



Layoff

Official university layoff status for nonacademic staff members equals a period of up to one year from the effective date of layoff.

Nonacademic staff members are entitled to a continuation of certain benefits provided they met the eligibility requirements for each specific benefit at the time of their layoff.

[accordion]

Health Plan

Contract College

Health insurance for you and any covered dependents will continue for 28 days following the last day of the biweekly pay period in which you were actively working. You will receive a bill from the New York State Department of Civil Service approximately two months after your layoff for continuation on Preferred List Status (layoff status). While on layoff status you are able to continue your health insurance benefits by paying the employee only portion for up to 12 months.

At the end of the layoff period, you can continue health insurance for up to 36 months under COBRA.

You have 60 days from the date you lose coverage or 60 days from the date you are notified from the New York State Department of Civil Service, whichever is later, to request continuation under COBRA. The New York State Department of Civil Service will send you information outlining the costs for continuation of your health and/or dental coverage under COBRA. You can choose to continue your health and dental insurance separately or together.

Endowed

Health insurance coverage ends on the last day of the pay period in which your employment ends. You have the right to continue health insurance coverage for yourself and eligible dependents for up to 18 months under federal law, the Consolidate Omnibus Budget Reconciliation Act (COBRA) of 1985. PayFlex is the COBRA Administrator for the endowed health plans. PayFlex will send COBRA enrollment materials. You will have 60 days from the date of PayFlex's COBRA notice to enroll in COBRA to continue health insurance coverage.

Individuals on Layoff are permitted to continue health insurance and pay premiums at the **employee rate** for 12 months and at the full COBRA rate for the remaining 6 months for a total of 18 months of COBRA. COBRA may still be less expensive for the first 12 months than a Marketplace Plan. If you enroll in COBRA, you will not be able to enroll in Marketplace coverage until you exhaust your 18 months of COBRA coverage or until the next Marketplace open enrollment period. Please be advised, if you voluntarily drop your COBRA coverage or fail to pay your COBRA premium, you will have to wait until the Marketplace Open Enrollment held in the fall to enroll in a Marketplace plan.

The Health Insurance Marketplace under the Affordable Care Act is an alternative to enrolling COBRA. You can enroll in a health insurance through the Health Insurance Marketplace within 60 days of your layoff.

IMPORTANT: COBRA coverage is retroactive to the date your coverage ends so if you enroll anytime within 60 days, you will not have a gap in coverage. However, Marketplace coverage, by contrast, applies going forward so if you do not enroll as of the date of your loss of coverage, you may suffer a gap in coverage for any claims incurred without Marketplace coverage.

Visit www.HealthCare.gov or call 1-800-318-2596 for more information about the Marketplace coverage.

You can call PayFlex's Administration at (888) 678-7825 if you have questions about enrolling in COBRA continuation or visit PayFlex's website at: <https://cornell.payflexdirect.com>

Dental Plan

Contract College

Dental insurance for you and any covered dependents will continue for 28 days following the last day of the biweekly pay period in which you are actively working. Dental benefits are not continued on a layoff status (Preferred List Status). You will receive a COBRA notification from the New York State Department of Civil Service.

You have 60 days from the date you lose coverage or 60 days from the date you are notified from the New York State Department of Civil Service, whichever is later, to request continuation under COBRA. The New York State Department of Civil Service will send you information outlining the costs for continuation of your health and/or dental coverage under COBRA. You can choose to continue your health and dental insurance separately or together.

Endowed

Dental coverage ends on the last day of the pay period in which your employment terminated. You may continue coverage for up to 18 months under COBRA. You will be billed at the employee rate for 12 months and at the full COBRA rate for the remaining 6 months.

In accordance with COBRA requirements, individuals on layoff have the opportunity to continue the dental care coverage for themselves and their eligible dependents for up to 18 months. PayFlex is the COBRA administrator for the Ameritas dental plans. PayFlex will send COBRA enrollment materials. You have 60 days from the date of PayFlex's COBRA notice to enroll in COBRA to continue dental coverage. You can call PayFlex's COBRA Administration at (888) 678-7835 or visit PayFlex's website at: <https://cornell.payflexdirect.com> if you have questions. As an individual on a layoff status, you will be billed at the employee rate for 12 months and at the full COBRA rate for the remaining 6 months.

Insurance

Basic Life Insurance

Endowed and contract college employees enrolled in ORP will have basic coverage continued at no cost for up to one year from the date of the layoff or until you accept a non-Cornell position, whichever happens first. If you do not return to the university before the end of your layoff, you will be able to convert this coverage by paying conversion rates to CIGNA. Benefit Services will notify you of this option at the end of your layoff period. While on layoff status, you will not have access to CIGNA's Trusted Advisor website to review your personal information for Basic Life (Group Universal Life (GUL) or Personal Accident Insurance). Should you wish to receive information about your current beneficiary designation or alter that designation, you will need to contact the CIGNA Customer Service Center at (800) 231-1193. Information regarding your coverage can also be directed to this number.

