QUALIFICATION FOR COVERAGE UNDER MEDICAID OR AN S-CHIP PLAN BEGINS – 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 you and/or your dependent child becoming eligible for Medicaid or an S-CHIP plan. You have 30 days from the date the Medicaid or S-CHIP plan begins to make changes to the New York State provided health and dental plan(s). You must complete a health enrollment form (PS404) and provide verification of when Medicaid or an S-Chip plan begins.

Key Points
- You have 30 days from the date of you and/or your dependent child become eligible for Medicaid or S-CHIP to make changes to your enrollment and/or remove your child from the New York State provided health and dental plan(s).
- 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 Medicaid/S-Chip Begins Benefit Aid. You may also contact Benefits Services at (607) 255-3936 or by email at benefits@cornell.edu.

Time Sensitive Changes – Within 30 Days

Health Plan (30-Day Deadline Applies)
Your health and/or dental plan that are currently providing coverage will need to be updated.
- You submit a PS404 enrollment for yourself and/or you child within 30 days from the date Medicaid or S-CHIP coverage begins. Note: If only your child has become eligible under Medicaid or S-CHIP, you will need to remove him/her from your current medical and/or dental plans while you remain enrolled by completing a PS404 transaction form.
- You must provide documentation verifying you and/or your child’s eligibility for Medicaid or S-Chip coverage to Benefit Services when making changes to your coverage.
- 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).
- 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 make changes to my coverage?
- 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.

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
- Group Universal Life
- 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 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 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:** 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](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 MAKE CHANGES TO MY COVERAGE?**

If you will be terminating your coverage or removing your child(ren) due to becoming eligible for Medicaid or S-CHIP, you are required to complete an enrollment form, including documentation to support the date of Medicaid or S-Chip coverage eligibility. Please complete and return the applicable form(s) and documentation to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130, within the 30 day deadline.

**Enrollment Forms**

- Required Enrollment form: [https://www.hr.cornell.edu/benefits/health/PS404.pdf](https://www.hr.cornell.edu/benefits/health/PS404.pdf)
- PS404 Instructions: [https://www.hr.cornell.edu/benefits/health/ps404i.pdf](https://www.hr.cornell.edu/benefits/health/ps404i.pdf)
- New York State Health Insurance Rates:
  [https://hr.cornell.edu/benefits/health/nyship.html](https://hr.cornell.edu/benefits/health/nyship.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. [https://www.hr.cornell.edu/benefits/health/cc_sbc.html](https://www.hr.cornell.edu/benefits/health/cc_sbc.html)

**Auto/Home/Pet Insurance**

If you have coverage through Mercer Voluntary Benefits, you can contact them to adjust your policy. You can access the Mercer website to make 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.

**Group Universal Life**

This is a good time to review your coverage and 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 coverage in the Personal Accident Insurance at any time. 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