

# New Employee

## Benefits Decision & Enrollment Guide

### FOR ENDOWED EMPLOYEES

- Decision worksheets
- Step-by-step instructions

# 2022

Cornell University

Benefit Services  
& Administration

# Welcome to Cornell!

Working at Cornell comes with great benefits!

This booklet guides you through your benefits enrollment options as a new employee, and provides step-by-step instructions on how to enroll online in Workday.

## HR Services and Transitions Center (HRSTC)

### WE'RE HERE TO HELP

Have questions about your benefits?

LOOK ONLINE:  
[hr.cornell.edu](http://hr.cornell.edu)








EMAIL US:  
[hrservices@cornell.edu](mailto:hrservices@cornell.edu)

PHONE US:  
607-255-3936, (TTY) 711

SEND US MAIL:  
HR Services & Transitions Center  
395 Pine Tree Road  
East Hill Office Building, Suite 130  
Ithaca, New York 14850

HOURS:  
8am - 4:30pm, M-F

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This booklet is for new employees with **ENDOWED BENEFITS.**

Not sure if this is the right guide for you?  
Check your formal offer letter, or contact the HR Services and Transitions Center.

## IMPORTANT NOTES:



### **ENROLLMENT DEADLINE: 60 DAYS FROM DATE OF HIRE\***

If you miss the enrollment deadline, your next opportunity to enroll in a health, dental, or vision plan, flexible spending account, or legal plan will be during the annual Open Enrollment period in November, with an effective date of January 1.

*\*There are exceptions for certain qualifying events, such as marriage, birth of a child, adoption, divorce, etc. [More info about qualifying events](#). Contact [HRSTC](#) if you have questions about your [benefits eligibility](#).*



### **Review and complete worksheets**

Choose your medical, dental, and vision plan, decide on your coverage level, and calculate your savings account contributions. Worksheets are located in the first 12 pages of this guide.

*We recommend reviewing this information before your onboarding appointment, so that a HRSTC counselor can answer any questions.*



### **Have personal information and documents ready**

When you enroll, you'll need date of birth and social security number or ITIN (Individual Taxpayer ID Number) for yourself and each of your dependents; other documentation may also be required.

*More details about [required documentation](#).*



### **Enroll online in Workday**

A HRSTC counselor will help you get enrolled during your appointment. Or follow the step-by-step instructions starting on page 16 of this booklet.





# Decision Worksheets

## 1 Who?



### Decide who will be covered

Gather the information below for yourself and each dependent you wish to include in your coverage. You'll need to enter this info into Workday.

#### **IMPORTANT!**

You will also need to provide [documentation](#) to the HR Services and Transitions Center.

**NOTE: DO NOT UPLOAD documents to Workday; documentation must be submitted by postal mail or Secure File Transfer.**

#### Submit documentation by mail to:

HR Services and Transitions Center  
395 Pine Tree Road  
East Hill Office Building, Suite 130  
Ithaca, New York 14850

Documentation can also be submitted through the Cornell Secure File Transfer Site (DropBox): <https://sft.cornell.edu>

*Note: Call the HRSTC at 607-255-3936 if you need help to upload your files*

- Legal Name: \_\_\_\_\_
- Social Security Number: \_\_\_\_\_
- Date of Birth: \_\_\_\_\_
- Gender: \_\_\_\_\_
  
- Legal Name: \_\_\_\_\_
- Social Security Number: \_\_\_\_\_
- Date of Birth: \_\_\_\_\_
- Gender: \_\_\_\_\_
  
- Legal Name: \_\_\_\_\_
- Social Security Number: \_\_\_\_\_
- Date of Birth: \_\_\_\_\_
- Gender: \_\_\_\_\_
  
- Legal Name: \_\_\_\_\_
- Social Security Number: \_\_\_\_\_
- Date of Birth: \_\_\_\_\_
- Gender: \_\_\_\_\_

# 2 Health Plan?

## Choose your health plan

All endowed health plans are insured by Aetna, Inc. Choose one of three options:

### **Cornell Program for Healthy Living (CPHL):**

Wellness benefits are built into the plan, including a free Cornell Wellness Recreation membership or fitness discount, and a voluntary enhanced wellness exam program for individuals with an Ithaca-based primary care physician (not necessary for enrollment). [Learn about the CPHL plan.](#)

### **Weill Cornell Medicine PPO (WCM-PPO):**

This plan has been tailored to provide extended access to Weill Cornell Medical physicians in New York City, a world-class medical institution renowned for quality of care. If you're seeing a Weill physician, you're encouraged to confirm that this plan is accepted by them before you enroll. [Learn about the WCM-PPO plan.](#)

### **Aetna Health Savings Account (HSA):**

A high deductible health plan with a savings account on the side. Cornell contributes \$1,000 to the HSA account each year (pro-rated for a new hire who joins after January 1). Make sure you understand [how the HSA plan works](#) before enrolling.

### **How To Compare Plans**

This pdf [comparison chart](#) shows plan features for the endowed health plan choices, both in-network and out-of-network. (Tip: download the document to your computer, so you can zoom in for better readability.)

### **2022 Rates**

This pdf [rate comparison chart](#) shows rates for the endowed health plan choices by non-exempt/hourly staff pay periods (biweekly) and exempt/salary staff and faculty pay periods (semimonthly).



# 2 Health Plan?



## How the plans work

Take these considerations into account when comparing how the plans work:

**1. Covered Services:** All three plans provide comprehensive medical and prescription drug benefits, and cover in-network preventive care at 100%. [Click here for a list of covered services.](#)

**2. In-Network Providers:** All three plans provide you with a choice of where to receive care, but you'll pay less when you receive care from an Aetna participating provider. [Click here to see if your current providers are in-network.](#)

**3. Spending Accounts:** If you enroll in the [HSA plan](#), you'll be required to enroll in a Health Savings Account. If you enroll in the CPHL or WCM-PPO plan, or if you waive coverage, you have the option to open a medical [Flexible Spending Account](#).

Additional details about the plans and eligibility can be found on the [Cornell HR website](#).

## Prescription Drug Coverage

Prescription drug coverage is included with your health insurance enrollment, regardless of which plan you choose. The coverage is a three-tier prescription drug plan provided through OptumRx, and allows for both retail services and home delivery.

The cost for each prescription will be dependent on the type of drug you receive, and whether you fill the prescription at a retail pharmacy or through mail-order.

[Read more details about prescription drug coverage.](#) Visit the [OptumRx website](#) for coverage information about a particular prescription drug.

## ID Cards

You will receive health ID cards and prescription drug ID cards approximately 3 – 4 weeks after you have submitted your enrollments in Workday, all dependent documentation has been received and approved, and your coverage is effective.

## Should you enroll as a dual eligibility couple or family? You can if:

1. You and your spouse/domestic partner are both receiving pay from endowed funds.
2. You and your spouse/domestic partner are both eligible for participation in the endowed health care plan.
3. You have dependent children covered by the plan.



