



Health Plans

Cornell's comprehensive healthcare plans for the Cornell Ithaca, Cooperative Extension, and Cornell Tech campuses provide quality care focused on healthy living and low cost. We offer two types of health benefits depending on your job and eligibility status:

- [Endowed](#)
- [Contract College \(New York State\)](#)

Benefits "How To" Guides

Look for answers to common benefits questions in these handy guides, which offer instructions for employees and managers.

[Workday Benefits "How To" Guides](#) (Job Aids)

[Benefits information for spouses/domestic partners](#)

Related: [HIPAA Privacy Notice](#) (pdf)

Other Campuses

If you work for another campus (such as [Weill Cornell Medicine](#)), please visit your location's HR website for information about available health plans.

Affordable Care Act

The [Affordable Care Act](#) also gives you the option of buying individual health insurance at a marketplace run by each state. If you are covered by a health insurance plan in your workplace, it is almost always better. Check out the resources below to explore your options.

- [New York State Marketplace](#)
- [National Marketplace](#)

Affordable Care Act: Tax Form (1095-C)

The Affordable Care Act requires employers with at least 50 full-time workers to offer their employees health insurance. Each year, those employers must send a statement -- **Form 1095-C** -- to all employees eligible for coverage, regardless of whether they actually participate in the employer's health plan. The form reports information on health coverage offered, and information on employees and dependents enrolled in that coverage, including the coverage offered to the employee, the lowest-cost premium available to the employee, and the months that coverage was available.

According to the IRS, **individuals will not need to send this information to the IRS** when filing their returns, but should keep it with their tax returns. You do not need to wait until this form arrives to file your taxes.