



Cornell Program for Healthy Living (CPHL)

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.

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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.

Step 1: Select a primary care physician	All covered family members, including children, must select a physician from a select list of Ithaca-based In-network providers to take advantage of the Enhanced Wellness Program. Your primary care physician will play a pivotal role in helping you reach your wellness goals. 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. Find primary care physicians
Step 2: Schedule an exam	You and your enrolled adult family members may schedule annual, comprehensive physical exam(s) and lab work with your Enhanced Wellness primary care physician. Be sure to ask the provider's office to email you an invitation from Sustainable Health Systems so you can access your Sustainable Health Questionnaire (SHQ) account. Your comprehensive exam and routine lab work are covered at 100%. Must be performed within 7 days of appointment.

Step 3: Complete the sustainable health questionnaire	<p>You and your enrolled adult family members will complete a sustainable health questionnaire once a year no more than one week prior to your annual physical exam with your PCP. Children age 1 through 17 will complete a pediatric assessment in their PCP's office. If you experience technical difficulty, please contact Jamie Balas at the Cayuga Center for Healthy Living at (607) 252-3590 or shqmailbox@cayugamed.org.</p> <p>Instructions: How to login to the Sustainable Health Questionnaire</p>
Step 4: Review your results and develop a plan	<p>Once you have completed your SHQ, you are ready for a comprehensive physical exam and a review of your results with your primary care physician. There is no cost to you. Then your PCP will provide you with an Annual Wellness Report from which you and your PCP will develop a healthy living action plan.</p>
Step 5: Follow your healthy living action plan	<p>If your healthy living action plan has referrals to local resources such as smoking cessation or weight loss programs, they may be covered 100% or at a discount. Faculty and staff can also choose between a \$15 monthly discount from the Ithaca YMCA or Island Health & Fitness, or a free Cornell Wellness membership.</p>
Step 6: Follow-up visits	<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 (covered 100%). You are strongly encouraged to see your Enhanced Wellness PCP at least once a year to complete steps 2-5.</p>

Rates for CPHL

For 2019

Coverage Type	Hourly/Non-Exempt	Salary/Exempt
Individual	\$28.15	\$30.50
Individual + child(ren)	\$126.92	\$137.50
Individual + Spouse/Domestic Partner	\$141.23	\$153.00
Individual + Spouse/Domestic Partner + child(ren)	\$190.15	\$206.00
Individual + Spouse/Domestic Partner working at Cornell (dual eligibility) + child(ren)	\$99.11	\$107.37

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 2019

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

Forms

- [How to login to the Sustainable Health Questionnaire](#)
- [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

- [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 2019 \(SBC\)](#) (pdf)
- [Summary of Benefits and Coverage 2018 \(SBC\)](#) (pdf)
- **CPHL Summary Plan Description (SPD)**
 - [Addendum](#) (pdf)
 - [Schedule of Benefits](#) (pdf)
 - [Booklet](#)(pdf)
- [Aetna Effective Dates & Deduction Dates](#) (pdf)

Programs and Discounts

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

- [Bilingual and Translation](#) (pdf)
- [Aetna Hearing Discount](#) (pdf)
- [Aetna Vision Discount](#) (pdf)

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