# 2 Health Plan?

## Health Plan Worksheet

Indicate your selections here for convenience when enrolling.

### Select your medical plan

- ☐ Cornell Program for Healthy Living (CPHL)
- ☐ Weill Cornell Medicine PPO (WCM-PPO)
- ☐ Aetna Health Savings Account (HSA)
- ☐ Waive medical coverage

**Your contribution rate:** \_\_\_\_\_

Find rates in the [rate comparison chart](#)

### Circle your coverage choice:

- Employee
- Employee + Spouse
- Employee + Domestic Partner
- Employee + Employee Child(ren)
- Employee + Domestic Partner + Partner Child(ren)
- Employee + Spouse + Employee Child(ren)
- Employee + Domestic Partner + Employee Child(ren)
- Employee + Domestic Partner + Employee Children + Partner Children
- Dual Eligibility Family
- Dual Eligibility Domestic Partner Family

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### Choose your Primary Care Physician (PCP)

If you've chosen the Cornell Program for Healthy Living (CPHL), select a physician from the [CPHL Directory](#) to take advantage of the optional Enhanced Wellness Exam.

**Note:** It's not necessary to select a PCP to enroll, but doing so will include the PCP on your health plan ID card and ensure your provider's office is prepared to coordinate the enhanced wellness exam.

- Family Member(s): \_\_\_\_\_
- PCP Name: \_\_\_\_\_
- Provider ID: \_\_\_\_\_
  
- Family Member(s): \_\_\_\_\_
- PCP Name: \_\_\_\_\_
- Provider ID: \_\_\_\_\_

## 3 Dental?

You have two MetLife plan choices: Dental Standard and Dental Plus - both offering you the flexibility to visit a provider in-network or out-of-network. If you decide to see an in-network (participating) dentist, your benefit will be higher and you will pay less out-of-pocket. You can also see an out-of-network provider, but you will receive a lesser benefit and pay more.

More details on covered services, contribution rates, and FAQs can be found at <https://hr.cornell.edu/endowed-dental-plans>

### Choose your MetLife dental plan

- ☐ Enroll in Dental - Standard
- ☐ Enroll in Dental - Plus
- ☐ Waive dental coverage

Contribution rate: \_\_\_\_\_

#### Coverage options:

- Employee
- Employee + Spouse
- Employee + Domestic Partner
- Employee + Employee Child(ren)
- Employee + Domestic Partner + Partner Child(ren)
- Employee + Spouse + Employee Child(ren)
- Employee + Domestic Partner + Employee Child(ren)
- Employee + Domestic Partner + Employee Children + Partner Children

## 4 Vision?

If you elect to enroll in the Davis Vision Plan, you can access care through the Davis Vision network of independent, private practice doctors or select retail partners such as VisionWorks.

The Davis Vision Plan provides coverage for eye exams, eyeglasses, frames, or contact lenses. If you go to a participating, in-network provider, you will pay less than if you go to an out-of-network provider.

More details on covered services, contribution rates, and FAQs can be found at <https://hr.cornell.edu/endowed-vision-plan>

### Choose Davis vision coverage

- ☐ Enroll in Vision Plan
- ☐ Waive vision coverage

Contribution rate: \_\_\_\_\_

#### Coverage options:

- Employee
- Employee + Spouse
- Employee + Domestic Partner
- Employee + Employee Child(ren)
- Employee + Domestic Partner + Partner Child(ren)
- Employee + Spouse + Employee Child(ren)
- Employee + Domestic Partner + Employee Child(ren)
- Employee + Domestic Partner + Employee Children + Partner Children



# 5 Spending Account?

## Do you want a Flexible Spending Account?

*Note: if you enroll in the Aetna Health Savings Account (HSA) medical plan, you will need to set up a health care account HSA (see page 10). HSA enrollees cannot enroll in the PayFlex Medical Care FSA; but they can enroll in the Dependent Care FSA.*

### Tax Savings for Any Health Plan

You can use a flexible spending account (FSA) to reduce taxable income by setting aside money from your paycheck to use for eligible medical care and/or childcare expenses. An FSA doesn't replace health insurance; it helps save you money on dependent/childcare and certain out-of-pocket expenses that insurance doesn't cover. There are two FSA accounts to choose from: a Medical Care FSA, and/or a Dependent Care FSA. You may choose one, both, or neither.

### How it Works

You make an annual or per-paycheck election for a payroll deduction to put money into a Payflex FSA before taxes are calculated. When you incur an eligible expense, you file a claim. You are then reimbursed with tax-free money.

### Is an FSA Right For You?

[Check out this flyer](#) for an overview of PayFlex flexible spending accounts.

[Visit the HR website](#) for more details about FSAs.

## A: MEDICAL CARE FSA Contribution Calculator

How much should you set aside in a medical care FSA? Use the calculator on the following pages to estimate unreimbursed health and dependent care expenses to assist you in determining your health care spending account contributions.

### 1. Medical expenses not covered by insurance

- Deductibles, co-pays, co-insurance: \_\_\_\_\_
- Physician visits and routine exams: \_\_\_\_\_
- Prescription drugs: \_\_\_\_\_
- Over-the-counter items: \_\_\_\_\_
- Insulin, syringes and diabetic supplies: \_\_\_\_\_
- Annual physicals: \_\_\_\_\_
- Chiropractic treatments: \_\_\_\_\_
- Other medical expenses: \_\_\_\_\_

**YOUR TOTAL MEDICAL EXPENSES:** \_\_\_\_\_

**2. Dental expenses not covered by insurance**

- Check ups and cleanings: \_\_\_\_\_
- Fillings, root canals: \_\_\_\_\_
- Crowns, bridges and dentures: \_\_\_\_\_
- Oral surgery or orthodontia: \_\_\_\_\_
- Other dental expenses: \_\_\_\_\_

**YOUR TOTAL DENTAL EXPENSES:** \_\_\_\_\_

**3. Vision and hearing care expenses not covered by insurance**

- Vision exams: \_\_\_\_\_
- Eyeglasses and prescription sunglasses: \_\_\_\_\_
- Contact lenses and cleaning solution: \_\_\_\_\_
- Corrective eye surgery (LASIK, cataract, etc.): \_\_\_\_\_
- Hearing exams, aids and batteries: \_\_\_\_\_

**YOUR TOTAL VISION AND HEARING EXPENSES:** \_\_\_\_\_

**GRAND TOTAL  
OF MEDICAL, DENTAL, AND VISION & HEARING:  
EQUALS YOUR ANNUAL CONTRIBUTION** \_\_\_\_\_

**IRS maximum contribution limit**

The 2022 limit for FSA medical per employee is \$2,850.

