Benefits

Please be aware of these benefit improvements and additions, including telemedicine, telecounseling, and financial assistance, now available to Cornell benefits-eligible employees.

Scroll to bottom for FAQs.

[tabs]

Employee Assistance

eni Confidential Counseling Services – 1-800-327-2255 – provides services at no cost for up to three visits to benefits eligible employees and family members. Available 24/7, licensed mental health professionals provide phone or in-person counseling for a variety of stressors and needs.

Faculty and Staff Assistance Program – fsap@cornell.edu, 607-255-2673 - benefits eligible employees, retirees, and spouses/partners may contact the FSAP by phone to obtain free support. If the volume of calls exceeds the FSAP’s ability to respond in a timely fashion, please consider contacting ENI (above). FSAP is now offering virtual sessions for employees.

Coping with the COVID-19 Pandemic (pdf) – guidance from the Faculty and Staff Assistance Program

Endowed Health

Aetna offers Telemedicine, Teladoc, and Teletherapy for members.

Update Effective 6/1/2020:

Aetna continues to cover services at 100% (in-network) related to Covid19 Telemedicine and/or outpatient Behavioral & Mental Health Telemedicine.

Telemedicine services other than Covid19 and/or Behavioral Health revert to normal co-payments/coinsurance, based on medical necessity and participating provider network:

- **Telemedicine: Existing physician relationships**, contact your current medical or mental health provider to see if telephonic or tele-video services would be an option for you or go to [www.aetna.com](http://www.aetna.com) to find an Aetna telemedicine provider.
• **Teladoc:** Aetna’s doctors diagnose, treat and prescribe Rx for non-emergency conditions virtually via telephone, web interface or mobile app. Members must pre-register first at [www.Teladoc.com](http://www.Teladoc.com)

• For new and/or non-existing mental or behavioral provider relationship, call the Aetna dedicated behavioral health line at 800-424-4047 (TTY: 711) for help finding providers, confirming availability, confirming in-person or tele-therapy services, etc.

• For Teladoc Behavioral Health (nation-wide), you must first register at [Teladoc.com/aetna-therapy](http://Teladoc.com/aetna-therapy), then call 855-835-2362 to schedule a video consultation with a psychiatrist, psychologist, or licensed counselor. These providers may not be local providers but may be for short- or long-term counseling. Must be age 18+. **Note: As of 3/1/2021** Teladoc’s system requires a copayment. You will be required to pay Teladoc and Aetna will refund the copayment directly to you. To request reimbursement: Complete, sign and date an Aetna claim form. Mail the claim form along with your Teladoc receipt to the address on the back of your Aetna ID card (retain copies for your records). Please allow 30 days for processing.

**Endowed Prescription Coverage**

We encourage you to consult with OptumRx’s customer service center for coverage questions and more specific detail (866) 533-6977

**Rx Delivery**

Fees and delivery perimeter vary:

- Kinney Drugs
- CVS Pharmacy
- Walgreens
- Wegmans

Delivery fees are not covered by Endowed or Contract College Health Insurance Plans nor are they eligible expenses for Flexible Spending Accounts. Cornell Endowed Health Plans (OptumRX) and Contract College Plans offer mail order options for long-term maintenance medications. However, 5-14 days must be allowed between the physician sending a new prescription and the receipt of the medication.

**Contract College Health**

**EMPIRE PLAN**

Empire offers **LiveHealth Online** to allow you to access care on your smartphone, tablet or personal computer, with a board-certified doctor or licensed therapist. There is no copay for in-network providers. If using out-of-network providers, reimbursement is 80% of reasonable and customary charges after deductible. Empire does not maintain a list of providers who have agreed to offer telehealth but you can speak to your provider to see if they offer telehealth services. To register for LiveHealth Online, go to [www.empireblue.com/nys](http://www.empireblue.com/nys) to access and enter your Empire Plan identification number and name exactly as they appear on your identification card. This will ensure you and your covered dependents receive care, free of charge.

