EMPLOYMENT ENDS FOR DOMESTIC PARTNER BENEFIT AID
– Endowed

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 partner’s employment ending. You have 60 days from the date your domestic partner’s employment ends to enroll in or make changes to the endowed health, dental, and Group Universal Life (GUL) Insurance. If you were not previously enrolled in health and/or dental plan(s), you must complete a paper enrollment form.

Key Points
• You have 60 days from the date your domestic partner loses employment to enroll or add them to the endowed health and dental plans. You must provide documentation to complete the enrollment;
• You may enroll or increase life insurance coverage for your domestic partner up to $20,000 without medical underwriting. This must be done within 60 days of employment ending. You must have completed a Statement of Domestic Partnership on file in order to have domestic partner coverage;
• You are also eligible to enroll or change Personal Accident Insurance (PAI), Health Savings Account (HSA), NY 529 College Savings, Auto/Home/Pet Insurance, the Tax Deferred Annuity Plan (TDA) and the 457(b) Deferred Compensation Plan, and/or consider updating your beneficiaries;
• If you need further information please see the endowed Employment Ends for Domestic Partner 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)

You may enroll in or change health and/or dental coverage and add your domestic partner due to their loss of employment.
• You submit an enrollment for your domestic partner and eligible dependents within 60 days from the loss of employment.
• You must provide documentation of the loss of coverage date;
• 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 the “Statement of Domestic Partnership”.  https://www.hr.cornell.edu/benefits/insurance/life.html
• You must provide copies of documentation to Benefit Services.

Note: This is not an opportunity for you to change health or dental plans. 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 does the dual eligibility health rate change?
- Find Out: How do I obtain a Summary of Benefits and Coverage (SBC)?
- Find Out: What do I need to do to enroll a domestic partner?

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.

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 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 you must send any required documentation to Benefit Services, East Hill Office Building, Suite 130, 395 Pine Tree Road, 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. Please complete and return the applicable form(s) to Benefit Services, East Hill Office Building, Suite 130, 395 Pine Tree Road, 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)

You are required to provide 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.
- Statement of Domestic Partnership, available online here: [https://www.hr.cornell.edu/benefits/partnership_end_statement.pdf](https://www.hr.cornell.edu/benefits/partnership_end_statement.pdf)
- 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
- A copy of birth certificate (or Visa/Passport accepted for non-US citizens) for child(ren), if adding to coverage;
- A copy of documentation validating date coverage ended;
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 DOES THE DUAL ELIGIBILITY HEALTH RATE CHANGE?
The Dual Eligibility Category is available to an endowed staff or faculty member with a dependent child(ren) whose spouse or domestic partner is also a benefits eligible staff or faculty member in an endowed unit of Cornell University. When you remove a dependent from your health coverage, if it’s the last dependent child, you are no longer eligible for the dual eligibility health rate. For more information on the Endowed Health Rates, please refer to the following link: https://hr.cornell.edu/benefits/health

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
Group Universal Life

- Loss of employment is considered a Life Status Change. This allows you to enroll or increase your domestic partner’s coverage, without medical underwriting, for up to $20,000 in $10,000 increments within 60 days of the loss of employment.
- If your partner was also a Cornell employee and had GUL coverage, you may move your domestic partner’s coverage to your policy and cover them as a domestic partner. This would allow their premiums to be based on active rates as opposed to ported rates if they converted their own policy to an individual policy. Covering them as a domestic partner under your policy, limits their coverage amount to $250,000 in $10,000 increments.
- You may need to review your beneficiary designations. You can access the Cigna Trusted Advisor to make these changes at Workday>Benefits>Life Insurance – active.

Auto/Home/Pet Insurance

If you have coverage through Marsh U.S. Consumer, you should contact them to adjust your policy. For more information, you access the Marsh Personal Plans Advisor website at 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 at Workday>Benefits>Life Insurance – active.

Health Savings Account (HSA)

You may enroll or change your contribution to the Health Savings Account at any time. The H S A includes a health savings account and a high deductible health plan administered by Aetna. You are able to change your contributions to the health savings account at any time. (This is not the same as the Cornell Flexible Spending Accounts and requires enrollment in the Health Savings Account Health Insurance plan).

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

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:

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;
- If your domestic partner was also a Cornell employee and had PAI coverage, you may move your domestic partner’s coverage to your policy and cover them as a domestic partner’s. This would allow their premiums to be based on active rates as opposed to
converted rates if they converted their own policy to an individual policy. Covering them as a domestic partner, limits their coverage to half of your coverage amount to a cap of $250,000.

- You can access the Cigna Trusted Advisor to make these changes at 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](https://hr.cornell.edu/benefits/retirement/tda.html)

**457(b) Deferred Compensation Plan**

If you are eligible, you may enroll or change your participation in the 457(b) Deferred Compensation 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 and funds. Contributions are subject to IRS limits and may change each calendar year.