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 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](http://Aetna.com). 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](http://LiveHealthOnline) 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
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*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.*

**Financial Assistance**

**Financial Assistance**

See below for:

- Access to Financial Assistance - Retirement Plans
- Allowable Changes to Flexible Spending Account (FSA) Elections
- Waivers of Certain Health Care Co-Payments, Fees
- Voluntary Auto Insurance - Premium Credits Due To COVID-19 (Endowed & Contract College)
## 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>
</tbody>
</table>
| eCornell 401(k) Plan  
-eCornell Employees Only | Yes | Yes | Yes |
| New York State and Local Retirement System (NYS ERS)  
– Contract College Employees Only | N/A | N/A | N/A |
| SUNY Optional Retirement Program (SUNY ORP)  
- Contract College Employees Only | No | Yes | Yes |

### 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.

Back to top

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>
► IMPORTANT CHANGES TO FLEXIBLE SPENDING ACCOUNT (FSA)

**FSA – DEPENDENT CARE ACCOUNT (DCFSA) - ABILITY TO MAKE CHANGES**

If you are enrolled in a DCFSA for 2020, and your child needs have changed due to COVID-19—either due to a change in provider or change in projected expense—you may make a change in your DCFSA election, on a go forward basis, within 60 days of that change in need.

There is a special enrollment form needed, and if you cannot locate the form you received in an email to you dated April 28, please contact the HR Services and Transition Center, hrservices@cornell.edu, (607) 255-3936.

You may make a change in future contributions, again, once you return to your original child care needs/expenses. PLEASE BE AWARE: 2020 contributions to DCFSA may be used for expenses dated 1/1/2020-3/15/2021.  (The deadline extension for the Medical Care FSA below does not apply to Dependent Care FSA).

**FSA – MEDICAL CARE (MCFSA)**

Federal regulations now allow an extension of deadlines to submit 2019 claims and appeals. The extension moves the deadline of April 30, 2020 to a new date (yet to be established) which will be 60 days after the COVID-19 National Emergency (referred to now as the Outbreak Period). Because the end of the “Outbreak Period” is unknown, deadlines are unknown at this point. Continue to submit the 2019 expenses to PayFlex at https://www.payflex.com/ or if you have questions, call PayFlex at 888-678-7821.

NEW FOR 2020 EXPENSES: At the end of December 2020, $550 of unused 2020 contributions will carry-over to a 2021 MCSFA account.

**Update 8/24/2020:** The IRS is allowing prospective changes to the 2020 Medical Care FSA without the need for a qualifying event this year. If your needs for a 2020 Medical Care FSA have decreased, you may be able to reduce your annual election. However, the IRS does not allow refunds. If your needs for a 2020 Medical Care FSA have increased, you can potentially increase your annual election. Adjustments to the annual election are available with the following stipulations:
• The new 2020 annual election amount cannot be less than the amount already claimed/submitted and/or reimbursed from your 2020 Plan Year election.

• The new 2020 total annual election cannot be less than the amount already deducted from your paycheck in the 2020 Plan Year.

• No money you’ve already had deducted/contributed can be refunded. You continue to have access to that money through submitting eligible claims.

• Changes to elections/deductions are on a prospective (go-forward) basis

There is a special medical care FSA enrollment form needed, and if you cannot locate the form you received in an email to you dated August 24th, please contact the HR Services and Transition Center, hrservices@cornell.edu, (607) 255-3936.

Back to top

➤ 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.

Back to top

➤ 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.

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 COVID19 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.