QUALIFICATION FOR COVERAGE UNDER MEDICAID OR S-CHIP PLAN ENDS – Endowed

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’s Medicaid or S-Chip coverage ending. You have 60 days from the date the Medicaid or S-Chip coverage ends to enroll in or make changes to the endowed health and dental plans. If you were not previously enrolled in a health and/or dental plan, you must complete a paper enrollment form. You must provide documentation to complete the health/dental plan enrollment.

Key Points
- You have 60 days from the date Medicaid or S-Chip coverage ends to enroll in or make changes to 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 are also eligible to enroll or change Personal Accident Insurance (PAI), Health Savings Account (HSA), NY 529 College Savings, Tax Deferred Annuity Plan (TDA), the 457(b) Plan and/or consider updating your beneficiaries.
- If you need further information please see the Endowed Medicaid/S-Chip Ends 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/or your dependent child.
- You submit an enrollment for yourself and/or you child within 60 days from the date Medicaid or S-Chip coverage ends
- You provide copies of the required documentation to Benefit Services. Refer to “What do I need to do to enroll?” in this Benefit Aid.
- Copy of documentation of the loss of Medicaid or S-Chip coverage needs to be provided to Benefit Services prior to the enrollment.
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: How does the dual eligibility health rate change?
- Find Out: What do I need 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.

Benefits you can change at any time
You may also be eligible to enroll, change or apply at any time:
- Auto/Home/Pet Insurance
- Basic Life Insurance Beneficiaries
- Health Savings Account
- 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
- 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 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](https://www.hr.cornell.edu/benefits/health/special_dependent_enrollment_form_revised_10_10.pdf)

**HOW DOES THE DUAL ELIGIBILITY HEALTH RATE CHANGE?**
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. For more information on the Endowed Health Rates, please refer to the following link:
[https://hr.cornell.edu/benefits/health](https://hr.cornell.edu/benefits/health)

**WHAT DO I NEED TO ENROLL?**
If you are currently enrolled in a health or dental plan, you can change your enrollment online but to complete your health plan 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(s) and include copies of documentation to support the date of the loss of Medicaid or S-Chip coverage. Please complete and return the applicable form(s) and documentation 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://www.hr.cornell.edu/benefits/health/](https://www.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](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](https://www.hr.cornell.edu/benefits/health/dental_eye.html).
REQUIRED DOCUMENTATION
This documentation is required for health and dental enrollment as listed 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 marriage certificate if enrolling a spouse
- A copy of documentation validating the loss of Medicaid or S-Chip coverage. This applies to health and dental plans.

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](https://hr.cornell.edu/benefits/health/end_sbc.html)

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. Go to All About Me>Benefits>External Links>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. Go to All About Me>Benefits>External Links>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. (This is not the same as the Cornell Flexible Spending Accounts and requires enrollment in
the Health Savings Account Health Insurance plan).
https://www.hr.cornell.edu/benefits/health/

**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