determine Cornell’s pro-rated contribution:
Hired 7/1/16, paid over 24 pays. Cornell will contribute $1000 /24 pays=$41.66 regular contribution. $41.66 x 12 pays remaining (7/1-12/31/16)=$499.92=Cornell’s pro-rated calendar year contribution.

The IRS governs the HSA contribution limits and they may change each calendar year. (This is not the same as Cornell’s Flexible Spending Accounts). Before you enroll, be sure to carefully review the HSA plan provisions. It’s much different from the CPHL or Aetna PPO plan. The link provides you with information on the maximum amount you can contribute as well as some of the IRS rules. We strongly suggest you contact your tax advisor if you have questions regarding the tax implications. https://www.hr.cornell.edu/benefits/health/hsa.htm
Long Term Care
Long Term Care is designed to cover the costs of extended custodial care due to a chronic disease or long-lasting disability. You can cover yourself, your spouse or domestic partner, your parents, parents-in-law, grandparents, grandparents-in-law. Long Term Care is offered by RetirementGuard, a broker for several highly rated companies that offer individual policies. Through RetirementGuard, employees will be able to choose a company and a plan design that will meet their individual needs. Medical underwriting is required. More information and enrollment can be found at: www.myltcexchange.com/cornell

New York’s 529 College Savings Program
You may open a College Savings plan for your 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://hr.cornell.edu/workdayCommunications/HCM%20job%20aids/direct_deposit_NEW.pdf

Personal Accident Insurance (PAI)
You may add/enroll your child for accident insurance at the age of fourteen days. If you already have child coverage, your child will be included in the coverage once he has reached the age of fourteen days. 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: 800-842-2776
- Fidelity Investments: 800-343-0860
- VOYA: 800-584-6001
- 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. For more information on the TDA Plan, refer to: 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 vendors, TIAA and Fidelity. Contributions are subject to IRS limits and may change each calendar year. The vendors’ microsites for enrollment and contact information can be found in Workday under External links or here: https://www.hr.cornell.edu/benefits/retirement/tda.html