DEATH OF A DEPENDENT BENEFIT AID – Contract College

The purpose of this Benefit Aid is to provide you with specific details you need to know in order to update your benefits due to the passing of your dependent. You have 30 days from the date of your dependent’s death to make changes to the New York State provided health and dental plan(s). You must complete a health enrollment form (PS404) and provide a copy of the death certificate. You have 60 days from the date of your dependent’s death to cancel or make changes to Flexible Spending Accounts, the Legal Plan Insurance and Group Universal Life (GUL) insurance.

Key Points

- You have 30 days from the date of your dependent’s death to remove your dependent from the New York State provided health and dental plans.
- You have 60 days from the date of death of your dependent, to enroll in or cancel coverage in the Legal Plan Insurance.
- You may also need to change or cancel your dependent’s coverage under the Group Universal Life (GUL), Personal Accident (PAI) Insurance and/or Flexible Spending Accounts.
- It may also be possible to enroll or increase your Group Universal Life (GUL) coverage but this must be done within 60 days from the date of your dependent’s death.
- Enrolling or changing Personal Accident Insurance (PAI), 529 College Savings Plan, Auto/Home/Pet Insurance, Tax Deferred Annuity Plan(TDA), and the 457(b) Deferred Compensation Plan may be done at this time while also updating beneficiary information.
- If you need further information, please see the Contract College Dependent Benefit Aid. You may also contact Benefit Services at 607-255-3936 or by email at benefits@cornell.edu.

Time Sensitive Changes – Within 30 or 60 Days

HEALTH PLAN

Your health and/or dental plan coverage needs to be updated.
- You complete an enrollment form (PS404) to remove your dependent from the health and/or dental plan within 30 days from the date of death
- You provide a copy of the death certificate
- You may be able to change coverage levels and premiums.
- For more information on your health and/or dental plans please refer to: https://www.hr.cornell.edu/benefits/health/

Additional Information

- Find Out: What documentation do I need?
- Find Out: Where can I find the forms and rates?
- Find Out: How do I obtain a Summary of Benefits and Coverage (SBC)?
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:
- Auto/Home/Pet Insurance
- Basic Life Insurance Beneficiaries
- New York State 529 College Savings Plan
- Personal Accident Insurance (PAI)
- Retirement Beneficiaries
- Tax Deferred Annuity (TDA)
- 457(b) Deferred Compensation Plan

**Health and Dental Plans**

**WHAT DOCUMENTATION DO I NEED?**
If your spouse/DP or child has passed away, you will need to remove them from health and/or dental plan. If this is your last dependent, by removing the dependent, your health insurance premium will change to individual. (Dental is at no cost).

You are required to complete a NYSHIP (PS404) enrollment form including required documentation in accordance with the New York State Department of Civil Service. The enrollment is not complete until the PS404 form and copy of the death certificate is returned to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130. The state requires a copy of the death certificate.

**WHERE CAN I FIND THE FORMS AND RATES?**
Required Enrollment form: [https://www.hr.cornell.edu/benefits/health/PS404.pdf](https://www.hr.cornell.edu/benefits/health/PS404.pdf)
PS404 Instructions: [https://www.hr.cornell.edu/benefits/health/ps404i.pdf](https://www.hr.cornell.edu/benefits/health/ps404i.pdf)
Insurance Rates can be found: [https://hr.cornell.edu/benefits/health/nyship.html](https://hr.cornell.edu/benefits/health/nyship.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 SBC’s 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. [https://www.hr.cornell.edu/benefits/health/cc_sbc.html](https://www.hr.cornell.edu/benefits/health/cc_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 the death of your dependent to stop or decrease the annual amount in an existing account (decrease in annual amount cannot be less than current year-to-date contribution amount). You may also enroll or increase the annual amount in an existing account if your decedent spouse covered your medical expenses under his/her account. The change that you make to the account must be consistent with the qualifying event.
- If you are not currently enrolled, the effective date is the date of death; if you are making changes to an existing account, the original effective date will remain in effect.
- You must supply a copy of the death certificate when you enroll or change the annual amount.
- 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**

- You have 60 days from the date of the death of a child under the age of 13 to stop or decrease the annual amount in an existing account.
• You must supply a copy of the death certificate when you stop or decrease the annual amount (decrease in annual amount cannot be less than current year-to-date contribution amount). The effective date will be the date of death.
• If you received a Child Care Grant, send an email to childcare@cornell.edu to report the death. Cornell Benefit Services must accurately report your grant amount on your W2 for tax reporting purposes.
• 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 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.
• The maximum annual amount that you can set aside on a pre-tax basis is $5,000.
• 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
• 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

Group Universal Life
CIGNA will automatically cancel coverage if the dependent is the spouse/domestic partner. Since the policy for children can cover one or multiple children, you may need to cancel child coverage if the dependent child was the only one covered under this policy. In order to stop dependent deductions, notification to CIGNA should be done as soon as possible by contacting CIGNA Group Insurance at 1-800-231-1193. You may also need to change your beneficiaries as a result of the death. 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 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.
Auto/Home/Pet Insurance
If the deceased dependent was covered on your auto insurance, you may want to contact Mercer regarding a revision of your policy. If you have experienced the death of a pet that was insured under Pet Insurance, please contact Mercer regarding your policy. You can access the Mercer website to make these changes via Workday>Benefits>Auto/Home/Pet Insurance.

Basic Life Insurance Beneficiaries
You may need to review your beneficiary designations. You can access the Cigna Trusted Advisor to make these changes via Workday>Benefits>Life Insurance – active.

New York’s 529 College Savings Program
If you had a 529 College Savings Program for the deceased dependent, you may want to contact Ascensus to discuss what options are available to you. You can access this program through 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](https://www.hr.cornell.edu/benefits/education/college_savings.html)

Personal Accident Insurance (PAI)
CIGNA will automatically cancel coverage if the dependent is the spouse/domestic partner. Since the policy for children can cover one or multiple children, you may need to cancel child coverage if the dependent child was the only one covered under this policy. In order to stop dependent deductions, notification to CIGNA should be done as soon as possible by contacting CIGNA Group Insurance. 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. 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 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