



## Cornell Program for Healthy Living (CPHL)

### Contact Aetna

<https://www.aetna.com/>

(877) 371-2007



The Cornell Program for Healthy Living (CPHL) plan is nearly identical to traditional Aetna PPO design in that you have the freedom to choose any doctor — in or out of the Aetna network. Keep in mind, however, that your share of the cost is usually lower when you stay in the network. And, with so many doctors and hospitals on the list, that's not hard to do.

This plan also offers an optional enhanced wellness program for Ithaca-area members. Visit a participating Ithaca [primary care physician](#) to get you on a path to healthier living or to help keep up your progress as time goes by. It helps set your wellness in motion with a no-cost enhanced wellness annual exam, wellness report and healthy living action plan.

You will get the most out of the optional enhanced CPHL program if you live in the Ithaca area and are:

- willing to commit to following a wellness improvement plan
- willing to choose a PCP for your yearly enhanced wellness exam
- able to encourage your family members to support this plan choice for themselves as well

If you live outside of the Ithaca area, you can receive care from any participating Aetna provider. You do not need to identify a PCP to see a specialist.

- See the [2022 Comparison Chart](#) for an overview of all three healthcare plan choices.

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## How the CPHL Plan Works

[How the CPHL Plan Works Flyer](#) (pdf)

**New to the plan? Follow this six-step process to get the most out of the enhanced wellness program.** The Enhanced Wellness Benefits are available only if you choose to utilize a PCP from a select list of Ithaca-based In-Network Providers. Please note: There is NO PCP selection required if you and your family members elect not to take part in the Enhanced Wellness Exam and related services.

<b>Step 1: To Receive an Enhanced Wellness Exam, Select a PCP</b>	<p>All covered family members, including children, must select a PCP from a select list of Ithaca based In-Network providers if you would like to take advantage of the Enhanced Wellness Program. These PCPs have committed to support this plan and play a pivotal role in helping you reach your wellness goals for the year. You can select your PCP at the time of enrollment through Benefit Services, or after enrollment through Aetna Navigator or by calling Aetna Member Services at 1-877-371-2007.</p> <p><a href="#">Find primary care physicians</a></p>
<b>Step 2: Schedule Physical Exam and Lab Work</b>	<p>You and your enrolled adult family members (spouse, domestic partner and children ages 1 and over) schedule annual physical exam(s) and lab work with your Enhanced Wellness PCP. Be sure to ask the provider's office to email you an invitation from Sustainable Health Systems (SHQ) so you can click on the login to go directly to your SHQ account. Your comprehensive exam and routine preventive lab work are covered at 100% (must be performed within 7 days of appointment).</p>
<b>Step 3: Complete a Sustainable Health Questionnaire SHQ/HRA</b>	<p>You and your enrolled adult family members (spouse, domestic partner and children ages 18 and over) will complete a Sustainable Health Questionnaire (SHQ)/Health Risk Assessment (HRA) once a year. This SHQ/HRA must be completed no more than one week prior to your annual comprehensive physical exam with your PCP. Children age 1 through 17 will complete a pediatric assessment in their PCP's office.</p>
<b>Step 4: Comprehensive Exam and Wellness Report</b>	<p>Once you have completed your SHQ/HRA, you are ready for a comprehensive physical exam and a review of your SHQ results with your Enhanced Wellness PCP. There is no cost to you. Once the exam and review have been completed, your PCP will provide you with an Annual Wellness Report from which you and your PCP will develop a healthy living action plan.</p>