**HMO-BLUE CNY**
HMO-Blue CNY offers **MDLive** to allow you to access care on your smartphone, tablet or personal computer, with a board-certified doctor or licensed therapist. There is no copay for in-network providers. Instructions on how to register for **MDLive** and schedule a visit can be found at [https://www.excellusbcbs.com/find-a-doctor/telemedicine](https://www.excellusbcbs.com/find-a-doctor/telemedicine).

**MVP**

MVP offers **myVisitNow** to allow you to access care on your smartphone, tablet or personal computer, using in-network providers, with a board-certified doctor or licensed therapist. There is no copay for in-network providers. To register, log in at [https://myvisitnow.com/landing.htm](https://myvisitnow.com/landing.htm), and choose My Account.

**Contract College Prescription Coverage**

**EMPIRE PLAN**

Empire Plan has implemented early refill overrides and/or extended-day supply requirements on 30-day prescription maintenance medications consistent with the CDC recommendation to have a 1-month supply of medication on hand. Member cost sharing will apply as normal. Members with a mail-order benefit taking maintenance medications are encouraged to take advantage of receiving a 90-day supply of medication through the Mail Order pharmacy mailed directly to their home.

**HMO-BLUE CNY**

*(Same as Empire Plan)*

**MVP**

*(Same as Empire Plan)*

**Rx Delivery**

Fees and delivery perimeter vary:

- Kinney Drugs
- CVS Pharmacy
- Walgreens
- Wegmans

*Delivery fees are not covered by Endowed or Contract College Health Insurance Plans nor are they eligible expenses for Flexible Spending Accounts. [Cornell Endowed Health Plans (OptumRX)](https://www.optumrx.com/) and [Contract College Plans](https://www.contractcollege.com/) offer mail order options for long-term maintenance medications. However, 5-14 days must be allowed between the physician sending a new prescription and the receipt of the medication.*

**Financial Assistance**

**Financial Assistance**

See below for:

- [Access to Financial Assistance - Retirement Plans](https://www.cornellretirementmedicare.com/)
- [Waivers of Certain Health Care Co-Payments, Fees](https://www.cornellhealth.com/)
- [Voluntary Auto Insurance - Premium Credits Due To COVID-19 (Endowed & Contract College)](https://www.contractcollege.com/)
ACCESS TO FINANCIAL ASSISTANCE – RETIREMENT PLANS

<table>
<thead>
<tr>
<th>Retirement Plan</th>
<th>CARES Act Withdrawal Access</th>
<th>CARES Act Loan Access</th>
<th>CARES Act Loan Payment Deferral/Suspension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cornell University Retirement Plan (CURP) – Endowed Employees Only</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Cornell University Tax-Deferred Annuity Plan (CUTDAP) – Endowed and Contract College Employees</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>eCornell 401(k) Plan – eCornell Employees Only</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>New York State and Local Retirement System (NYS ERS) – Contract College Employees Only</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>SUNY Optional Retirement Program (SUNY ORP) – Contract College Employees Only</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

CARES ACT – WITHDRAWAL ACCESS

If you experience a financial loss or hardship due to COVID-19, you may request a withdrawal from Fidelity Investments and/or TIAA to meet that financial need. Withdrawals are processed directly with the provider after the participant certifies they have suffered a loss/hardship. The maximum withdrawal is 100% of account balance, up to a maximum withdrawal of $100,000, in total, from all plans and all providers.

The withdrawal option is available until December 30, 2020, and does not carry any early withdrawal penalties. **PLEASE NOTE: For processing of CARES Act Withdrawal applications, the following deadlines for Fidelity Investments and/or TIAA apply:**

<table>
<thead>
<tr>
<th>Service Providers</th>
<th>Application Deadline</th>
<th>Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments</td>
<td>10:00 a.m. EST on December 30</td>
<td>Please submit completed Fidelity form application to <a href="mailto:car322@cornell.edu">car322@cornell.edu</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>1:00 p.m. EST on December 24, 2020</td>
<td>Online: <a href="https://www.tiaa.org/public/land/cornell_retirement_plans">https://www.tiaa.org/public/land/cornell_retirement_plans</a>, or by phone: 1-800-842-2776</td>
</tr>
</tbody>
</table>

There are many provisions and stipulations regarding the withdrawal, its 3-year taxability, and opportunities you have to redeposit the money back into the plan(s) within 3 years. Taking a withdrawal is an important decision/consideration, and you should ensure you fully understand the implications of this access to your retirement funds. We encourage you to...
discuss this option with your personal accountant, tax advisor or retirement plan advisor and with the providers, prior to taking action.