# 5 Spending Account?



## B: DEPENDENT CARE FSA Contributions

Pre-tax contributions to this account allow you to be reimbursed for eligible child care expenses (typically for children under age 13), provided the care received allows both you and your spouse to work. Amounts you pay for dependent care while you are off work due to vacation, holidays, illness or injury are not eligible expenses. If your dependent is a student, your expense may be different during the months when school is not in session.

### Dependent care expenses

**YOUR ANNUAL CONTRIBUTION:** \_\_\_\_\_

You may also apply for a Cornell Child Care Grant each year, whereby Cornell will contribute into the Dependent Care account on your behalf. Find out more about the [Cornell Child Care Grant](#) online or talk with a HR Services and Transitions Center counselor.

### IRS maximum contribution limit

- The 2022 limit for contributions to **FSA dependent care** is \$5,000 per household.

# 5 Spending Account?

## Plan Your Health Savings Account Contribution

### HSA Contributions

If you're enrolling in the Aetna HSA health plan, use this worksheet to plan your health savings account contribution.

Cornell will contribute up to \$1,000 (see Prorated Cornell Contribution Calculator below).

#### IRS maximum contribution limits for HSA

##### Including Cornell's contribution:

- \$3,650 for an individual
- \$7,300 for a family
- Individuals age 55 or older can contribute an additional \$1,000.

#### A: IRS Maximum Contribution

(\$3,650 individual / \$7,300 family / +\$1,000 age 55+)

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#### B: Prorated Cornell Contribution (see calculator below)

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#### C = A – B: Maximum amount you may contribute

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#### Your contribution (between \$0 and amount "C"):

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This is the amount you'll enter into Workday.



### Prorated Cornell Contribution Calculator:

\$1,000 is prorated from date of hire. To determine the contribution you will receive from Cornell in 2022, please use the following formula:

► If you are paid semi-monthly,  
multiply \$41.67 x the \_\_\_\_# of paychecks remaining in 2022  
= Cornell contribution: \_\_\_\_\_

► If you are paid biweekly,  
multiply \$38.46 x the \_\_\_\_# of paychecks remaining in 2022  
= Cornell contribution: \_\_\_\_\_



# 6 Insurance

## Insurance Benefits

### Basic Life Insurance

Endowed employees automatically receive coverage from New York Life Group Benefit Solutions (NYL GBS) for one-half of their annual salary up to a maximum of \$50,000. Learn more about [Basic Life Insurance](#) and use the [NYL GBS Benefit Guide](#) to designate beneficiaries once enrolled.

While there is no action you need to take in Workday for Basic Life, you may wish to review your additional life insurance needs by considering Group Universal Life Insurance as described on the Optional Benefits page, page 13.

### Short Term Disability (STD)

The Cornell Short-Term Disability (STD) Plan provides benefits and partial compensation when you are unable to work for qualified health reasons unrelated to workers compensation. STD will provide 50% of your base pay for staff and 100% for academic positions, for a maximum of 26 weeks (approx. 6 months) in any 52 week period, and your job will be held in accordance with Cornell's job hold policy provisions. More about [Short Term Disability eligibility and benefits](#).

### Long Term Disability (LTD)

Endowed employees are enrolled in long-term disability coverage automatically. LTD benefits begin after six months of disability and continue as long as you remain disabled or until the maximum benefit period has been reached at your social security normal retirement age. More about [Long Term Disability eligibility and benefits](#).

### New York State Paid Family Leave (NYPFL)

In 2016, Governor Cuomo signed into law the New York State Paid Family Leave (NYPFL) policy that requires employers to offer paid leave for eligible staff members to bond with a new child, care for a family member with a serious health condition, or for a qualifying military exigency. New York State specified that the Paid Family Leave Program is employee-funded, and that employers shall collect an employee contribution through a payroll deduction determined annually. While there is no required action from you in Workday, if you are eligible for this benefit, it will appear on your Insurance Plan summary screen. More about [NYPFL eligibility and benefits](#).

# 7 Retirement



## Retirement Savings

Plan	Plan Type	Endowed Employee Eligibility	Cornell Contribution	Employee Contribution	Annual Contribution Amount
CURP	403b	Salaried or hourly meeting certain requirements	Yes	No	10% of base salary (up to \$305,000) for 2022
CUTDAP	403b	Salaried or hourly with FICA deductions	No	Yes	Up to \$20,500 for 2022 (higher for employees over age 50)

### Cornell University Retirement Plan (CURP)

Cornell automatically contributes 10% of your base salary (up to \$305,000 for 2022) into your CURP account.

By default, this investment will be equally split between Fidelity Investments and TIAA; however, you can choose to allocate all or a different percentage of the investment to either service provider through Workday.

### Cornell University Tax-Deferred Annuity Plan (CUTDAP)

You may also choose to voluntarily contribute to a [CUTDAP Account](#). You elect the amount or percentage that will be contributed to your account directly from your paycheck, before tax. Also, you may select how the contributions are allocated between Fidelity Investments and/or TIAA, and the type of investment funds in which to invest.

Both plans are 100% vested upon enrollment. *Learn more about [Retirement Savings](#).*

Use this worksheet to determine contributions to your plans:

- Contribution from Cornell to CURP

10 %      \$

- Your CUTDAP contribution:

%      or      \$

- **TOTAL** retirement contribution:

%      \$

Enter a percentage or dollar amount that you want to contribute per paycheck. This is the amount you'll enter into Workday

# Optional Benefits

**You can choose to enroll in these voluntary programs to receive Cornell's discounted group rates.**

**Enrollment is directly with the vendor, and does not appear in Workday. Once established, your deduction will appear in your pay stub.**

## Group Universal Life Insurance (GUL)

You may supplement your basic life insurance by enrolling in New York Life Group Benefit Solutions life insurance at any time. The maximum amount of coverage available within 60 days of your hire date without evidence of insurability is 5 times your base annual salary or \$1,000,000 (whichever is less). During these initial 60 days you may also purchase coverage for your spouse/domestic partner in the amount of \$50,000 without medical evidence of insurability. [Learn more about Group Universal Life Insurance](#), and use the [NYL GBS Benefit Guide](#) to designate beneficiaries once enrolled.

## Personal Accident Insurance (PAI)

New York Life Group Benefit Solutions offers coverage that can help pay your mortgage or children's college if you die as the result of a covered accident. It also pays benefits if you are injured in a covered accident. PAI pays whether the covered accident is work-related or not, anywhere in the world. [Learn more about Personal Accident Insurance](#), and use the [NYL GBS Benefit Guide](#) to designate beneficiaries once enrolled.

