



Contract College Health Plans

Please Note: Improvements to the EmblemHealth Dental Plan effective June 1, 2019. [Read letter for more information.](#)



Eligible faculty and staff in the Contract College benefits program can enroll themselves and their families in the New York State Health Insurance Program (NYSHIP).

New York State pays most of the cost of your coverage. Your portion of the premium depends on whether you elect individual or family coverage. You may choose from two options: The **Empire Plan** or a **Health Maintenance Organization (HMO)** in your geographic area that has been approved for participation in NYSHIP. See below for more details.

- [Need to change your benefits due to a life event?](#)
- [2019 Contract College Health Rates](#) (pdf)
 - [Health insurance rates comparison chart](#) (pdf) effective June 1, 2019
- [2019 Contract College Health Comparison Chart](#) (pdf)
 - [Health Plan Comparison Chart Effective June 1, 2019](#)
- [2019 Choices Booklet](#) (pdf)
- [New York State Dental/Health Insurance \(NYSHIP\)](#)
- [Important Phone Numbers](#)
- [Summary of Benefits and Coverage](#)
- [Domestic Partner FAQ – Contract College](#)
- [Summary Chart of Domestic Partner Benefits - Contract College](#)

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Empire Plan

The Empire plan provides hospital and related expense coverage through Empire Blue Cross for medically necessary elective, emergency or urgent care as long as your stay has been precertified. Medical/surgical benefits are provided through United HealthCare, administrator for Metropolitan Life Insurance Company, for a copayment, paid directly to the provider, when you choose a participating provider.

If you obtain services from a non-participating provider, you must pay the provider directly and then be reimbursed by United HealthCare for covered services, subject to a deductible and applicable coinsurance.

The Empire Plan Mental Health and Substance Abuse Program, administered by Beacon Health Options, provides coverage for medically necessary inpatient and outpatient care through a network of participating providers; medically necessary non-network services are also covered. To ensure you receive the highest level of benefits, you should call Beacon Health Options at (877)-769-7447, option #3, before you seek mental health or substance abuse care, including treatment for alcoholism, even when a doctor refers you to the facility. Guaranteed access to network level of benefits is available if arranged through Beacon Health Options.

CVS Caremark administers prescription drug benefits.

Health Maintenance Organization (HMO)

An HMO provides health care services under the supervision of a primary care physician. In addition to the premium, there may be plan copayments. This option is available to you if you live or work within the HMO's geographic service area. You are eligible for enrollment in HMO Blue CNY if you live or work in any of the following counties: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga, Tompkins.

Other HMO options are available for employees in other areas of the state and MVP if you live or work in any of the following counties: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tompkins and Tioga counties.

When you join an HMO, you agree to receive care from doctors and hospitals associated with the HMO. All primary care must be performed by or referred by your primary care physician.

Forms & Resources

Empire Plan

- [Empire Plan Claim Form](#) (pdf)

NYSHIP

- [NYSHIP Release of Protected Health Information Form](#) (pdf)
- [NYSHIP COBRA Request](#) (pdf)
- [MyNYSHIP](#) (employee self-service application)
- [NYSHIP Privacy Notice](#) (pdf)
- [NYSHIP Young Adult Children Age 29 Coverage Option](#), also see: [Rates \(refer to Option A\)](#)
- [NYSHIP Salary-based premium schedule FAQ 2019](#) (pdf)
- [2019 Empire Plan Benefit Summary](#)

Beacon Health

- [Beacon Health Release of Protected Health Information](#)(pdf)
- [Beacon Health Release Member Info Sheet](#) (pdf)
- [Beacon Health Claim Form](#) (pdf)

Weill Cornell Medicine

- [Weill Cornell Referral Center brochure](#) (pdf)

Transaction Forms (PS forms)

- [PS-404 Health Insurance Transaction](#) (pdf); [PS-404 Instructions](#) (pdf); [Changes Permitted during Option Transfer and Instructions](#) (pdf)
- [PS-405 Dual Annuitant Form](#) (pdf)
- [PS-406.2 \(Deferred Health Insurance for Retirees\)](#) (pdf)
- [PS-425 Domestic Partner Enrollment](#) (pdf)
 - [PS-425.4 Termination of Domestic Partner](#) (pdf)
- [PS-457 \(Statement of Dependence\)](#) (pdf)
- [Contract College Supporting Documentation \(required\)](#) (pdf)
- [Affordable Care Act, Form 1095-C](#)

Enrollment/Termination

You must enroll within the first 56 days of your employment or date of benefits eligibility, with coverage beginning on the 57 day. If coverage is requested after 56 days, a 10-week waiting period will apply and the health insurance premiums will be deducted from your pay on an after-tax basis for the remainder of the calendar year. If you have a Qualifying Event (i.e. birth of a child, adoption or placement of adoption, marriage, or adding a dependent due to their loss coverage) during the time your premiums are being deducted after tax, you will be permitted to change your health insurance premiums to before-tax provided you complete the enrollment change within 30 days.

The New York State Department of Civil Service requires two advance premiums for health insurance to provide you with 28 days of coverage following termination. These advance premiums will be a double deduction of one current payroll premium and one advance premium.

Enrollment for Children up to Age 26

As required by the Patient Protection and Affordable Care Act (ACA), effective January 1, 2011, the eligibility rules for covering dependents under NYSHIP will change to allow employees' children to continue coverage as eligible dependents up to age 26. **Please Note: The extension of coverage to age 26 does not apply to EmblemHealth (formerly GHI) coverage, which is exempt from the ACA.**

Eligible employees may enroll in a NYSHIP plan or add eligible dependents up to age 26 at any time, but may be subject to a 10 week waiting period before their insurance is effective.

An employee's natural, legally adopted, step and/or domestic partner child is eligible for this coverage regardless of financial dependency, residency, student status, employment and/or marital status. The extension of coverage to age 26 applies also to "other" eligible dependent children upon submission of an approved PS-457 Statement of Dependence and supporting documentation. Properly enrolled dependent children will be eligible for coverage under NYSHIP through the end of the month in which they reach age 26.

To Enroll

Complete the [PS-404 Health Insurance Transaction Form](#) (pdf).

- Enrollee Information section (boxes 1-8); sections F & G
- Enrollee must sign and date form (back page)

Submit the PS-404 form along with photocopies (no original documents) of the dependent's birth certificate and social security card to HR Services & Transitions Center, East Hill Office Building, Suite 110, 395 Pine Tree Road or fax to [\(607\) 255-6873](#).

Additional Information

For more information and for the downloadable forms that will be needed, your employees should access the [NYSHIP website](#).

Eligibility

Not all persons affiliated with the university qualify for enrollment in these benefit programs. A faculty or staff member must

hold a job or appointment with a minimum of 20 hours per week for hourly paid employees or the equivalent 50% effort for salaried employees for a period of 3 months or more. The rate of pay must be greater than zero and the appointment does not need to be indefinite. A person appointed to a courtesy position without pay may be eligible for endowed health and dental if the appointment is 50% time or more for a period of 6 months or more and the person is required to have health coverage due to immigration visa considerations.

For answers to your specific questions about eligibility, please contact the HR Services and Transitions Center by phone [\(607\) 255-3936](tel:6072553936) or send us a message hrservices@cornell.edu

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