



Military Leave - Contract College

The following benefit plans are available to contract college employees while on an unpaid military leave of absence.

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Health Plan

New York State Health Insurance Program (NYSHIP)

Your coverage will terminate 28 days past the last day of the biweekly pay-period in which you work. If you are a member of an Armed Forces Reserve or a National Guard Unit called to active duty by a declaration of the President of the United States or an Act of Congress, The New York State Department of Civil Service will continue coverage for your dependents up to 12 months at no cost to you. You must have had Family coverage for at least 30-days before your activation. If active duty continues beyond 12 months, you will receive a bill monthly by the New York State Department of Civil Service for both the employer and employee share of the premiums (full cost) to continue Family coverage. When you return to work, When you return to work, coverage will be reinstated upon return to the payroll in a benefit eligible position. If you wish to cancel coverage while on Military Leave, please contact HR Services & Transitions Center at (607) 255-3936 to understand any impact to your health insurance when you return to work.

Dental Insurance

Your coverage will terminate 28 days past the last day of the biweekly pay-period in which you work. The New York State Department of Civil Service will continue coverage for your dependents up to 12 months at no cost to you. You must have had Family coverage for at least 30-days before your activation. If active duty continues beyond 12 months, you will receive a bill monthly by the New York State Department of Civil Service for the employer share of the premiums to continue Family coverage. When you return to work, coverage will be reinstated upon return to the payroll in a benefit eligible position.

Insurance

Basic Life Insurance Plan

All benefits-eligible contract college employees enrolled in ORP have basic life insurance insured by CIGNA.

You have 31 days from the date you are no longer active at Cornell to convert this coverage. Those enrolled in NYSERS should contact them to discuss the coverage options.

Group Universal Life (GUL) Insurance

Once the employee has missed three months of payroll deductions, they will be billed at home at active rates for one year from the date of the leave. They will then be offered the option to convert the policy. The death benefit is payable while participating in a declared or undeclared war or act of war.

If you do not choose to pay for continued coverage while on leave, you may reapply should you return in a benefits-eligible position.

Personal Accident Insurance (PAI)

Once the employee has missed three months of payroll deductions, they will be billed at home at active rates for one year from the date of the leave. They will then be offered the option to convert the policy. The death benefit is not payable for losses incurred while participating in a declared or undeclared war or act of war.

If you do not choose to pay for continued coverage while on leave, you may reapply should you return in a benefits-eligible position.

You are direct billed by CIGNA Group Insurance for continuing coverage while you are on unpaid leave. You will be billed at active rates while on military leave. You will need to continue your coverage if you want to cover your family during this time. However, you need to know that no benefits will be paid for you for loss resulting from declared or undeclared acts of war. No benefits will be paid for loss resulting from an accident that occurs while you are serving on full-time active duty for more than 30 days in any armed forces. You may re-enroll upon re-employment with no medical questions if you choose not to continue coverage during your leave.

Long Term Care

This plan is also portable indefinitely. You can continue coverage while you are off payroll. You will be direct billed by CNA for continuing coverage while you are on unpaid leave. Those enrolled in a plan through RetirementGuard, will continue to be direct-billed.

Auto, Home and Pet Insurance

You will be direct billed by Mercer Voluntary Benefits while you are on unpaid leave. You will not be eligible to receive the 8% discount for payroll deduction, but you will receive the 15% group discount. Payroll deduction continues upon re-employment.

Retirement

New York State Employees' Retirement System (NYSERS)

There are specific terms and conditions that need to be met in order to receive service credit for the time that you are on an unpaid military leave. In addition, there are military service credit buy-back provisions available if you meet eligibility criteria. Contact HR Services & Transitions Center prior to your leave or upon re-employment for additional information.

SUNY Optional Retirement Plan (ORP)

No contributions are made during your unpaid leave of absence and there are no military service credit buy-back provisions. Contributions continue upon re-employment in a benefits-eligible position.

Tax Deferred Annuity (TDA) Plan

Contributions are not made while you are on an unpaid leave of absence. Your contributions will continue upon re-employment if you are enrolled in the TDA plan.

Savings

Flexible Spending Accounts

Medical care reimbursement account: your contributions stop while you are on unpaid leave. If you have a balance in your account, you can continue to receive reimbursement of medical expenses incurred before your leave. You may remit expenses incurred after your leave began only if you continue to participate in the flexible spending account by enrolling in COBRA.

Dependent care reimbursement account: your contributions stop while you are on unpaid leave. You may continue to remit expenses incurred during the plan year against any unused balance until the funds are exhausted or the plan year ends, whichever is first.

A spouse may want to consider enrolling in a pre-tax program at his/her place of employment to continue receiving tax savings.

New York's 529 College Savings Program

If you are using payroll deduction for enrollment in this plan, you will need to notify UPromise, the plan administrator, that you will be on a military leave. You will be able to discuss your future options with them.

Other Benefits

Short Term Disability

Employees are covered for the first 31 days of military leave on the short-term disability plan, based on the most recent compensation as an active Cornell employee. Beyond 31 days, there is no short-term disability income benefit from Cornell.

You are eligible for short-term disability coverage upon re-employment in a benefits -eligible position.

Long Term Disability

You are not covered for any injury/disability incurred while on leave. You are eligible for long-term disability coverage upon re-employment in a benefits-eligible position.

Paid Time Off

Vacation, Holiday, Health and Personal Leave accruals stop while you are on unpaid leave. Time banks/accruals are reinstated upon re-employment.

Faculty and Staff Assistance Program (FSAP)

Your family continues to be eligible to use FSAP while you are on leave. Coverage continues upon re-employment.

Cornell Children's Tuition Scholarship (CCTS)

You continue to be eligible for CCTS until the end of the semester in which the leave begins.. Your dependents continue to be eligible for CCTS in the event of your death. CCST will begin when you return in a benefits-eligible position.

Educational Opportunities

Tuition Assistance, Employee Degree Program, and Extramural Program (Cornell academic courses) are not available to you while on unpaid leave.

Government Mandated Benefits

Social Security

Contributions to Social Security are not made while you are on unpaid leave.

Workers' Compensation

You do not have Workers' Compensation coverage while you are on leave. Coverage is reinstated upon re-employment.

Unemployment Insurance

Coverage is reinstated upon re-employment.

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Note: While every attempt has been made to ensure the accuracy of this Summary of Benefits, the legal documents prevail in the event of a discrepancy. The representations in this Summary of Benefits are not intended to create a contract between the university and its staff. These policies and benefits are not conditions of employment and are subject to change.

The University reserves the right to amend, modify or terminate, in its sole discretion, any provision contained herein.

