DOMESTIC PARTNERSHIP ENDS 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 domestic partnership ending. You have 30 days from the date your domestic partnership ends to remove your partner and or child(ren), to enroll in or make changes to the New York State provided health and/or dental plans. You must complete a health enrollment form (PS404) and Termination of Domestic Partnership form (PS425.4). You have 60 days to make changes to the Group Universal Life (GUL) and the Legal Plan Insurance. If you were not previously enrolled in a health and/or dental plan, you must complete a PS404 enrollment form and provide required documentation to do so.

Key Points

- You have 30 days from the date of your domestic partnership ends to remove your domestic partner, enroll or add dependents not previously covered under the New York State provided health and/or dental plans.
- You have 60 days from the date of the dissolution of your partnership to enroll in or cancel coverage in the Legal Plan Insurance.
- You may not enroll another Domestic Partner, or re-enroll the same domestic partner, until one year after the date the Termination of Domestic Partnership form is filed.
- You are also eligible to enroll or change Personal Accident Insurance (PAI), 529 College Savings, Auto/Home/Pet Insurance, Tax Deferred Annuity Plan (TDA), 457(b) Deferred Compensation Plan and consider updating your beneficiaries.
- If you need further information please see the Contract College Domestic Partnership Ends Benefit Aid. You may also contact Benefit Services at (607) 255-3936 or by email at benefits@cornell.edu.

Time Sensitive Changes – Within 30-60 Days

HEALTH PLAN (30-DAY DEADLINE APPLIES)

Your former domestic partner is no longer eligible to remain covered as a dependent on your health and/or dental plan.

- You need to remove your domestic partner from your health and/or dental plans within 30 days of the partnership ending.
- If you were not previously enrolled, you can enroll in health and/or dental plans(s) by completing a health enrollment form (PS404), and providing the required documentation. To avoid a waiting period, this must be done within 30 days of the loss of coverage under your former domestic partner.
- For more information on your health and/or dental plans please refer to: [https://www.hr.cornell.edu/benefits/health/](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 know to remove my ex-domestic partner?
• Find Out: How do I obtain a Summary of Benefits and Coverage (SBC)?

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. In addition, the premiums will be taken after tax instead of before tax for the remainder of the current calendar year. Your health insurance premiums will automatically revert to before tax the following calendar year unless you elect the after tax option during the Option Transfer period.

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

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
• 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 DO TO ENROLL?
You are required to complete an enrollment form(s) and include documentation to support the date of the loss of previous coverage. Please complete and return the applicable form(s) and documentation to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130 within the 7 day deadline to avoid a waiting period. You can locate the enrollment forms at the following link: https://hr.cornell.edu/benefits/health

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.

**Enrollment Forms**
- 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)
- Statement of Dependence: other than the enrollee’s own child, adopted or dependent stepchild. [http://www.cs.ny.gov/forms/ps457](http://www.cs.ny.gov/forms/ps457)
- Contract College Health Rates: [https://www.hr.cornell.edu/benefits/health/cchealthrates.pdf](https://www.hr.cornell.edu/benefits/health/cchealthrates.pdf)

**WHAT DO I NEED TO DO TO REMOVE MY DOMESTIC PARTNER?**
You must complete a health enrollment form (PS404) and Termination of Domestic Partnership form (PS425.4). You have a maximum of 30 days to remove your domestic partner. 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. 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 Termination of a Domestic Partnership is considered a Life Status Change. You need to complete the Statement of Termination of Domestic Partnership within 60 days.
- If you are currently covering a domestic partner, you may continue to carry the coverage. If you have questions, call CIGNA Group Insurance at 1-800-231-1193.
- 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 coverage, please call 1-800-247-8184.

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.

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, 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, though you may need to review your beneficiary designations. You must remove your Domestic Partner from your plan as he/she is no longer eligible for coverage. 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.