



Contract College Dental Plan

If you are eligible for NYSHIP, you are also eligible for the NYSHIP dental insurance. You, your spouse/domestic partner/dependent children become eligible on the first of the month following six full months of active employment. The State of New York pays the full cost of this coverage, but you must enroll to participate in the plan. Coverage is provided through [EmblemHealth](#) (formerly GHI) (category 954, group # 1199-0001). Benefits are paid according to a schedule of allowable charges and are subject to an annual deductible.

- [EmblemHealth Dental Claim Form](#) (pdf)

To access plan information, please follow the directions below under *NYSHIP Online Instructions*.

To access the **Dental Provider Directory**:

- Go to the [EmblemHealth](#) website
- Click on the tab - Find a Doctor
- Under Visitor Search - enter Zip Code, then click Search Providers.
- Click on - Search our Plans
- Under EPO/PPO, select "EmblemHealth PPO (GHI)"
- Select- Dental
- Click on "Dental Preferred"
- You can search by Location/Name and Specialty
- Click "search"

Additional NYSHIP Information, including Summary of Coverage for Emblem Health: <https://www.cs.ny.gov>

[accordion]

Dental Insurance Coverage for Graduating Dependents or Those Completing a Full Semester

If you are a contract college employee enrolled in the EmblemHealth (formerly GHI) Insurance Program through New York State, and you have an unmarried dependent student age 19 (up to age 25 if they are a full-time student), who is graduating or completing a full-time semester from an accredited secondary or preparatory school, college or other educational institution, coverage for this student will continue for three months following the end of the month in which course requirements for graduation are met or a full semester is successfully completed. For this purpose, successful completion means that the student attended class through the last scheduled classes of the semester. During the three-month extension, your dependent will remain covered under your family dental plan. In order to receive this extension, you must complete a New York State Health Insurance transaction form ([PS-404](#)) indicating the last day of classes and provide proof of semester completion. If removing your dependent changes the coverage tier from Family to Individual, a copy of diploma and letter from the college/university will be **required**, along with a completed PS-404 form. This form will extend coverage for your dependent for three months. If you wish coverage beyond the three-month extension, you must request a COBRA application from the New York State Department of Civil Service, Employee Benefits Division, The State Campus, Albany, New York 12239, Attention: COBRA Unit. This request can also be faxed to the New York State Department of Civil Service at (518) 485-5590. COBRA coverage must be applied for within 60 days of the loss of eligibility for your dependent (in this case, the date the three-month extension expires).

The extension of coverage also applies to high school graduates if the graduate is 19 years of age at the time of graduation and has not been accepted for fall admission at an accredited secondary or preparatory school, college, or other educational

institution in a qualified course of study.

Students Who Withdraw:

For dependent students who withdraw, EmblemHealth coverage will end on the last day of the month in which the dependent attended classes as a full-time student or the end of the third month following completion of the preceding semester, whichever is later. If the dependent student withdraws from school and does not provide documentation of attendance, coverage ends on the first day of the uncompleted semester or the last day of the third month following completion of the preceding semester.

COBRA allows coverage under an individual policy for a period of up to 36 months provided the graduating student does not become eligible for another group policy. The cost for COBRA dental coverage is the full employee and employer share plus a 2% administrative fee.

Regardless of whether you purchase COBRA coverage for the graduating student, you must contact HR Services & Transitions Center to request a New York State Health Insurance Transaction Form (PS-404) to remove this dependent from your health and dental insurance coverage.

Re-enrolling a Dependent:

If your dependent(s) (who previously lost eligibility, e.g., loss of student status) becomes eligible for dependent status again, you may re-enroll them in EmblemHealth coverage by completing a New York State Insurance Program [PS404](#) form.

If you have family coverage, you must apply within 30 days from the date of the event, which makes your dependent eligible, or you may encounter claim payment delays.

If you have individual coverage, you must apply within 30 days from the date of the event that makes your dependent eligible. Failure to apply within 30 days will result in a waiting period and no coverage is available during that waiting period.

If you have questions concerning the extended student coverage or COBRA continuation, please contact HR Services & Transitions Center at (607) 255-3936 or via e-mail at hrservices@cornell.edu.

Contract College Children up to Age 26: NYSHIP Coverage

The NYS Department of Civil Service allows Contract College faculty and staff to continue their young adult children up to age 26 as a dependent on their New York State Health Insurance Plan (NYSHIP), which includes the Empire Plan and HMOs. **Please Note: The extension of coverage to age 26 does not apply to EmblemHealth coverage, which is exempt from the Patient Protection and Affordable Care Act (ACA).**

[/accordion]