<p><b>Step 5: The Healthy Living Wellness Resources</b></p>	<p>Your Wellness Report and healthy living action plan may include referrals to local resources, or to additional services within your PCP's office, to assist you in achieving your goals. These additional services for smoking cessation, nutritional counseling and diabetic education are covered at 100%. In addition, if you have medical complications or need special attention, your PCP may refer you to the Cayuga Center for Healthy Living (CCHL) for advanced wellness counseling and support for the following services. The costs for these services at CCHL are</p> <ul style="list-style-type: none"> <li>• Health Behavior Assessment \$20 copay</li> <li>• Health Risk Assessment Interpretation \$20 copay</li> <li>• Medically Supervised Exercise \$20 copay</li> <li>• Team Conference \$20 copay</li> <li>• Preventive Medical Counseling \$20 copay</li> <li>• Stress Management \$20 copay</li> </ul> <p>Faculty and Staff are also eligible to receive a \$15 monthly discount from the Ithaca YMCA, Island Fitness or the Cornell Wellness Program (the discount makes the Cornell Wellness free). Spouses and domestic partners who are Cornell employees are eligible if they are covered under CPHL. The CPHL Aetna ID Card and Cornell ID are required to be presented to the fitness centers to confirm eligibility for the discount.</p>
<p><b>Step 6: Follow-up Visits</b></p>	<p>Following your Enhanced Wellness exam, your PCP may decide to have you return for up to 3 monitoring or counseling check-ups during the year. These extra visits are also covered at 100% under the Enhanced Wellness benefit.</p> <p>You are strongly encouraged to see your Enhanced Wellness PCP at least once every year to complete steps 2-5 above unless otherwise directed by your PCP.</p>

**Rates for CPHL**

**For 2021/2022**

Coverage Type	Hourly/Non-Exempt	Salary/Exempt
Individual	\$30.00	\$32.50
Individual + child(ren)	\$135.69	\$147.00
Individual + Spouse/Domestic Partner	\$150.46	\$163.00
Individual + Spouse/Domestic Partner + child(ren)	\$203.08	\$220.00
Individual + Spouse/Domestic Partner working at Cornell (dual eligibility) + child(ren)	\$114.68	\$124.24

## For 2020/2021

Coverage Type	Hourly/Non-Exempt	Salary/Exempt
Individual	\$29.54	\$32.00
Individual + child(ren)	\$132.92	\$144.00
Individual + Spouse/Domestic Partner	\$147.69	\$160.00
Individual + Spouse/Domestic Partner + child(ren)	\$198.92	\$215.50
Individual + Spouse/Domestic Partner working at Cornell (dual eligibility) + child(ren)	\$112.44	\$121.81

NOTE: The dual eligibility category is available to an endowed staff or faculty member with dependent children whose spouse or domestic partner is also a benefits-eligible staff or faculty member paid from endowed funds at Cornell University.

## Deductible for CPHL

For 2021/2022

Type of Coverage	In-Network	Out-of-Network
Individual	\$100	\$400
Family	\$200	\$800

## Forms

- [CPHL Enrollment Form](#) (pdf)

- [Special Dependent Enrollment Form](#) (pdf)
- [Endowed Supporting Documentation](#) (pdf)
- [Aetna Claim Form](#) (available on [Aetna's Find a Form site](#))
- [Release of Protected Health Information Form](#) (pdf)
- [Statement of Domestic Partnership Form - Endowed](#)
- [Statement of Termination of Domestic Partnership - Endowed](#) (pdf)

## Tools and Resources

- [How to login to the Sustainable Health Questionnaire](#)
- [Find In-Network Doctor](#)
- [Find Primary Care Physician](#) (pdf)
- [Instructions to print temporary ID Cards](#) (pdf)
- [How to login to the Sustainable Health Questionnaire](#)
- [How the CPHL Plan Works Flyer](#) (pdf)
- [Domestic Partner FAQ – Endowed](#)
- [CPHL/Cornell Wellness Program Fact Sheet](#) (pdf)
- [Summary of Benefits and Coverage 2022 \(SBC\)](#) (pdf)
- [Summary of Benefits and Coverage 2021 \(SBC\)](#) (pdf)
- **CPHL Summary Plan Description (SPD)**
  - [Addendum](#) (pdf)
  - [Schedule of Benefits](#) (pdf)
  - [Booklet](#) (pdf)
- [Aetna Effective Dates & Deduction Dates](#)

## Programs and Discounts

- [Personal Health Record](#) (pdf)
- [Breastfeeding Supplies](#) (pdf)
- [Aetna International for Business Travel](#)
- [Bilingual and Translation](#) (pdf)

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