



Military Leave - Endowed

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

[accordion]

Health Insurance

Health Plan

You will be covered under the military health plan, TriCare, once you are on active duty. Therefore, Benefit Services will cancel your health insurance while you are on an approved military leave. If you have family members covered under the endowed health plan at the time you are called to active service, your family members will continue to be covered and receive a University contribution toward the premium. The University will continue the contribution until you return to work, terminate from the university, or in five years, whichever event comes first.

You will be billed on a monthly basis from PayFlex for health, dental and basic life insurance, if applicable. PayFlex is the company billing for Cornell's insurance coverage. The first bill will include all premiums due from your start date in LWOP status through the current coverage period. If you wish to cancel coverage while on leave without pay or have any questions on the billing process, please contact the Benefit Services Resource Center at (607) 255-3936.

If your military service leave lasts five years and you have maintained your family's coverage continuously, you will receive a notice of continued COBRA coverage as mandated by federal law. COBRA coverage grants you an additional 18 months of coverage if you agree to pay the full premium.

Dental Plan

Your dental coverage will be canceled while on an approved military leave since you will have dental coverage provided for you while on active duty. If you have family coverage, your family members will be able to continue the coverage by paying the full cost the same as for an active employee. Payflex will bill your family monthly at the appropriate rate. If your family does not want the coverage, you do not have to pay the premiums and the coverage will be canceled. Coverage will be reinstated upon re-employment in a benefits-eligible position, but you will have waiting periods and exclusions for pre-existing conditions. If your military service leave lasts five years and you have maintained your family's coverage continuously, you will receive a notice of continued COBRA coverage as mandated by federal law. COBRA coverage grants you an additional 18 months of coverage if you agree to pay the full premium.

Insurance

Basic Life Insurance Plan

You have 31 days from the date you are no longer active at Cornell, to convert this coverage.

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 active 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 active 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.

Long Term Care Insurance

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. Please note that long term care does not pay benefits for health issues that result from war or an act of war, whether declared or undeclared.

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

Cornell University Retirement Plan (CURP)

Retirement contributions are not made while you are on an unpaid leave of absence. Cornell makes a 10% of base pay contribution to your retirement plan when you return to active 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

You 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.

Cornell Children's Tuition Scholarship (CCTS)

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

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.

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.

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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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.