CARES ACT – LOAN ACCESS

For plan loans made to a qualified participant from March 27, 2020, to September 22, 2020, the total loan limit is increased up to the lesser of: (1) $100,000 (minus outstanding plan loans of the participant), or (2) the participant's vested benefit under the plan. As in current loan processing provisions, participants work directly with either Fidelity Investments and/or TIAA (as applicable) to discuss and process the loan request. Current rules regarding maximum number of loans per participant still apply.

CARES ACT – LOAN PAYMENT DEFERMENT/SUSPENSION

Additional loan deferment/suspension options are available; if a loan is outstanding on or after March 27, 2020, and any repayment on the loan is due after March 27, 2020, that due date may be delayed under the plan for up to one year. Any payments after the deferment/suspension period will be adjusted to reflect the delay and any interest accruing during the delay. As in current loan processing provisions, participants work directly with either Fidelity Investments and/or TIAA (as applicable) to discuss any questions related to repayment schedule and loan deferral.

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PROVIDER CONTACT INFORMATION:

<table>
<thead>
<tr>
<th>PROVIDER</th>
<th>PHONE CONTACT</th>
<th>WEB ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments – Cornell</td>
<td>1-800-343-0860</td>
<td><a href="https://nb.fidelity.com/public/nb/cornell/home">https://nb.fidelity.com/public/nb/cornell/home</a></td>
</tr>
<tr>
<td>Fidelity Investments – eCornell</td>
<td>1-800-343-0860</td>
<td><a href="https://nb.fidelity.com/public/nb/default/home">https://nb.fidelity.com/public/nb/default/home</a></td>
</tr>
<tr>
<td>New York State and Local Retirement System (NYS ERS)</td>
<td>1-866-805-0990</td>
<td><a href="https://www.osc.state.ny.us/retire/retirement_online/customers.php">https://www.osc.state.ny.us/retire/retirement_online/customers.php</a></td>
</tr>
<tr>
<td>SUNY Optional Retirement Program (SUNY ORP) (various providers)</td>
<td>N/A</td>
<td><a href="https://www.suny.edu/retirement/orp-vendors/">https://www.suny.edu/retirement/orp-vendors/</a></td>
</tr>
</tbody>
</table>
ADDITIONAL RESOURCES / INFORMATION ON COVID-19 AND THE CARES ACT:

Fidelity Investments

http://www.coronavirusguide.netbenefits.fidelity.com/

NYSLRS (NYSERS)

https://www.osc.state.ny.us/covid-19/financial-toolkit.htm

TIAA

https://www.tiaa.org/public/learn/prepare-unexpected/guiding-you-through-turbulent-times

► WAIVERS OF CERTAIN HEALTH CARE CO-PAYMENTS, FEES

HEALTH CARE (ENDOWED AND CONTRACT COLLEGE) CO-PAYMENTS, RX ACCESS, AND OTHER PROVISIONS

Most the health care plans, including those through Aetna, Empire, HMO-BLUE-CNY and MVP have agreed to waive various co-payments related to COVID-19 testing, and in some cases, co-payments or other cost-sharing related to COVID-19 treatment, at least through in-network providers and facilities.

As each vendor administers their own plan design and has determined/established the period during which it will apply the COVID-19 testing/treatment co-payment waiver, we encourage you to consult with the customer service center of your enrolled health plan for more specific details.

Similarly, most plans have waived the mandated 30-day wait before medications can be refilled. Often referred to as ‘early fill’, you may wish to confirm with your pharmacy and/or medical vendors to determine if this benefit applies to you and your specific medications/plan.