## Long-Term Care Insurance (LTC)

RetirementGuard provides access to a selection of policies that can help cover the costs associated with extended long-term care due to a chronic disease or long-lasting disability. [More about Long-Term Care Insurance.](#)

## Auto, Home, and Pet Insurance

Mercer Voluntary Benefits provides access to group rates for auto, home, and personal property liability insurance, which can be conveniently deducted from your paycheck. Pet insurance is also available through Nationwide Insurance. If enrolled, you simply go to the veterinarian of your choice and submit covered expenses for reimbursement. [More about Auto, Home, and Pet Insurance.](#)

## Legal Insurance

Covered services include identity theft, IRS audit/defense, trusts, powers of attorney, will preparation, and tenant matters/home sales. If you have a legal matter that's not covered, you still receive at least 25% off the normal hourly rate. Is legal insurance right for you? [Learn more about Legal Insurance.](#) New employee enrollment deadline is 60 days from date of hire.

# Care and Support Benefits

**We value families and provide benefits to support those who depend on you.**

## Child Care Grant

Cornell University's Child Care Grant provides financial assistance by reimbursing benefit-eligible employees for child care expenses, including infant and toddler child care, pre- school/pre-K programs, care on school holidays, school-age summer day camps/programs, and school-age before/after school care, provided those expenses allow employees and their spouse or partner (if applicable) to work or to seek work. By providing employees with this fully-funded Grant, Cornell hopes to allow them to explore options and find creative solutions to some of the child care challenges they face. Learn more about [Cornell's Child Care Grant](#) program.

## Adoption Assistance

Cornell reimburses eligible employees for qualified adoption expenses up to \$5,000 per adoption (\$6,000 for a child with special needs). There is a maximum of three adoption reimbursements per family. Learn more about [adoption assistance](#).

## Elder Care and Child Care Assistance

Find help and support with caring for a family member from Cornell's Work/Life Consultant. Email [worklife@cornell.edu](mailto:worklife@cornell.edu) to schedule a meeting with the dependent care consultant.

## Care@Work by Care.com Premium Membership

Cornell provides eligible employees with a free premium membership to [Care.com](#) to help find babysitters, nannies, elder care providers, tutors, pet and house sitters.

## Breastfeeding & Lactation Support

With over 40 designated spaces on the Ithaca, Geneva, and New York City campuses, working mothers are supported with space accommodations, time away from work to pump, and insurance coverage for pumps and lactation consultations. Learn more about [Breastfeeding & Lactation support](#).

## Ithaca Campus Child Care

The [Cornell Child Care Center](#) offers high-quality child care and kindergarten prep programs on the Ithaca campus. The Cornell Child Care Center offers high-quality child care and kindergarten prep programs on the Ithaca campus. The center is managed by Bright Horizons and licensed to provide care to 170 children, ages 6 weeks to 5 years. Learn more by visiting the website or by calling (607) 255-1010.



# Educational Benefits

**Never stop learning. We understand the value of education. That's why we offer benefits that support your career and personal development, and education for your children, too.**

## Employee Degree and Tuition Aid Programs

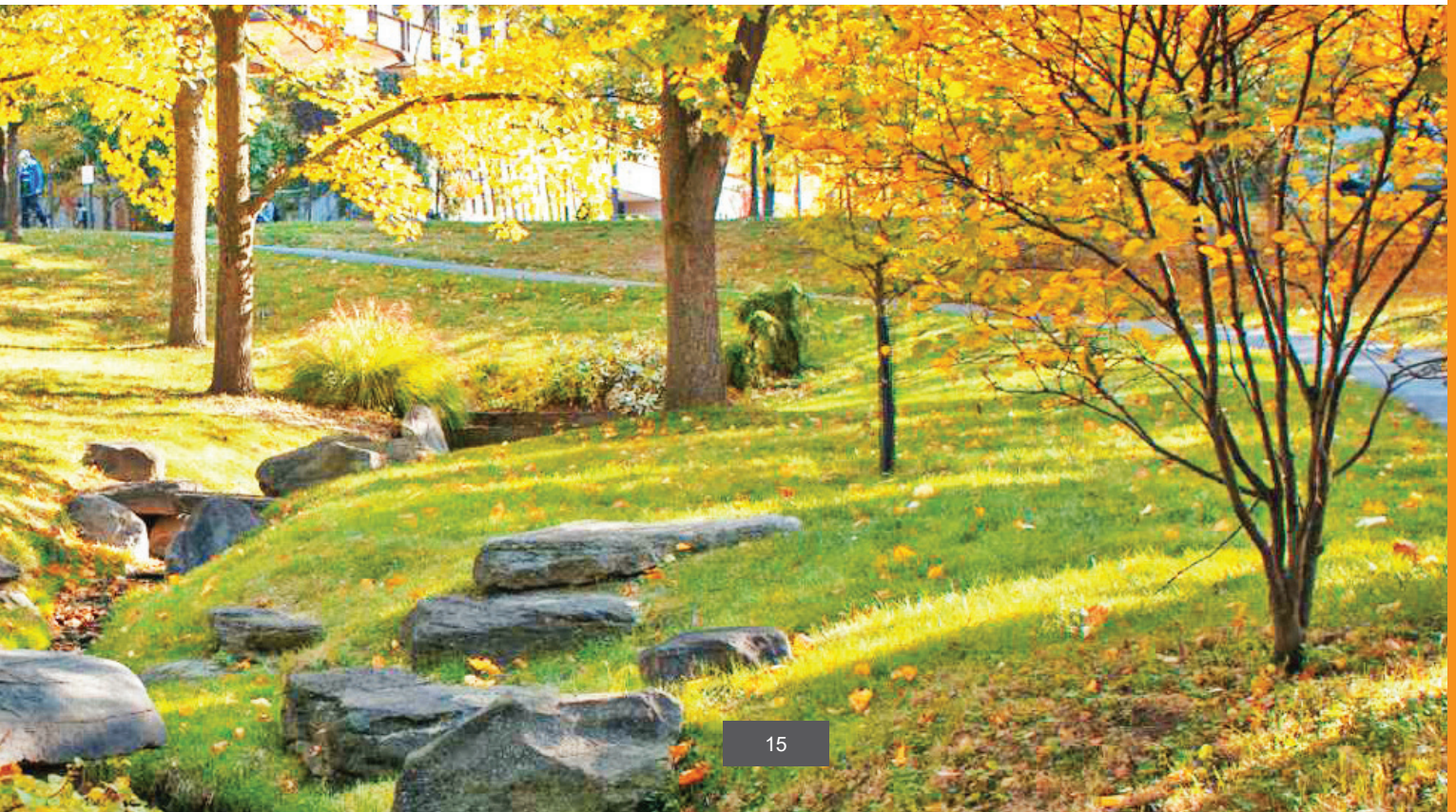
The [Employee Degree Program](#) provides full tuition for eligible employees to pursue a Cornell University undergraduate or graduate degree that is current job-related or Cornell career-related. The [Tuition Aid Program](#) allows eligible employees to take job-related courses or earn a degree outside of Cornell with partial tuition reimbursement. See plan details for tax information.

