DEPENDENT ELIGIBILITY ENDS BENEFIT AID – Contract College

The purpose of this Benefit Aid is to provide you with specific details about the action you may need to take to update your benefits due to your dependent child no longer being an eligible dependent. You have 30 days from the date he/she is no longer eligible to remove and/or make changes to the New York State provided health and dental plan(s). You must complete a PS404 enrollment form and provide the required documentation. You have 60 days to make changes to your 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 child loses eligibility to remove him/her from the New York State provided health and dental plans. If your dependent has turned age 26, no documentation is required. Coverage will automatically end the last day in the month in which he/she reaches age 26. A dependent child losing eligibility for any other reason will require documentation.
- You have 60 days from the date your dependent’s eligibility ends, 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.
- You are also eligible to enroll or change Personal Accident Insurance (PAI), NY 529 College Savings, Auto/Home/Pet Insurance, Tax Deferred Annuity Plan (TDA),457(b) Deferred Compensation Plan and/or consider updating your beneficiaries.
- If you need further information please see the Contract College Dependent Eligibility Ends Benefit Aid. You may also contact Benefit Services at (607) 255-3936 or by email at benefits@cornell.edu.

Time Sensitive Changes – Within 30 Days
HEALTH PLAN (30-DAY DEADLINE APPLIES)
- Your dependent child is no longer eligible to remain covered as a dependent on your health and/or dental plan.
  - You need to remove your dependent child from the plan by completing a health enrollment form (PS404) and provide documentation.
  - You may be able to change coverage levels and premiums. If this is your last dependent, by removing from your health insurance, your premium will change to individual. (Dental is at no cost).
  - 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 do I need to remove my dependent child?**
• 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)**

*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) Plan](#).

**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**

**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 for health insurance, a dependent child must be under age 26. To be eligible for dental insurance, your dependent must be under age 19, unless they are a full time student, then eligibility continues up to age 25. In addition for both health and dental insurance he/she must 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: All children marked with an * above require completion of a Statement of Dependence. This form can be found here: http://www.cs.ny.gov/forms/ps457.pdf. Contact Benefit Services at (607)255-3936 if you have any questions.

WHAT DO I NEED TO REMOVE MY DEPENDENT CHILD?
You are required to provide documentation to support the removal of your dependent child from your health and/or dental plan(s). You have 30 days from the date your child loses eligibility. Timely removal will also insure they receive a COBRA Notice from the New York State Department of Civil Service, the COBRA Administrator.

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. https://www.hr.cornell.edu/benefits/health/cc_sbc.html

Flexible Spending Account: Dependent Care
• Children age 13 and over are not eligible to participate in the dependent care account. You have 60 days from the date your child turns age 13 to stop contributions and contributions made after your child turns 13 will be refunded to you.
• If 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 the change to the account.

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 per household.
• 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
If you have child coverage, the dependent child who is losing the coverage may continue with a policy of his/her own. The policy may equal up to 5 times what their original amount was ($2,000 - $10,000 in $2,000 increments). This conversion must be done within 90 days of becoming ineligible in order to avoid medical underwriting. Rates for a former dependent child are higher. Please contact CIGNA Group Insurance, 1-800-231-1193 to review the rate structure.

If this is the last child to be covered under the child coverage, you will want to notify CIGNA to terminate the coverage and stop the deductions.

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.

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

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

New York’s 529 College Savings Program
You may open a College Savings Program for your dependent children at any time. 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)**

If you have child coverage, there is no option for the dependent child who is losing coverage, to obtain their own policy. Coverage would cease as of the date they are ineligible. If this is the last dependent child to be covered, you will want to contact CIGNA to cancel the policy and stop the deductions. 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