LOSS OF 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 in order to update your benefits due to your loss of other coverage. You have 60 days from the date of your loss of other coverage to enroll in or make changes to endowed health, dental, Flexible Spending Accounts, Legal Plan Insurance and Group Universal Life (GUL) 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 loss of other coverage to enroll and 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 may be able to enroll or change coverage for Flexible Spending Account within 60 days.

- You have 60 days from the date of your loss of coverage, to enroll in or cancel coverage in the Legal Plan Insurance.

- You may be able to enroll or change your coverage for Group Universal Life (GUL) without medical underwriting, if the loss of other coverage was due to your spouse or domestic partner’s employment ending or change in benefit plan available. This must be done within 60 days.

- 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 Loss of 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)

Your health and/or dental plan will provide coverage for you and your eligible dependents effective on the date of the loss of other coverage if:

- You submit an enrollment form within 60 days of the loss of other coverage.
- You must provide a copy of documentation validating the loss of other coverage.
- Examples of a Loss of Other Coverage not specified in other Benefit Aids: Other position changes from benefits eligible to ineligible, employer/former employer no longer offers coverage, employer contributions toward the health/dental coverage has ended.
- You must provide copies of required documentation to Benefit Services. Refer to “What do I need to do to enroll?” in this Benefit Aid.

Note: 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 is the Dual Eligibility Health Rate?
- Find Out: What do I need to do to enroll a 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.

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 APPLIES)

The Legal Plan Insurance covers 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

WHAT IS THE DUAL ELIGIBILITY HEALTH RATE?
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. If you are enrolling in the Aetna H S A Plan, we strongly suggest you contact Benefit Services in advance at (607) 255-3936 or via email benefits@cornell.edu to review the amount you and your spouse or domestic partner are able to contribute as well as the amount Cornell contributes to the H S A. For more information on the Endowed Health Rates, please refer to the following link: https://hr.cornell.edu/benefits/health
**WHAT DO I NEED TO DO TO ENROLL?**
If you are currently enrolled in a health or dental plan, you can change your enrollment online, but to complete your 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. If enrolling in the health plan, copies of the required documentation must be provided to complete the enrollment. 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

**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

**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.

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.

- 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
- Copies of birth certificates (or VISA/Passport accepted for non-US citizens) for child(ren) if adding to coverage.
- Marriage certificate if enrolling a spouse.
If you are enrolling a domestic partner, there is additional documentation that is required, please refer to What do I need to do to enroll a Domestic Partner?

Copy of documentation validating the loss of other coverage. This applies to health and dental coverage.

**WHAT DO I NEED TO DO TO ENROLL A DOMESTIC PARTNER?**
To be eligible for coverage, you and your domestic partner will need to complete and sign a Declaration of Domestic Partnership. If you have completed and signed a statement of Domestic Partnership, you may cover as your dependent the person who is the domestic partner named in that statement.

**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.

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 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
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 health and/or dental coverage ended for you, your spouse or child 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 and your spouse or child is/are newly enrolling in health and/or dental coverage 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 ended; 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 that health and/or dental coverage has ended.
- If the enrollment will occur between October and December, please contact the 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

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

Group Universal Life

- The termination of the employee's spouse/domestic partner's employment or a change in the benefit plan available to the employee's spouse/domestic partner affects either person's eligibility for benefits is considered a Life Status Change.
- Within 60 days of the loss of coverage, you would be eligible to enroll for one times your salary without medical underwriting.
- Your spouse/domestic partner would be eligible to enroll for up to $20,000 without medical underwriting.
- You may need to update your beneficiaries. 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 1-800-247-4184.

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 need 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 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. 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 the Cornell Flexible Spending Account and requires enrollment in the Aetna Health Saving Account health insurance plan). [https://www.hr.cornell.edu/benefits/health/](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 available. Complete the enrollment form 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](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 also 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.