## Cornell Children's Tuition Scholarship

[Cornell Children's Tuition Scholarship \(CCTS\)](#) provides the children of eligible employees a partial scholarship for study at Cornell or other accredited institutions.

## NY's 529 College Savings Program

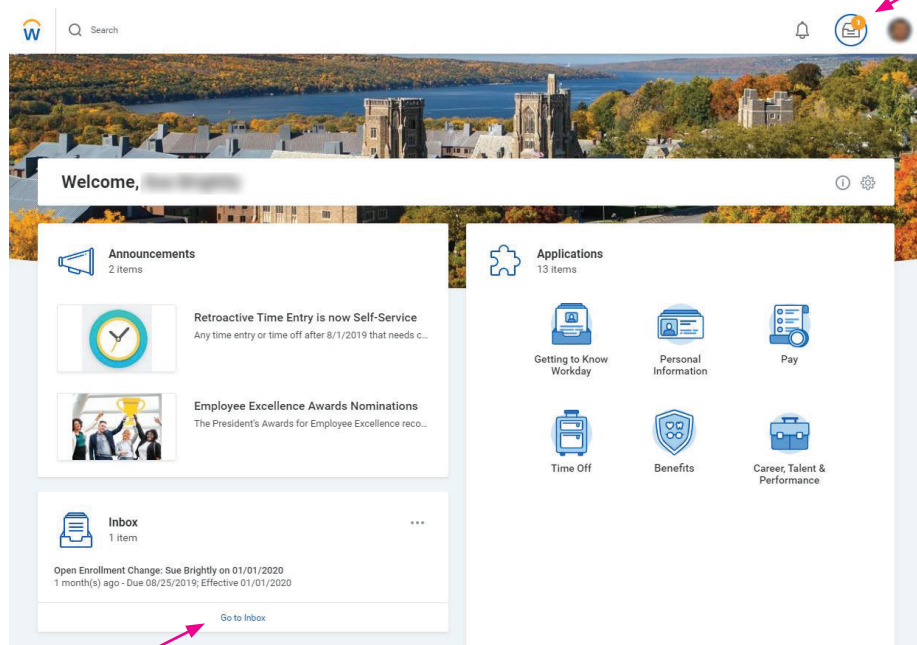
This flexible savings program is designed to help families of all income levels save for college. Employees can enroll for as little as \$15 per pay period with after-tax payroll deductions. The program also offers an annual New York State income tax deduction for contributions up to \$5,000 for individuals and \$10,000 for married couples filing jointly. Qualified withdrawals are income tax free. [Learn more about NY's 529 College Savings Program.](#)



# Enrolling in Workday

## What you see in Workday

Log in to Workday (<https://hr.cornell.edu/workday>) and go to your Inbox, where your Open Enrollment event will be waiting.



This link also gets you to your inbox.

In the left column of your inbox there will be a gray block called “New Hire Enrollment Event” Click on it and then click the orange “Let’s Get Started” button.

## Change Benefit Elections

Initiated On 03/15/2021

Submit Elections By 04/29/2021

Let's Get Started

Click here to get started

# Enrollment Dashboard

## Dashboard Page:

The dashboard layout shows all your benefits options in one place. Just choose the enrollments you want -- you don't need to click through options you don't need.

**New Hire** New Hire for [Name] [Menu]

Projected Total Cost Per Paycheck  
\$0.00

Choose from the "Health Care and Accounts" blocks to enroll in medical, dental, vision, and flexible spending accounts. Projected cost per paycheck automatically updates as you enroll.

You have 60 days from date of hire to enroll in these benefits.

### Health Care and Accounts

<b>Medical and Prescription</b> Waived <a href="#">Enroll</a>	<b>Dental</b> Waived <a href="#">Enroll</a>	<b>Vision</b> Waived <a href="#">Enroll</a>
<b>Health Savings Account</b> Waived <a href="#">Enroll</a>	<b>Flexible Spending Account - Medical Care</b> Waived <a href="#">Enroll</a>	<b>Flexible Spending Account - Dependent Care</b> Waived <a href="#">Enroll</a>

### Insurance and Retirement

<b>Basic Life Insurance</b> Waived <a href="#">Enroll</a>	<b>Short Term Disability (STD)</b> Cornell University (Employee) Cost per paycheck: Included Coverage: 50% of Salary <a href="#">Manage</a>	<b>Long Term Disability (LTD)</b> Waived <a href="#">Enroll</a>
<b>NY Paid Family Leave</b> Cornell University NY Paid Family Leave (Employee) Cost per paycheck: Included Coverage: 67% of Salary <a href="#">View</a>	<b>Cornell University Retirement Plan</b> Waived <a href="#">Enroll</a>	<b>Tax Deferred Annuity</b> Waived <a href="#">Enroll</a>

**No action is needed** with insurance: these benefits are displayed here for your information as part of your overall benefits package.

If you would like to contribute additional savings to a Cornell University Tax-Deferred Annuity Plan account, you may do so now, or at any time.

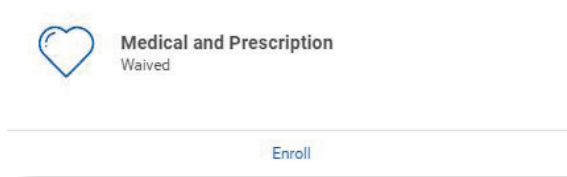
You can save your enrollment in progress if you have questions.

When you're ready to submit your enrollment, come back to this orange button to review, sign, and receive confirmation. Enrollment must be completed within 60 days of your date of hire.

[Review and Sign](#) [Save for Later](#)

Continue to next pages for instructions on each enrollment option

## Medical and Prescription Plan



**Medical and Prescription**  
Waived

Enroll

Click the "Enroll" link to choose your plan and dependents.

### On this screen: Choose one of three health care plans

*Not sure which plan you want? Compare plans: <https://hr.cornell.edu/benefits-pay/health-plans/endowed-health-plans>*

#### Plans Available

Select a plan or you can waive to opt out of Medical and Prescription. The displayed cost of waived plans assumes coverage for Employee + Spouse + Employee Child(ren).

3 items

*Selection	Benefit Plan	You Pay (Semi-monthly)	Com
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna HDHP Aetna HSA Plan	\$138.00	\$46
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Aetna PPO Cornell Program for Healthy Living (CPHL)	\$206.00	\$68
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna PPO Weill Cornell Medicine	\$303.00	\$1,0

Click the plan of your choice to make your selection; you can only choose one - the other options will automatically show as waived.



#### Health Plan Choice, Row 1: HSA

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

*If you choose the HSA Plan, you must also enroll in the Health Savings Account. See page 20.*



#### Health Plan Choice, Row 2: CPHL

Cornell Program for Healthy Living Plan

*If you choose the CPHL Plan, you're encouraged to [select a provider ID](#) for you and each of your dependents.*



#### Health Plan Choice, Row 3: Weill PPO

Weill Cornell Medicine Plan.

