GAIN OTHER COVERAGE FOR EMPLOYEE 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 gain of other coverage. You have 60 days from the date you gain other coverage to make changes to endowed health, dental, Legal Plan Insurance and Flexible Spending Accounts.

Key Points
- You can change or cancel your health and dental plans within 60 days from the date of your gain of other coverage.
- 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 may be able to enroll or change coverage levels for Flexible Spending Accounts within 60 days.
- You have 60 days from the date that you gained other coverage, to enroll or cancel coverage in the Legal Plan Insurance.
- You may also be able to make changes to your Group Universal Life (GUL) subject to medical underwriting.
- You are also eligible to enroll or change Personal Accident Insurance (PAI), Health Savings Account (HSA), NY 529 College Savings, Auto/Home/Pet Insurance, Tax Deferred Annuity Plan (TDA), the 457(b) Plan and/or consider updating your beneficiaries.
- If you need further information please see the Endowed Gain Other Coverage for Employee 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 submit an enrollment form to change or cancel your health and/or dental plan coverage.
- You must provide a copy of the documentation validating the gain in other coverage.
Examples of a Gain of Other Coverage not specified in other Benefit Aids: Spouse’s position becomes benefits eligible, Spouse’s employer offers health and dental coverage, Employee’s additional position outside of Cornell becomes benefits eligible.

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 do I need to do to change or cancel coverage?**
- 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](https://www.hr.cornell.edu/benefits/health/).

**Flexible Spending Accounts (60-Day Deadline Applies)**
- Medical Care
- Dependent Care

**Group Universal Life (GUL) (60-Day Deadline Applies)**
This is a good time to review your coverage under the [Group Universal Life (GUL) Insurance](https://www.hr.cornell.edu/benefits/health/).

**Legal Plan Insurance (60-Day Deadline Applies)**
The [Legal Plan Insurance](https://www.hr.cornell.edu/benefits/health/) 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](https://www.hr.cornell.edu/benefits/health/)
- [Basic Life Insurance Beneficiaries](https://www.hr.cornell.edu/benefits/health/)
- [Health Savings Account](https://www.hr.cornell.edu/benefits/health/)
- [New York State 529 College Savings Plan](https://www.hr.cornell.edu/benefits/health/)
- [Personal Accident Insurance (PAI)](https://www.hr.cornell.edu/benefits/health/)
- [Retirement Beneficiaries](https://www.hr.cornell.edu/benefits/health/)
- [Tax Deferred Annuity (TDA)](https://www.hr.cornell.edu/benefits/health/)
- [457(b) Deferred Compensation Plan](https://www.hr.cornell.edu/benefits/health/)

**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

Note: If your spouse is a same-sex spouse, please refer to the link below for information regarding coverage for Same-Sex Spouses Married in NY State, or Other Jurisdictions or Countries: [https://hr.cornell.edu/benefits/health/same_sex_married_spouse.pdf](https://hr.cornell.edu/benefits/health/same_sex_married_spouse.pdf)

WHAT DO I NEED TO DO TO CHANGE OR CANCEL MY COVERAGE?
You need to change or cancel your coverage within 60 days from the date of the gain of other health and/or dental coverage. You will need to provide documentation in support of the gain in other coverage. Please return the applicable documentation to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130 within the 60 day deadline. You can also locate the enrollment form(s) 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 examples, please refer to: [https://www.hr.cornell.edu/benefits/health/dental_eye.html](https://www.hr.cornell.edu/benefits/health/dental_eye.html).

REQUIRED DOCUMENTATION
• You must provide a copy of the documentation validating the gain in other coverage

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)

**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 an FSA or enrollment in an FSA account, do not apply.
- You have 60 days from the date your spouse or child gained health and/or dental coverage 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 you are newly enrolling in health and/or dental coverage not provided through Cornell. The change that you make to the account must be consistent with the qualifying event.
- If you are not currently enrolled in the medical care account, the effective date is the date health and/or dental coverage was gained; if you are making changes to an existing account, the original effective date will remain in effect.
- You must supply proof from your spouse’s employer (on employer letterhead) verifying the gain of health and/or dental coverage.
- The IRS does not recognize same-sex or domestic partners as tax dependents so changes to an FSA or enrollment in an FSA account do not apply.
- If the enrollment 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 $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](https://hr.cornell.edu/benefits/fsa.html)

This event does not apply to the Dependent Care Flexible Spending Account.

**Group Universal Life**

- You can decrease your coverage at any time.
- You may increase your amount of coverage at any time subject to medical underwriting.
- 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.
- Should you wish to cancel 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. The Basic Life Change of Beneficiary Form can be found online. You can access the Cigna Trusted Advisor to make these changes via 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 HSA 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 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 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)
- You may enroll or change your Personal Accident Insurance 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>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