METLIFE DENTAL (ENDOWED)

MetLife will be applying a credit to Endowed dental participants for their premiums paid in April and May. This 25% credit for each month is expected to appear in the second biweekly check in June and first semi-monthly check in July.

► VOLUNTARY AUTO INSURANCE – PREMIUM CREDITS DUE TO COVID-19 (ENDOWED AND CONTRACT COLLEGE)

In these uncertain times during the pandemic, Mercer’s voluntary auto insurance carriers have announced auto relief credits for current participants.

Liberty Mutual will provide a credit of 15% for April and May participants. Two checks will be received – one in mid-May (for April) and one in mid-June (for May). Payroll deductions will continue as normal.
**Travelers** will provide a credit of 15% for April, May and June participants. Three checks will be issued – one in mid-May (for April) and one in mid-June (for May), and one late June (for July). Payroll deductions will continue as normal.

**Progressive** will provide a 20% credit for participants – to be reflected in the June bill. Currently all participants are direct-billed; payroll deduction is not available.

**MetLife** will be providing an auto premium relief to Auto customers like you, who had an active policy as of May 31, 2020. The adjustment will be applied to your remaining policy balance, with adjustments to your payroll deductions on a go-forward basis. Your deduction each check will be adjusted to account for the lower premium balance, and you will see the new deduction amount reflected in your paycheck on 6/25 for bi-weekly or 6/30 for semi-monthly. The amount of the auto premium relief will be 30% of your May premium for New York customers or 15% of your April and May premium for all other states.

You should have received a letter MetLife sent to all auto insurance policyholders in late May regarding the premium adjustment. If you have questions concerning the impact to your premium or policy renewal date, please call Mercer, the administrator for the voluntary plans, at 1-800-553-4861.

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**FSAs**

The “Consolidated Appropriations Act, 2021” was signed on December 27, 2020. Since December, the 5600 pages of the Act have been further clarified and defined, and at this time we would like to share the provisions of the Act being offered to Cornell faculty and staff – and the impact of those provisions on Flexible Spending Accounts.

### FLEXIBLE SPENDING ACCOUNT - MEDICAL CARE (FSAMC) IMPACTS

#### 2019 Accounts and Balances

- **There are no additional changes to 2019 FSAMC accounts under this Act, but earlier Acts have impacted 2019 accounts.**
- **Dates of Service**: Claims against 2019 accounts are allowed for dates of service: 1/1/2019 – 12/31/2019.
- **Deadline to Submit Claims**: Claims for 2019 dates of service must be submitted no later than 4/30/2021
  - Continue to submit your 2019 expenses to PayFlex at [https://www.payflex.com/](https://www.payflex.com/) or if you have questions, call PayFlex at 888-678-7821.

#### 2020 Accounts and Balances

- **Unused Balance Carryover**: In early 2021, if you had unused 2020 FSAMC balances, up to $550 of your balance was automatically ‘carried-over’ to a 2021 account. **Under the new provisions of this Act, your ENTIRE unused balance from 2020 will be ‘carried-over’ to a 2021 account.** Before the end of March, you will see your PayFlex account adjusted to reflect any additional unused 2020 amounts (above the $550 already processed), then available for 2021 claims.
- **Dates of Service**: Claims against 2020 balances are allowed for dates of service: 1/1/2020 – 12/31/2020; Once your 2020 balances have carried-over, they will be available for dates of service in 2021.
- **Deadline to Submit Claims**: Claims for 2020 dates of service must be filed no later than 4/30/2022 (unless the pandemic officially ends earlier and the date is moved earlier).
  - Continue to submit your 2020 expenses to PayFlex at [https://www.payflex.com/](https://www.payflex.com/) or if you have questions, call PayFlex at 888-678-7821.

