DIVORCE 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 divorce. You have 30 days from the date of the divorce to remove your spouse, to enroll if losing other coverage in or make changes to the New York State provided health and/or dental plans. You must complete a health enrollment form (PS404) and provide a copy of the first and last page of the divorce decree and any other required documentation.

You have 60 days from the date of the divorce to remove your spouse, to enroll in or make changes to Flexible Spending Accounts, the Legal Plan and Group Universal Life (GUL) Insurance.

Key Points

- You have 30 days from the date of your divorce to remove your ex-spouse and/or enroll or add dependents who were not previously covered under the New York State provided health and dental plans, as a result of losing coverage because of the divorce. Please refer to the section labeled What do I Need to do to Enroll in the Divorce Benefit Aid.
- You may be able to enroll or change coverage levels for Flexible Spending Accounts and Group Universal Life (GUL) within 60 days.
- You have 60 days from the date of your divorce, to enroll in or cancel coverage in the Legal Plan Insurance.
- 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 Divorce 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 (30-DAY DEADLINE APPLIES)

Your ex-spouse is no longer eligible to remain covered as a dependent on your health and/or dental plan.

- You need to remove your ex-spouse from the plan by completing a health enrollment form (PS404) and provide a copy of the first and last page of the divorce decree.
- If you were not previously enrolled and are losing coverage as a result of the divorce, you can enroll in health and/or dental by completing a health enrollment form (PS404), and providing the required documentation. To avoid a waiting period, this must be done within 7 days of the loss of coverage.
• You may be able to change coverage levels and premiums. If this is your last dependent, by removing the dependent your health insurance premium will change to the individual cost automatically (there is no cost for dental).

• This is not an opportunity to enroll without a 10 week wait unless you are losing coverage as a result of the divorce. In the event of loss of coverage, the enrollment must be within 30 days of the loss of coverage. If you miss the 30-day deadline, you will have a ten week waiting period before coverage begins. Also, health insurance premiums will be taken after tax instead of before tax through the end of the current calendar year. Your health insurance premiums will automatically revert to before tax the following year unless you elect the after tax option during the Option Transfer period.

• 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 do to enroll?
• Find Out: What do I need to do to remove my ex-spouse?
• 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)
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

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 he/she is 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, are also 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 DO TO ENROLL?
You are required to complete a NYSHIP (PS404) enrollment form including supporting documentation of the loss of coverage under your spouse, in accordance with the New York State Department of Civil Service. The divorce itself is not a qualifying event to enroll without an extended waiting period. There must be an accompanying loss of coverage. The enrollment is not complete until the PS404 form and documentation is returned to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130, within the 30 day deadline. You can locate the enrollment forms at the following link: https://hr.cornell.edu/benefits/health

Required Enrollment form: https://www.hr.cornell.edu/benefits/health/PS404.pdf
PS404 Instructions: https://www.hr.cornell.edu/benefits/health/ps404i.pdf
New York State Health Insurance Rates: [https://hr.cornell.edu/benefits/health/nyship.html](https://hr.cornell.edu/benefits/health/nyship.html)

**Required Documentation**
This documentation is required for health AND dental enrollments.
- Copy of birth certificate for all enrollees (New York State allows non-US citizens to use a passport in place of a birth certificate. American citizens must have a birth certificate).
- Copy of social security card for all enrollees that are eligible to have one.
- Marriage certificate if enrolling a spouse.
- Proof of financial interdependence if the marriage took place more than a year previously.
- If you are enrolling a domestic partner, please carefully read the information on Imputed Income under What Documentation do I Need to Enroll a Domestic Partner, below.

**Waiting Periods:**
- If you are enrolling for the first time, or adding a dependent to your existing individual plan and apply within 7 days of loss of coverage, the New York State health and dental plans will be effective the same day you lost your previous coverage.
- If you are enrolling for the first time, or adding a dependent to your existing individual plan and apply more than 7 but less than 30 days after loss of coverage, coverage will be effective the first day of the biweekly pay period following when you submit the enrollment and complete documentation.
- If you are enrolling for the first time, or adding a dependent to your existing individual plan and apply more than 30 days after your loss of coverage, the New York State health and dental plans will be effective the first day of the fifth biweekly pay period following when you submit the enrollment and complete documentation.

**Note:** Even if you are an exempt, semi-monthly, salaried employee, New York State uses the biweekly pay calendar for these events.

**WHAT DO I NEED TO DO TO REMOVE MY EX-SPouse?**
You must include the first and last pages of the divorce with the PS404 in order to remove your ex-spouse from your contract college health and/or dental plan. You have a maximum of 30 days from the date of the divorce to remove your ex-spouse. Timely removal will also insure they receive a COBRA Notice from the New York State Department of Civil Service, the COBRA Administrator.

**WHAT DO I NEED TO DO TO ENROLL A DOMESTIC PARTNER?**
You may cover your same or opposite sex domestic partner as your dependent under NYSHIP.

To enroll a domestic partner, you must have been in the partnership for six months and be able to provide proof of residency and financial interdependence. Please refer to the information at the following links below:
• Domestic Partner FAQ: https://www.hr.cornell.edu/benefits/partnership_cc_faq.pdf
• Required Documentation: https://www.hr.cornell.edu/benefits/health/nyship_proof.pdf
• Instructions for Adding a Domestic Partner: https://www.cs.ny.gov/forms/ps425.pdf
• Application for Adding a Domestic Partner: https://www.cs.ny.gov/forms/ps425-1.pdf

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.

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. 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.

• 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.
• You have 60 days from the date of divorce 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 former 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 divorce; if you are making changes to an existing account, the original effective date will remain in effect.
• You must supply the first and last page of the divorce decree when you enroll or change the annual amount.
• 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

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 of divorce to enroll, stop, decrease the annual amount in an existing account (decrease in annual amount cannot be less than current year-to-date contribution amount).
• The child(ren) must be your tax dependent in order to use the Flexible Spending Dependent Care Account. You must include copies of the pages of the divorce decree that show that you are the parent claiming the child(ren) on your income taxes.
• If you are not currently enrolled, the effective date is the date of divorce; 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 change to the account.

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

Group Universal Life
• You are able to increase or decrease your GUL coverage due to the divorce;
• Divorce 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. If you are both employees, each of you may increase your salary. This must be done within 60 days of the date of the divorce;
• If both are employees and one has covered the other as a spouse, the spouse coverage would need to be cancelled by the employee and the spouse would need to apply for his/her own coverage as an employee;
• You may choose not to cancel the spousal coverage and continue to own the policy. If you remarry, CIGNA would direct bill for the ex-spouse and you would have payroll deductions for the new spouse;
• You may increase or decrease your amount of coverage at any time.
• 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 these changes via Workday>Benefits>Auto/Home/Pet Insurance.

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. Go to 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 enroll or change your Personal Accident Insurance at any time. You may need to review your beneficiary designations. Coverage for a divorced spouse ends as of the date of the divorce. Before February 1, 2013 please visit our website at https://www.hr.cornell.edu/benefits/insurance/pai.html to obtain a form to enroll or make changes. After February 1, 2013, 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