Group Universal Life (GUL) Insurance

Endowed and contract college employees will be able to continue Group Universal Life coverage in force as of the date of the layoff by paying premiums directly to CIGNA Group Insurance. This coverage will continue for one year at the rates you were paying as an active employee. If you do not return to the University within one year, you may continue this coverage by paying the ported rates and you will have 60 days from the date of the billing statement to elect to continue the coverage. You will be billed by CIGNA Group Insurance. If you have any questions, please call the CIGNA Customer Service Center at (800) 231-1193. While on layoff status, you will not have access to CIGNA's Trusted Advisor website to review your personal information for Group Universal Life (Basic Life and Personal Accident Insurance). Should you wish to receive information about your current beneficiary designation or alter that designation, you will need to contact the CIGNA Customer Service Center at (800) 231-1193. Information regarding your coverage can also be directed to this number.

Long Term Care Insurance

You may continue your coverage as described under the Portability section.

Personal Accident Insurance

Endowed and contract college employees will be able to continue Personal Accident Insurance coverage in force as of the date of the layoff by paying premiums directly to CIGNA Group Insurance. This coverage will continue for one year at the rates you were paying as an active employee. If you do not return to the University within one year, you may convert to an individual policy. You will continue to be billed by CIGNA Group Insurance. If you have any questions, please call the CIGNA Customer Service Center at (800) 231-1193. While on layoff status, you will not have access to CIGNA's Trusted Advisor website to review your personal information for Personal Accident Insurance (Basic Life and Group Universal Life) or Personal Accident Insurance. Should you wish to receive information about your current beneficiary designation or alter that designation, you will need to contact the CIGNA Customer Service Center at (800) 231-1193. Information regarding your coverage can also be directed to this number.

Legal Plan Insurance

Endowed and contract college employees are able to continue Legal Plan Insurance coverage. ARAG will bill you for coverage while you are on layoff.

Long Term Care Insurance

If a premium for Long Term Care was being deducted from your paycheck, you will be direct billed by CNA. For those enrolled in a plan with RetirementGuard will continue to be direct billed.

Auto, Home and Pet Insurance

Coverage will continue through Mercer Voluntary Benefits. You will need to contact Mercer at (800) 553-4861 to continue this coverage beyond your employment at Cornell.

Retirement

You will not have any contributions made to retirement accounts by the university or as an employee contribution during your layoff period. If you are a Contract College employee at the time of your layoff and you are a member of the New York State Employees' Retirement System, you will not receive service credit for your period of layoff.

Savings

Flexible Spending Accounts

Medical Care Reimbursement Account: you are eligible to continue your participation under COBRA. You may participate in COBRA for as long as is necessary in order to exhaust any monies remaining in the medical care reimbursement account.

Dependent Care Reimbursement Account: you may continue to remit expenses incurred during the plan year against any unused balance until the funds are exhausted or the plan year ends, whichever is first.

New York's 529 College Savings Program

Employees using payroll deduction for contribution to a New York's 529 College Savings Program account should contact UPromise at (800) 420-8580 to make alternate arrangements.

Disabilities Benefits

Short Term Disability and/or Workers' Compensation coverage will continue if you are placed on layoff status while on Short Term Disability or Workers' Compensation. You are NOT eligible for Long Term Disability.

Faculty and Staff Assistance Program (FSAP)

Staff members on university layoff status under [Policy 6.12, Separations](#), are eligible to use FSAP services during the layoff period.

Educational Benefits

Cornell Children's Tuition Scholarship (CCTS)

CCTS will continue through the term in which your layoff commences and continue for one additional academic term.

Employee Degree Program (EDP)

If you are enrolled in the Employee Degree Program at the time of your layoff, you are eligible to enroll for up to eight (8) credit hours, continuing in the program through the end of the semester in which your layoff period ends.

You are also permitted to apply to the university for acceptance into an undergraduate or graduate degree program while on layoff status. Funding through EDP will cease at the end of your one-year layoff status if you do not return to the university in a full-time position before your layoff status ends.

Extramural Study

You are eligible to enroll for up to six (6) credits per semester for one year from the effective date of your layoff. The combination of Extramural Study and Tuition Aid cannot exceed the total of six (6) credits.

Tuition Aid

You are eligible to enroll for up to six (6) credits per semester for one year from the effective date of your layoff. Maximum is twelve credits for the year. The combination of Extramural Study and Tuition Aid cannot exceed the total of six (6) credits.

[/accordion]
