MARRIAGE BENEFIT AID – Contract College

The purpose of this Benefit Aid is to provide you with specific details you need to know in order to provide coverage for your new spouse, child(ren) and/or other eligible dependents. You have 7 days from the date of marriage to avoid a waiting period and enroll in or make changes to your New York State provided health and/or dental plan(s). You must complete a PS404 enrollment form and provide required documentation. You have 60 days from the date of marriage to enroll in or make changes to Flexible Spending Accounts, Legal Plan Insurance and Group Universal (GUL) Insurance.

Key Points

• To avoid a waiting period, you have 7 days from the date of your marriage to enroll or add dependents not previously covered under the New York State provided health and dental plans.
• You may be able to enroll or change coverage for Flexible Spending Accounts and Group Universal Life (GUL) within 60 days.
• You have 60 days from the date of your marriage to enroll in or cancel coverage in the Legal Plan Insurance.
• You are also eligible to enroll or change Personal Accident Insurance (PAI), 529 College Savings, Auto/Home/Pet, Tax Deferred Annuity Plan (TDA), 457(b) Deferred Compensation Plan and apply for adoption assistance and/or consider updating your beneficiaries.
• If you need further information, please see Contract College Marriage 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 health and/or dental plan will provide coverage if:

• You complete an enrollment form (PS404 form) to request coverage within 7 days of date of marriage to avoid a waiting period;
• You provide legal proof of marriage to Benefit Services at the time of the enrollment.
• 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 7 days of the date of marriage.
• If adding your new spouse to your plan changes your tier from individual to family, your insurance premium will change automatically. (Dental is at no cost)
• Any coverage limitations for pre-existing conditions will not apply provided that the marriage occurs on or after the effective date of your coverage.
• For more information on your health and/or dental plans please refer to:
  https://www.hr.cornell.edu/benefits/health/nyship.html.
Additional Information
- Find Out: **Who is eligible?**
- Find Out: **What is a dependent child?**
- Find Out: **What is the documentation required by New York State to enroll?**
- Find Out: **How do I obtain a Summary of Benefits and Coverage (SBC)?**

Waiting Periods:
- If you already have family coverage, any enrollment within 30 days would be effective the date of marriage.
- If you already have family coverage, after 30 days, coverage would be effective the first day of the next biweekly pay period.
- If you will be changing from individual to family coverage, and apply within 7 days of the marriage, coverage begins on the date of the marriage.
- If you will be changing from individual to family coverage, and apply more than 7 days but within 30 days of the marriage, coverage begins on the first day of next biweekly payroll period.
- If you will be changing from individual to family coverage, and apply more than 30 days after the marriage, coverage begins on the first day of the fifth biweekly payroll period. 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](#).

**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 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
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 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 IS THE DOCUMENTATION REQUIRED BY NEW YORK STATE TO ENROLL?
You are required to complete a NYSHIP (PS404) enrollment form including required documentation in accordance with the New York State Department of Civil Service. The enrollment is not complete until the PS404 form and documentation is returned Benefit Services, 395 Pine Tree Road, EHOB, Suite 130. The effective date of coverage and waiting period, if applicable, will be based on the date the form and complete documentation is received in Benefit Services.
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 & Information
- Required Enrollment form: https://www.hr.cornell.edu/benefits/health/PS404.pdf
- PS404 Instructions: 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
- Contract College Health Rates: https://www.hr.cornell.edu/benefits/health/cchealthrates.pdf

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

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 a FSA or enrollment in a FSA account, do not apply.
- You have 60 days from the date of marriage to enroll, stop, increase or decrease the annual amount in an existing account (decrease in annual amount cannot be less than current year-to-date contribution amount). 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 marriage; if you are making changes to an existing account, the original effective date will remain in effect.
• You must supply a copy of the marriage certificate 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 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.

Flexible Spending Account: Dependent Care
• You have 60 days from the date of marriage to enroll, stop or decrease the annual amount in an existing account (decrease in annual amount cannot be less than current year-to-date contribution amount). The maximum annual amount is $5,000 per household.
• The child(ren) must be your tax dependent in order to use the Flexible Spending Dependent Care account.
• If you are not currently enrolled, the effective date will be the date of marriage; if you are making changes to an existing account, the original effective date will remain in effect.
• If you received a Child Care Grant and you cannot claim the child(ren) on your income taxes, send an email to childcare@cornell.edu to report your inability to use the grant. Cornell Benefit Services must accurately report your grant amount on your W2 for tax reporting purposes.
• 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 or the change to the account.

GENERAL PLAN INFORMATION
• 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.
• The maximum annual amount that you can set aside on a pre-tax basis is $5,000 per household.
• 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 may need to review your beneficiary designations;
• You are able to increase your GUL coverage due to the marriage;
• A marriage 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 coverage. This must be done within 60 days of the date of the marriage;
• You may enroll your spouse for coverage up to $20,000 (in $10,000 increments) without medical underwriting, within 60 days of the date of the marriage;
• You may enroll dependent children for coverage from $2,000 - $20,000 in $2,000 increments;
• If you were previously married or in a domestic partnership relationship and continue to carry the coverage on your previous spouse/domestic partner, you may continue that coverage through direct billing and also enroll your current spouse/domestic partner for up to the $20,000 in guaranteed issue. These premiums would be collected through payroll deduction. You would need to call CIGNA Group Insurance at 1-800-231-1193, to discuss the transition.
• You may wish 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, go to 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. 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 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

Personal Accident Insurance (PAI)
You may enroll or change your Personal Accident Insurance at any time, after a marriage, 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