Confirm and Continue

When you've made your selection, click the orange "Confirm and Continue" button at bottom of screen. You can still change your plan before submitting.



On this screen: Choose your coverage and dependents

- Choose the level of coverage from the drop-down menu (i.e., “Employee + Spouse”)
- Choose which dependents will be covered
- Add dependents if needed

Dependents

Designate the Provider ID (Primary Care Physician) for any covered dependents based on your health care elections. Select the Provider website link to find the doctor's Provider ID.

Coverage \* 

Employee + Spouse + Employee Child(ren)

Plan cost per paycheck \$206.00

Add New Dependent

6 items

Select	Dependent	Relationship	Date of Birth	Provider ID
<input type="checkbox"/>				
<input type="checkbox"/>				
<input checked="" type="checkbox"/>				2222222

Choose level of coverage

Need to add a dependent?  
See instructions on following pages.

Only CPHL plan enrollees will see the Provider ID column. If you don't wish to provide Provider IDs for yourself and your dependents, use 2222222 (seven 2's) as a placeholder to complete your enrollment.

Save

When you're finished, click the orange "Save" button at the bottom of screen. You'll return to the dashboard, where you can choose other enrollment options, save for later, or submit your enrollment.

## How To Add A Dependent

**Dependents** are those who are covered by your **health plans**, such as your children, spouse, or partner (see rules regarding **dependent eligibility**). **Beneficiaries** are those who have been designated to receive benefits from your **insurance** enrollments in case of death, but these are not entered or stored in Workday.

- You can add **dependents** to your health care plans in Workday. New dependents require documentation to be submitted separately in order to receive coverage.
- You **cannot upload documentation** for your dependents in Workday. See page 4 for instructions on how to submit documentation.
- You don't need to add beneficiaries in Workday.** Contact the **insurance provider** to designate your beneficiaries. You can add or modify your beneficiaries with the provider at any time. If you've already entered beneficiaries in Workday in the past, they may show up as an option in the Workday dependent drop-down. You can select them as a dependent, but you will still need to send any required documentation to the HRSTC to add them as a health care dependent.

### Plans Available

Select a plan or you can waive to opt out of Medical and Prescription. The displayed cost of waived plans assumes coverage for Employee + Spouse + Employee Child(ren).

3 items

*Selection	Benefit Plan	You Pay (Semi-monthly)	Com
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna HDHP Aetna HSA Plan	\$138.00	\$46
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Aetna PPO Cornell Program for Healthy Living (CPHL)	\$206.00	\$68
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna PPO Weill Cornell Medicine	\$303.00	\$1,0

To add a dependent, select the health, dental, or vision plan of your choice, and then click the orange "Confirm and Continue" button at bottom of page. Don't worry - you can still change your plan before submitting your enrollment.

Confirm and Continue

On the next screen, choose a coverage option from the drop-down menu (ie, "employee and spouse"), and then click the "Add New Dependent" button.

### Dependents

Designate the Provider ID (Primary Care Physician) for any covered dependents based on your health care elections. Select the Provider website link to find the doctor's Provider ID.

Coverage \*

Plan cost per paycheck

Add New Dependent

This option is not active in Workday. If you want to make this dependent a beneficiary to your basic life insurance, GUI, personal accident and/or retirement plans, you **must** contact your insurance vendor separately (can be done at any time).

☐ Use an Existing Beneficiary or Emergency Contact
 ☒ Create Dependent

Use as Beneficiary ☐



Click the orange "OK" button at bottom of screen to continue.

**Name**

Country \*

Prefix

First Name \*

Middle Name

Last Name \*

Suffix

**Personal Information**

Relationship \*

Date of Birth \*

Age (empty)

Gender \*

Primary Nationality

Citizenship Status

Country of Birth

Region of Birth

City of Birth

Full-time Student ☐

Student Status Start Date

Student Status End Date

Disabled ☐

Keep scrolling down the screen to complete all information, including address, phone, email, etc.



Click the orange "Save" button at bottom of page when you're finished. You can confirm that the new dependent is enrolled by opening the plan page again and confirming that the dependent appears in the chart and has a blue checkmark in the "Select" column. The new dependent will now appear as an option in all your plan choices, but you must check the "select" box to enroll them in each plan.



## IMPORTANT: DEPENDENT DOCUMENTATION

Your dependent will not be covered unless you submit the [required documentation](#) to HRSTC postmarked or received within 60 days of your hire date! HRSTC offices are open but available by phone/email only.

# Dental Care Plan

Would you like a dental plan?

Click the “Enroll” link.

**Not sure which plan you want? Compare plans here:**

<https://hr.cornell.edu/benefits-pay/health-plans/endowed-health-plans/endowed-dental-plans>

## On this screen: Choose one of two dental plans

**Plans Available**

Select a plan or you can waive to opt out of Dental. The displayed cost of waived plans assumes coverage for Employee + Spouse.

2 items

*Selection	Benefit Plan	You Pay (Semi-monthly)	Company Contribution (\$)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	MetLife DEN Dental Plus	Included	\$0-\$0
<input type="radio"/> Select <input checked="" type="radio"/> Waive	MetLife DEN Dental Standard	Included	\$0-\$0

**Confirm and Continue**

Click the orange “Confirm and Continue” button at bottom of screen.

## On this screen: Choose your coverage and dependents

**Dependents**

Add a new dependent or select an existing dependent from the list below.

Coverage

Plan cost per paycheck

**Add New Dependent**

5 items

Select	Dependent	Relationship	Date of Birth
<input type="checkbox"/>	John Doe	Spouse	06/15/1980
<input checked="" type="checkbox"/>	John Doe	Spouse	06/15/1980
<input type="checkbox"/>	John Doe	Spouse	06/15/1980

- Choose the level of coverage from the drop-down menu. (i.e., “Employee + Spouse”)
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; simply select them from the list.
- Add new dependents if needed. (see instructions on page 16-17)

**Save**

Click the orange “Save” button at bottom of screen to return to the dashboard.



# Vision Care Plan

Would you like a vision plan?

Click the “Enroll” link.

**Not sure if you want vision care coverage? Learn more:**

<https://hr.cornell.edu/benefits-pay/health-plans/endowed-health-plans/endowed-vision-plan>

## On this screen: Choose “Select”

### Plans Available

Select a plan or you can waive to opt out of Vision.

1 item

*Selection	Benefit Plan	You Pay (Semi-monthly)	Company Contribution (%)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Davis Vision VIS Davis Vision	\$5.57	\$0.00

**Confirm and Continue**

Click the orange “Confirm and Continue” button at bottom of screen.