#### 2021 Accounts and Balances – NOW with the Ability to change your 2021 Elections!
You may now make changes to your 2021 Election, without experiencing a life status change! Under this Act, Cornell will allow you to make additional changes to your 2021 FSAMC, from March 15, 2021 to December 15, 2021. We will allow all benefits-eligible faculty and staff to ADD, CHANGE (move election higher or lower) OR TERMINATE a 2021 FSAMC in Workday (see instructions below). NOTE: you will not be able to reduce your 2021 election to an amount lower than contributions you have already made or reimbursements already received/ submitted to PayFlex. There can be no refunds of contributions currently in the account.

- Unused Balance Carryover: Before the end of March 2021, any unused 2020 FSAMC balance will become available in your 2021 account for dates of service in 2021. Before the end of 2021, we will announce the carryover provision from 2021 to 2022.
- Dates of Service: Claims against 2020 balances are allowed for dates of service: 1/1/2020 – 12/31/2020; Once your 2020 balances have carried-over into a 2021 account, they will be available for dates of service: 1/1/2021 – 12/31/2021.
- Deadline to Submit Claims: Claims for 2020 dates of service must be filed no later than 4/30/2022. Claims for 2021 dates of service must be filed no later than 4/30/2022.
  - Continue to submit your 2020 and 2021 expenses to PayFlex at https://www.payflex.com/ or if you have questions, call PayFlex at 888-678-7821.

FLEXIBLE SPENDING ACCOUNT – DEPENDENT CARE (FSADC) IMPACTS

2019 FSADC Accounts and Balances

- There are no additional changes to 2019 FSADC accounts under this Act, and earlier Acts also did not impact 2019 accounts.
- Dates of Service: Claims against 2019 accounts were allowed for dates of service: 1/1/2019 – 3/15/2020.
- Deadline to Submit Claims: Claims for 2019 accounts were due to be submitted no later than 4/30/2020. (there was no extension based on any of the 2020 or 2021 Acts).

2020 FSADC Accounts and Balances

- Unused Balance Grace Period: 2020 FSADC accounts were allowed a ‘grace period’, extending 2020 balances to be used for dates of service from 1/1/2020 – 3/15/2021. Under this new Act, the grace period for 2020 balances is now extended to 12/31/2021. (i.e. your 2020 balance can be used for 2020 claims and 2021 claims, for dates of service through 12/31/2021).
- Dates of Service: Claims against 2020 unused balances are allowed for dates of service: 1/1/2020 – 12/31/2021; 2020 balances remaining as of 12/31/2021, will be forfeited. Only 2021 unused contributions will have the grace period from 1/1/2021 to 3/15/2022.
- Deadline to Submit Claims: Claims for 2020 accounts (with dates of service 1/1/2020 – 12/31/2021) must be filed no later than 1/31/2022.
  - Continue to submit your 2020 expenses to PayFlex at https://www.payflex.com/ or if you have questions, call PayFlex at 888-678-7821.

2021 FSADC Accounts and Balances – NOW with the Ability to change your 2021 Elections!

- You may now make changes to your 2021 Election, without experiencing a life status change! Under this Act, Cornell will allow you to make additional changes to your 2021 FSADC, from March 15, 2021 to December 15, 2021. We will allow all benefits-eligible faculty and staff to ADD, CHANGE (move election higher or lower) OR
TERMINATE a 2021 FSADC in Workday (see instructions below). NOTE: you will not be able to reduce your 2021 election to an amount lower than contributions you have already made or reimbursements already received/submitted to PayFlex. There can be no refunds of contributions currently in the account.

- **Unused Balance Grace Period**: 2021 FSADC accounts are allowed a ‘grace period’, for dates of service from 1/1/2021 – 3/15/2022. Before the end of 2021, we will announce if the grace period will be adjusted further in 2022.
- **Dates of Service**: Claims against 2021 balances are allowed for dates of service: 1/1/2021 – 3/15/2022; Once any remaining 2020 balances have been applied to your 2021 account, they will be available for dates of service: 1/1/2021 – 12/31/2021.
- **Deadline to Submit Claims**: Claims against 2020 unused amounts (with dates of service 1/1/2020 – 12/31/2021) must be filed no later than 1/31/2022. Claims for 2021 contributions (for dates of service 1/1/2021 – 3/15/2022) must be filed no later than 4/30/2022.
  - Continue to submit your 2020 and 2021 expenses to PayFlex at https://www.payflex.com/ or if you have questions, call PayFlex at 888-678-7821.

