



Personal Accident Insurance

Personal Accident Insurance is available to eligible faculty and staff and their spouses/domestic partners, and dependents to provide financial security in the event of an accident.

Enrollment in this benefit can be done at any time.

To Access Current Policy & Beneficiary Information: You must log-in through [Workday](#), and click “Benefits” – “Life Insurance & Personal Accident (PAI) Active.” Once redirected back to NYL Group Benefit Solutions, please click “My Account” in the top right corner to review your current policy information, premiums, and beneficiary detail*.

To Enroll or Change Existing Coverage Levels: You must log-in through [Workday](#), and click “Benefits” – “Life Insurance & Personal Accident (PAI) Active.” Once redirected back to NYL Group Benefit Solutions, please scroll down and click “Tell Me More” and follow the prompts specific to your desired election.

For questions or concerns regarding this insurance, you will need to call New York Life Group Benefit Solutions.

*Beneficiary print forms can be located below.

- [Personal Accident Brochure](#) (pdf) - See page 18
- [Personal Accident Insurance Enrollment](#) (pdf)
- [Beneficiary Designation Form](#) (pdf)

Rates and Coverage Amounts

The monthly rate per \$1,000 of coverage is \$.02 for employee, \$.02 for spouse/domestic partner and \$.04 for children.

- **Eligible faculty and staff:** You may elect coverage in \$10,000 increments from \$10,000 up to \$250,000. The Plan also allows amounts in \$10,000 increments between \$250,000 and \$500,000, but an election in this range cannot exceed ten times annual budgeted salary.
- **Spouse/Domestic Partners:** Your spouse/domestic partner may elect 100% or 50% of your election up to \$250,000.
- **Dependent Child(ren):** You may cover your dependent child(ren) by an amount equal to 10% of your amount up to \$25,000. Coverage is available for children up to the age of 19 years or through the age of 24 if they are a full-time college student. It is your responsibility to notify CIGNA Group Insurance when your child is no longer eligible.

Regular full-time or part-time Cornell University employees at the Ithaca, Cornell Tech and County Extension Services who work a minimum of 20 hours per week over a period of at least six months. Faculty members as and salaried staff who are appointed for 50% or more for at least one semester, with Cornell salary, or on an approved leave of absence without Cornell salary; not to include AD White Professors at Large.
