



Benefits Enrollment

Enroll in and manage your benefits elections.

► Qualifying Life Events

If you've experienced one of the events below, you may qualify to change your benefits outside of the traditional enrollment period. For example, you may add or remove dependents, or change your plan elections. Click the events below for information about how your benefits may be impacted.

Important: Some variations exist between endowed and contract college qualifying events regarding timelines and other details. Check these guides first: [Endowed Qualifying Events](#) or [Contract College Qualifying Events](#)

- Initial Hire: [Endowed](#) (pdf) / [Contract College](#) (pdf)
- [Marriage / Domestic Partnership](#)
- [Divorce / Dissolution of Partnership](#)
- [Birth / Adoption / Legal Custody of Child](#)
- [Death of dependent](#)
- Reduction in hours to below 50% time employment
- [Retirement](#)
- Termination
- Transfer to/from Endowed to Contract College
- [Leave of absence without pay](#)
- [Gain/Loss of coverage](#)

► Other Life Events

Life changes such as the following may impact your benefits, but don't qualify as an opportunity to enroll in or make changes to your enrollment elections.

- Moving: Be sure to change your address in [Workday](#), as well as with your [benefit vendors](#). If you are moving to another county, you may want to select a new primary care physician.
- [Layoff](#)
- [Certain leaves of absence](#)

► Anytime Enrollment

The following benefits are available for enrollment year-round.

- [Auto /Home / Pet Insurance](#)
- [Personal Accident Insurance](#)
- [Cornell Recreation Membership](#)
- Cornell University [Tax-Deferred Annuity Plan](#) (CUTDAP)

► Endowed Annual Open Enrollment

[Endowed benefits open enrollment](#) takes place once a year, typically during November. During this time, you can enroll in or

make changes to your benefits. For example, you can enroll in a [health plan](#), change from one plan to another, or enroll in a [flexible spending account](#). Benefits elections become active January 1 following your enrollment.

Important: *New enrollment or modifications to your enrollment can **only** be made during the open enrollment period, or in the case of a qualifying life event (see below).*

► **Contract College Annual Option Transfer**

If you have contract college benefits, your change period (called Option Transfer) takes place alongside New York State employees, typically in November/December. HR Services & Transitions Center will send you information about health insurance plan changes and rates for the upcoming year. During this time you can: change from one plan to another; change from family to individual coverage, voluntarily cancel your health insurance coverage; or enroll in a [flexible spending account](#) (you must enroll each year). The Option Transfer Period begins when the NYS Department of Civil Service announces the health rates and ends 30 days from this date or 12/31/2020, whichever comes first.

Important: *Changing health plans, changing from family to individual coverage, or canceling health insurance coverage can **only** be made during the option transfer period, or in the case of a qualifying life event (see below).*

► **Legal Insurance Annual Open Enrollment**

Legal insurance is available to both benefits-eligible endowed and contract college employees. Enrollment or cancellation is available only during the annual open enrollment period (usually November-December) or when a qualifying life event is experienced, and is completed directly with the vendor (ie, not in Workday). [More information about Legal Insurance](#)