## On this screen: Choose your coverage and dependents

### Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage

Plan cost per paycheck

Add New Dependent

6 items

Select	Dependent	Relationship	Date of Birth
<input type="checkbox"/>	John Doe	Spouse	01/01/1980
<input checked="" type="checkbox"/>	John Doe	Spouse	01/01/1980
<input type="checkbox"/>	John Doe	Spouse	01/01/1980

- Choose the level of coverage from the drop-down menu. (i.e., “Employee + Spouse”)
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; simply select them from the list.
- Add new dependents if needed. (see instructions on page 16-17)

**Save**

Click the orange “Save” button at bottom of screen to return to the dashboard.

## Aetna Health Savings Account (HSA)

If you enrolled in the HSA Health Plan, you must also enroll in the Health Savings Account. You must re-enroll every year!

The Health Savings Account block will show as “Waived.” Click the “Enroll” link.

- If you're enrolled in the HSA plan, you can't enroll in the PayFlex Medical Care FSA.
- HSA enrollees may choose to also enroll in a Dependent Care FSA (but not the Medical FSA).
- Refer to page 10 of this booklet for a worksheet to help determine your contribution.

**Learn more about how the HSA works:** <https://hr.cornell.edu/Benefits/Health%20Plans/Endowed%20Plans/HSA>

### On this screen: Choose “Select”

#### Plans Available

Select a plan or you can waive to opt out of Health Savings Account.

1 item

*Selection	Benefit Plan	You Contribute (Semi-monthly)	Comp
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Aetna		

**Confirm and Continue**

Click the orange “Confirm and Continue” button at bottom of screen.

### On this screen: Input your contribution

#### Contribute

Per Paycheck:  Annual:

Total Annual HSA Contribution \$0.00

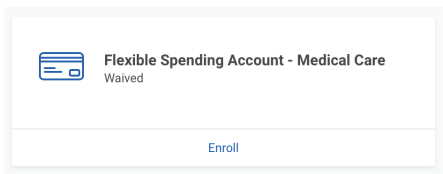
Maximum Annual Amount: \$8,000.00

- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.
- If you don't want to contribute more than Cornell's \$1,000 contribution, enter \$0.

**Save**

Click the orange “Save” button at bottom of screen to return to the dashboard.

## PayFlex Medical Care Flexible Spending Account



### Do you want a Medical Care Flexible Spending Account?

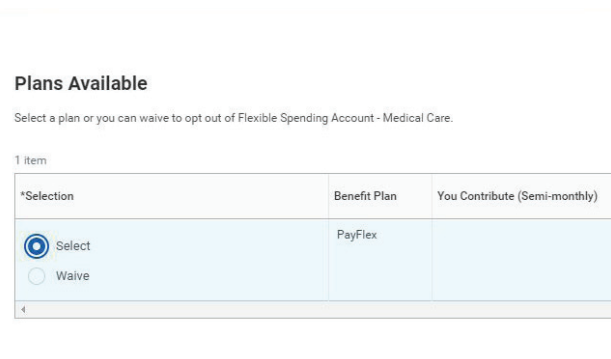
The Flexible Spending Account - Medical Care block will show as "Waived".  
Click the "Enroll" link.

- You can choose whether you want to participate in either the Medical Care or Dependent Care FSAs, both, or neither.
- If you're enrolled in the HSA plan, you can't enroll in the Medical Care FSA.
- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.

**Learn more about Flexible Spending Accounts:**

<https://hr.cornell.edu/benefits-pay/retirement-finances/flexible-spending-account>

### On this screen: Choose "Select"

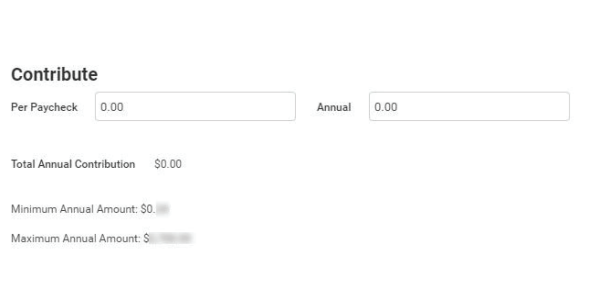


*Selection	Benefit Plan	You Contribute (Semi-monthly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	PayFlex	

**Confirm and Continue**

Click the orange "Confirm and Continue" button at bottom of screen.

### On this screen: Input your contribution

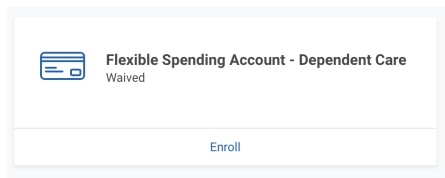


- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.

**Save**

Click the orange "Save" button at bottom of screen to return to the dashboard.

## PayFlex Dependent Care Flexible Spending Account



### Do you want a Dependent Care Flexible Spending Account?

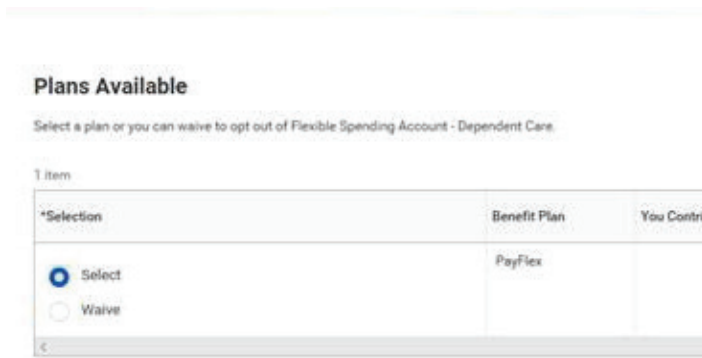
The Flexible Spending Account - Dependent Care block will show as "Waived." Click the "Enroll" link.

- You can choose whether you want to participate in either the Medical Care or Dependent Care FSAs, both, or neither. *(Note: if you're enrolled in the HSA plan, you can't enroll in the Medical Care FSA).*
- Refer to page 9 of this booklet for a worksheet to help determine your contribution.

**Learn more about Flexible Spending Accounts:**

<https://hr.cornell.edu/benefits-pay/retirement-finances/flexible-spending-account>

### On this screen: Choose "Select"



**Confirm and Continue**

Click the orange "Confirm and Continue" button at bottom of screen.

### On this screen: Input your contribution

#### Contribute

Per Paycheck  Annual

Total Annual Contribution \$0.00

Minimum Annual Amount: \$0.24

Maximum Annual Amount: \$5,000.00

- Refer to page 9 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.


**Save**

Click the orange "Save" button at bottom of screen to return to the dashboard.

# Insurance

Although the blocks will show links to “Enroll,” you will be automatically enrolled in these benefits.


See page 11 and visit the HR website if you would like information about obtaining [additional insurance](#), including group universal life, long-term care, personal accident, auto, home, or pet insurance.