**CHILD CARE GRANTS – POSSIBLE IMPACTS due to changes you make above**

- If you received a 2020 Child Care Grant, it will follow the same process/procedures/deadlines as the 2020 FSADC above.
- If you received a 2021 Child Care Grant, it will follow the same process/procedures/deadlines as the 2021 FSADC above.

You may want to reconsider your expenses and needs for child care in 2021, to determine if you need your full election for 2020 and 2021 to use against 2021 expenses.

**When you submit a claim for reimbursement for dependent care expenses, please also remember that your Child Care Grant award is used first, then your own election is used.**

Should you wish to make a change (increasing or decreasing) to your FSADC in 2021, ONLY your voluntary contribution is in Workday. YOU WILL NOT enter or make changes to your Child Care Grant in Workday. For any questions on the Child Care Grant, please send an email to childcare@cornell.edu.

**WANT TO MAKE A CHANGE TO YOUR 2021 FSA ACCOUNT (either FSAMC or FSADC)?**

You’ll enter your new election in Workday – to either ADD a new Account, CHANGE an existing Election, or STOP future contributions.

First, access your Benefits icon via Workday:

1. In the top left menu, under “Change”, select “Benefits”.
   1. Enter a benefit event date, which must be the current date or later.**Using a retroactive date will result in an error. See the “Please Be Aware of Timing Impacts” message below.**
3. Click the “Open” button to go to the enrollment event.
4. Click “Let’s Get Started”.
   1. Pick the FSA plan you wish to change. If you wish to change both FSA – Medical Care and FSA – Dependent Care, you must process each plan separately. Within either plan, you will need to complete two pages in Workday and then submit. Click “Manage” for the first plan you wish to change.
5. You’ll see the same instructions on each of the two screens you’ll need to complete. Follow the instructions carefully.
6. When you’ve completed your enrollments, click “Review and Sign” at the bottom of the Accounts page, and confirm that your elections are correct.
7. Once you’ve confirmed that your elections are correct, remember to click “Submit.”
   1. Until you see the “Submitted” message, your enrollments/changes have not actually been submitted to benefits for processing.
We encourage you to print a copy of your submitted change.

Please be aware of timing impacts: Changes you enter into Workday (whether additions, changes or terminations) will need to be validated and approved before they will be effective. Due to the volume of submissions and the need for Benefits to validate your new election, your year-to-date contributions, and your claims submitted/reimbursed at PayFlex, it may require a full pay-cycle or more to be effective. **We encourage you to submit your elections more than one-week before your next paycheck, and allow for up to two paychecks for it to be effective.**

We hope that this information has been helpful in clarifying the complicated options under the “Consolidated Appropriations Act, 2021.”

After reviewing your current accounts and needs, if you still have additional questions, please contact us at the HR Services and Transitions Center (HRSTC), at (607) 255-3936 or via email: hrservices@cornell.edu.

FAQs

**If I am quarantined, or cannot travel to my doctor, can I still receive medical care?**

Yes, your plan covers you for virtual and non-virtual medical visits, if required. You also have additional coverage, at no-cost, related to COVID-19 testing and/or certain treatment (when seeing a participating provider). You should reach out to your medical provider to learn more about their office protocols to meet your needs during these times. Specific coverage questions should be directed to the customer service number on the back of your medical ID card.

Learn more about your specific health plan benefits, including telemedicine and telecounseling, available to Cornell benefits-eligible employees. See more information under the endowed health and contract college health tabs above.

**If I get sick, how will my health bills be handled?**

If you have health bills related to COVID-19 expenses, you should submit those under traditional health care coverage. Testing and treatment received for COVID-19 from in-network providers will be covered at no cost to members. All other health care expenses (non-COVID-19 related) will be covered, subject to medical necessity, in-network vs. out-of-network coverage, deductibles, co-payments, and out-of-pocket expenses.