DOMESTIC PARTNERSHIP BEGINS 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 new domestic partner, child(ren) and/or other eligible dependents. You have 60 days from the date of the domestic partnership to enroll in or make changes to endowed health and dental plans and the Legal Plan 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 enrollment.

Key Points

- You have 60 days from the date of your domestic partnership to enroll or add dependents not previously covered under the endowed health and dental plans. You must provide documentation to complete the enrollment.
- 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 can enroll your domestic partner for up to $20,000 in life insurance without medical underwriting, within 60 days of the signing of your Statement of Domestic Partnership.
- You have 60 days from the date of your signed Partnership Agreement, to enroll in or cancel coverage in the Legal Plan Insurance.
- 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 Domestic Partnership Begins 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 new domestic and eligible dependents effective on the date of the domestic partnership if:

- You submit an enrollment for the new domestic partner and eligible dependents within 60 days of the domestic partnership.
• You complete and submit the “Statement of Domestic Partnership”. Note: Benefit Services will also accept an “Affidavit of Domestic Partnership” from the City of Ithaca, NY or other recognized locality in lieu of the “Statement of Domestic Partnership”. https://www.hr.cornell.edu/benefits/insurance/life.html
• You must provide copies of the required documentation to Benefit Services. Refer to “What do I need to do to enroll my domestic partner?” in this Benefit Aid.
• 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 my 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.

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
• 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 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](https://www.hr.cornell.edu/benefits/health/special_dependent_enrollment_form_revised_10_10.pdf)

**WHAT DO I NEED TO DO TO ENROLL MY DOMESTIC PARTNER?**
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 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 provide 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](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](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
eamples, 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 as listed below.

- 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 birth certificate (or Visa/Passport accepted for non-US citizens) for child(ren)
- Statement of Domestic Partnership, available online here:
  https://www.hr.cornell.edu/benefits/partnership_end_statement.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.

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 a 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)

Group Universal Life
• The completion of a Statement of Domestic Partnership is considered a Life Status Change. This allows you to enroll your domestic partner for up to $20,000 in Group Universal Life (GUL) coverage, without medical underwriting, within 60 days of the signed Statement of Domestic Partnership.
• If your domestic partner is also a Cornell employee with GUL coverage, you cannot cover each other under your policies.
• You may also enroll your domestic partner’s dependent children provided you have legal guardianship or have adopted your domestic partner’s child(ren) for child coverage from $2,000 - $20,000 in $2,000 increments. If that’s the case, and you already have child coverage, your domestic partner’s dependent children will also be covered.
• If you were previously married or in a domestic partnership relationship and continue to carry the coverage on your previous spouse/domestic partner, you may continue that coverage through direct billing and also enroll your current spouse/domestic partner for up to the $20,000 in guaranteed issue. These premiums would be collected through payroll deduction. You would need to call CIGNA Group Insurance at 1-800-231-1193, to discuss the transition.
• 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 may want to 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 want to review your beneficiary designations. You can access the Cigna Trusted Advisor to make these changes via Workday>Benefits>Life Insurance – active.

Health Savings Account (HSA)
You are able to cover your domestic partner. However, unless the domestic partner is a dependent according to the IRS tax code, you are not able to reimburse the domestic partner’s health care expenses from your own Health Savings Account without being subject to income tax penalties. The domestic partner is able to contribute to their own individual Health Savings Account directly through Aetna/JP Morgan Chase for up to the family maximum of $6,650 for 2015. You are able to contribute up to the family maximum of $6,650 for 2015.

You may enroll or change your contribution to the Health Savings Account at any time. HSA includes a health savings account and a high deductible health plan administered by Aetna. 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 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)
• Once you have completed the Statement of Domestic Partnership, you may enroll your domestic partner for Personal Accident Insurance up to $250,000;
• If your domestic partner is also a Cornell employee with PAI coverage, you cannot cover each other under your policies;
• You may also enroll your domestic partner’s dependent children provided you have legal guardianship or you have adopted the domestic partner’s child(ren) for child coverage up to $25,000. Coverage equals 10% of the employee’s amount up to the cap of $25,000. If you already have child coverage, your domestic partner’s dependent children will be covered.
• You can access the Cigna Trusted Advisor to make these 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.