Basic Life Insurance

Waived

Enroll



Short Term Disability (STD)

Cornell University (Employee)


Cost per paycheck

Included

Coverage

50% of Salary


Manage



Long Term Disability (LTD)

Waived

Enroll



NY Paid Family Leave

Cornell University NY Paid Family Leave (Employee)

Cost per paycheck

Included

Coverage

67% of Salary

View



# Retirement Savings

You can make changes to your contribution allocations at any time in Workday.

## Cornell University Retirement Plan (CURP)



**Cornell University Retirement Plan**  
Waived

Enroll

If you are eligible for the Cornell 10% contribution to CURP, you will automatically be enrolled, but you may choose between the percentage of Cornell's contribution you wish to go to Fidelity Investments and/or to TIAA. Your total must equal 100%. If you do nothing, by default, the investment is split 50-50 between the two vendors.

### Retirement Savings Elections by Coverage Type

Benefit Coverage Type Cornell University Retirement Plan

#### Employer Contribution

When entering employer contributions, the total for Plan Contribution Percentage must add up to 100%.

Employer Contribution 2 items

Benefit Plan	Plan Contribution Percentage
Fidelity (CURP)	0
TIAA-CREF (CURP)	0
	0

Continue

Click the orange "Continue" button at bottom of screen to return to the dashboard.

## Cornell University Tax-Deferred Annuity Plan (CUTDAP)



**Tax Deferred Annuity**  
Waived

Enroll

If you would like to make additional contributions to a retirement plan, you may enroll in CUTDAP.

Choose the contribution type you prefer: as a dollar **amount**, or as a **percentage** of your salary, per paycheck. A drop-down box for your contribution will appear; fill it in, and the amount to be withheld per paycheck will appear at the top of the screen.

Choose between the vendor options and allocate the percentage you would like to go to each choice. Your total must equal 100%. The per-paycheck contribution will show in the Calculated Contribution column.

If you are eligible for a 457(b) Deferred Compensation Plan, the option to make additional contributions will appear.

### Retirement Savings Elections by Coverage Type

Benefit Coverage Type Tax Deferred Annuity

#### Employee Contribution

Contribution Type select one

When entering employee contributions, the total for Plan Contribution Percentage must add up to 100%.

Employee Contribution 3 items

Benefit Plan	Plan Contribution Percentage	Calculated Contribution
Fidelity	0	Percent 0 Amount (Semi-monthly) \$0.00
TIAA-CREF RA	0	Percent 0 Amount (Semi-monthly) \$0.00
TIAA-CREF SRA	0	Percent 0 Amount (Semi-monthly) \$0.00
	0	

Continue

Click the orange "Continue" button at bottom of screen to return to the dashboard.

# Review and Submit

You're almost done! When you've completed your enrollments and clicked the "Save" button, you'll be returned to the dashboard screen.

Review and Sign

Click the orange "Review and Sign" button at bottom of screen.

**Enrollments:** Your new elections will show in the Selected Benefits display, along with other automatic benefits such as Short-Term Disability and NY Paid Family Leave.

**Waived Benefits:** This is a list of benefits you have waived (NOT enrolled in).

**Total Benefits Cost:** The next display shows your per paycheck deduction and Cornell's contribution.

**Attachments: Disregard** - Health & dental plan documentation must be submitted via mail or Secure File Transfer - see page 2).

**Electronic Signature:**  
YOU MUST CHECK THE "I Accept" CHECKBOX TO CONFIRM THAT YOU HAVE REVIEWED YOUR ELECTIONS AND ARE SATISFIED WITH YOUR ENROLLMENT IN ORDER TO SUBMIT!

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Medical and Prescription	03/01/2021	03/01/2021	Employee			\$32.00
Avenue PPO Cornell Program for Healthy Living (CPHL)	03/01/2021	03/01/2021	Employee			\$30.75
Dental	03/01/2021	03/01/2021	Employee			\$2.75
Vision	03/01/2021	03/01/2021	Employee			\$2.75
Dental Vision VISA Dental Vision	03/01/2021	03/01/2021	Employee			\$2.75
Flexible Spending Account - Medical Care	03/01/2021	03/01/2021	\$9,500.00 Annual			\$32.50
PayFlex	03/01/2021	03/01/2021	0.5 X Salary			Included
Basic Life Insurance	03/01/2021	03/01/2021	0.5 X Salary			Included
Cornell University NY Paid Family Leave (Employee)	03/01/2021	03/01/2021	50% of Salary			Included
Short-Term Disability (STD)	03/01/2021	03/01/2021	50% of Salary			Included
Cornell University Retirement Plan	03/01/2021	03/01/2021	61% of Salary			Included
Cornell University NY Paid Family Leave (Employee)	03/01/2021	03/01/2021	50% of Salary			Included
Cornell University Retirement Plan	03/01/2021	03/01/2021	61% of Salary			Included
Public (CURP)	03/01/2021	03/01/2021	61% of Salary			Included
Cornell University Retirement Plan	03/01/2021	03/01/2021	61% of Salary			Included
Public (CURP)	03/01/2021	03/01/2021	61% of Salary			Included

Waived Benefits	Cost
Health Savings Account	Waived
Flexible Spending Account - Dependent Care	Waived
Long Term Disability (LTD)	Waived
Thrift Savings Plan	Waived

Total Benefits Cost	Employee Cost	Net Cost
Company Contribution	\$32.00	\$32.00

Attachments

Drop files here

Select files

Electronic Signature

\*\*\*\* YOU MUST CHECK THE CHECKBOX THAT YOU HAVE REVIEWED YOUR ELECTIONS AND ARE SATISFIED WITH YOUR ENROLLMENT TO BE ABLE TO SUBMIT YOUR ELECTIONS \*\*\*\*

I Accept ☐

Submit Save for Later Cancel

Everything looks good? You must click the orange "Submit" button at bottom of screen to complete your enrollment!

One more thing - your submission is not complete until you receive a confirmation message -- see next page.

# Confirmation

Your submission is not complete until you receive this Confirmation screen:

## Success, You're Enrolled

### You have submitted your elections – Please view and print your Benefits Statement

To complete your enrollment in the health plans, you **MUST** provide the required documentation which may include copies of:

- your child(ren)'s birth certificate or visa/passport,
- adoption papers/court order confirming custody,
- marriage license, divorce decree, or statement of domestic partnership,

Copies may be required to enroll in the dental and vision plans.

All documents required as part of proof of benefit eligibility should be sent directly to HR Services and Transitions Center, 130 East Hill Office Building.

[View 2022 Benefits Statement](#)

#### HIGHLY RECOMMENDED:

Click the "View 2022 Benefits Statement" to download a PDF that you can save or print for your personal records!





Be sure to browse the  
**New Employee Guide**  
**To Your First Year at Cornell**

**[hr.cornell.edu/welcome](https://hr.cornell.edu/welcome)**

**for tips, resources, and what to expect!**