LEGAL SEPARATION 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 legal separation. You are able to continue to cover your legally separated spouse under the New York State provided health and dental plan(s) or you can remove them. You have 30 days from the date of the legal separation to avoid a waiting period to remove your spouse, to enroll if losing other coverage or to 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 legal separation and any other required documentation. You have 60 days from the date of your legal separation to cancel or make changes to Flexible Spending Accounts, Legal Plan Insurance and Group Universal Life (GUL) insurance.

Key Points

• You can continue to cover your spouse or you can remove the spouse within 30 days from the date of the legal separation. You can also 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 due to the legal separation. Please refer to the section labeled What do I Need to do to Enroll in the Contract College Legal Separation 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 legal separation 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 Legal Separation Benefit Aid. You may also contact Benefit Services at (607) 255-3936 or by email at benefits@cornell.edu.

Time Sensitive Changes – Within 7 or 60 Days

HEALTH PLAN (7-DAY DEADLINE APPLIES)

• Your spouse can remain covered under your plan as a dependent or

• You can remove him/her from your health and/or dental plan by completing an enrollment form (PS404) to remove your dependent from the health and/or dental plan(s) within 30 days from the date of legal separation

• If you were not previously enrolled, and are losing coverage as a result of the legal separation, 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 7 days of the loss of coverage.

• You provide a copy of the legal separation
• You may be able to change coverage levels and premiums. If this is your last dependent, by removing the dependent your health ins. premium will change to individual. (Dental is at no cost).
• This is not an opportunity to enroll without a 10 week wait unless you are losing coverage as a result of the legal separation. If you miss the 30-day deadline, you will have a ten week waiting period before coverage begins. The health insurance premiums will be taken after tax instead of before tax, to the end of the current calendar year. Your health insurance premium will automatically revert to before tax the following year.
• 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 legally separated 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) (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)**
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
- Your domestic partner who meets the criteria set forth by the New York State Health Insurance Plan in the Affidavit of Domestic Partnership (PS425).

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 children for whom you are responsible under a court order*
- Your grandchildren 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 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 separation 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 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, there is additional documentation that is required, please contact Benefit Services at 607-255-3936.

Enrollment Forms
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

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 LEGALLY SEPARATED SPOUSE?
You must include a copy of the legal separation with the PS404 in order to remove your legally separated spouse from your contract college health and/or dental plan. You have a maximum of 30 days from the date of the legal separation to remove your legally separated spouse. Timely removal will also insure they receive a COBRA Notice from the New York State Department of Civil Service, the COBRA Administrator.

Waiting Periods:
• If you apply to remove your legally separated spouse within 7 days of your separation, the effective date will be the date of the legal separation.
• If you apply to remove your legally separated spouse between 8 and 30 days of your separation, the effective date will be the first biweekly pay period after you submit the application.
• If you have family, and will still have family after removing your legally separated spouse, and apply to remove them after 30 days, coverage would be effective the first day of the next biweekly pay period.
• If your legally separated spouse is your only dependent, and removing them will change your tier from family to individual coverage and you apply to remove them more than 30 days after the legal separation, you will be unable to do so until Option Transfer Period, or the finalization of the legal separation, whichever comes first.

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

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](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 an FSA or enrollment in an FSA account do not apply.
• You have 60 days from the date of legal separation 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 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 legal separation; 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 separation agreement 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 legal separation to enroll, increase, decrease or stop 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 legal separation 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 legal separation; 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.

GENERAL PLAN INFORMATION
• The maximum annual amount that you can set aside on a pre-tax basis is $5,000.
• If you have received a child care grant, you must take the grant amount into consideration when you enroll (e.g., $4,000 grant award and your payroll contributions of $1,000 must not exceed $5,000 annual dependent care maximum).
• Cornell University’s Child Care Grant Program helps faculty and staff pay for child care expenses by granting awards of up to $5,000 a year, tax-free. Child Care Grant information can be found at: https://hr.cornell.edu/life/support/child_care_grant.html
• 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 legal separation;
• A legal separation 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 legal separation;
• 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 deduction 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.
• Should you wish to cancel this coverage, please contact Marsh at 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
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.

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. 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)
• 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](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](https://www.hr.cornell.edu/benefits/retirement/tda.html)