MARRIAGE BENEFIT AID – Endowed

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 60 days from the date of marriage 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 plan enrollment.

Key Points

- You have 60 days from the date of your marriage to enroll or 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 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 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 Marriage 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 your new spouse and eligible dependents effective on the date of the marriage if:

- You submit an enrollment for the new spouse and eligible dependents within 60 days of the marriage.
- You submit a copy of the Marriage Certificate.
• You provide copies of the required documentation to Benefit Services. Refer to “What do I need to do to enroll?” in this Benefit Aid.
• 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: 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 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
• 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 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 the 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 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 copies of 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 as noted below:

- 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 the birth certificate (or Visa/Passport accepted for non-US citizens) for
  child(ren), if adding to coverage;
- A copy of the Social Security Card (or ITIN-Individual Taxpayer Identification Number
  for non-US citizens) for child(ren), spouse/domestic partner if adding to 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

Flexible Spending Accounts: 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 a Flexible Spending Dependent Care 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](https://hr.cornell.edu/benefits/fsa.html).

**Flexible Spending Accounts: 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 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 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 $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](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 need to change 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.
• 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 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.
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/

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