

New Employee

Benefits Decision & Enrollment Guide

FOR CONTRACT COLLEGE 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








EMAIL US:
hrrservices@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 **CONTRACT COLLEGE BENEFITS.**

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

IMPORTANT NOTES:



ENROLLMENT DEADLINES FROM DATE OF HIRE

30 Days: Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) or State University of New York Optional Retirement Plan (SUNY ORP).

56 Days: Health and Dental Plan Coverage

60 Days: Flexible Spending Accounts, Group Universal Life (GUL) Insurance, Legal Plan Insurance

Anytime: Personal Accident Insurance, Cornell University Tax-Deferred Annuity Plan (CUTDAP), 457(b) Deferred Compensation Plan, Auto/Home/Pet Insurance, NY's 529 College Savings Program, Long Term Care Insurance

There are exceptions for certain qualifying events, such as marriage, birth of a child or adoption, divorce, etc. - more info about qualifying events.



Review and complete worksheets

Choose your medical and dental plan, decide on your coverage level, and calculate any flexible savings account contributions. Worksheets are located in first 11 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 for yourself and each of your dependents, and your social security number or ITIN (Individual Taxpayer ID Number); other documentation may also be required.

More details about required documentation.



Enroll

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 & 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?

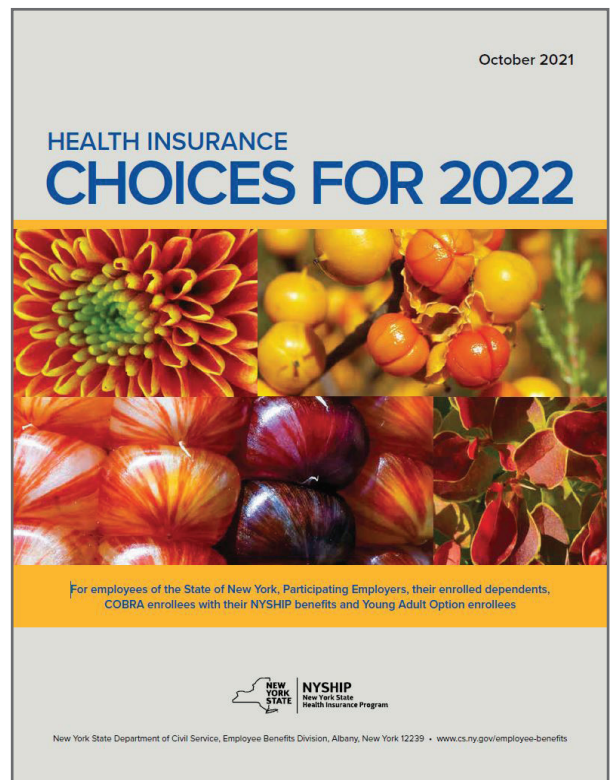
Choose one:

Empire Plan

The Empire Plan is a unique plan designed exclusively for New York State's public employees. This plan allows you to choose care either in-network with Empire or out of network. If you use out-of-network providers, you risk paying higher costs.

NYSHIP Health Maintenance Organization (HMO) Plan:

In an HMO plan, you choose an in-network primary care physician (PCP) for routine medical care and for referrals to specialists and hospitals. Your HMO choice will depend on the county in which you live or work.



Prescription drug coverage

Prescription drug coverage is included with your health insurance enrollment, regardless of which plan you choose.

How the plans work

See the [NYSHIP Health Insurance Choices 2022 booklet](#) for details about benefits, services and programs under the Empire Plan and the NYSHIP HMOs. Access NYSHIP online ([first-time user login instructions here](#)) to obtain additional information about health and dental plan benefits.

You can enroll and/or add eligible dependents within the **56 day waiting period for coverage effective the 57th day**. You can enroll or add eligible dependents anytime with a 10-week waiting period unless you have a qualifying event based on IRS guidelines (such as marriage, birth of child, etc; see [documentation requirements](#) for Contract College employees). Limited changes can be made without the 10-week wait during the annual [Option Transfer Period](#) in the fall.

2022 Comparison Chart and Rates

This [pdf comparison chart](#) shows plan features for the contract college health plan choices, including both HMOs and Empire Plan participating and non-participating providers. View [2022 rates here](#).

Note: NYS requires 2 advance premiums, so double deductions will be reflected in your pay. This does provide you with 28 days of coverage after you last day worked if you were to leave Cornell.

3 Dental?

Dental Plan

The state of New York pays the full cost of this coverage, but you must enroll to participate in the plan (check the dental box on Form PS404 when enrolling in health care).

[Learn more about the NYSHIP dental insurance plan.](#)

Coverage is provided through Emblem Health.

Effective Date:

If you enroll and/or add eligible dependents within the 56 day waiting period, coverage is effective the 57th day.



4 PS404 Enrollment


Enroll in Health & Dental Plans with Form PS404

Download Form PS404: <https://hr.cornell.edu/sites/default/files/documents/ps404.pdf>

Enrollment process:

1. Select your plan and dependents in Workday when you enroll in other benefits (instructions begin on page 16 of this booklet).
2. Submit the PS404 and any other required [documentation](#) as indicated below and on the following page.

IMPORTANT: ENROLLMENT, PS404, AND DOCUMENTATION MUST BE SUBMITTED WITHIN 56 DAYS OF DATE OF HIRE

 Department of Civil Service		EMPLOYEE BENEFITS DIVISION Health Insurance Transaction Form for NYS & PE Employees		PS-404 (3/21)
<i>INSTRUCTIONS: READ AND COMPLETE BOTH SIDES/PAGES. PLEASE PRINT AND CHECK THE APPROPRIATE CHOICES.</i>				
EMPLOYEE INFORMATION <i>(All employees must complete)</i>				
1. Last Name	First Name	MI	2. Social Security Number	3. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
4. Permanent Address Street		City	State	Zip
5. Mailing Address (If different) Street		City	State	Zip
6. Work Location & Address Street		City	State	Zip
7. Date of Birth	8. Telephone Numbers Primary ()		Work ()	
9. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				Marital Status Date
10. Covered under Medicare? Self: <input type="checkbox"/> Yes <input type="checkbox"/> No Spouse/Domestic Partner: <input type="checkbox"/> Yes <input type="checkbox"/> No Child: <input type="checkbox"/> Yes <input type="checkbox"/> No				
11. ELECT OR DECLINE COVERAGE				
A. Choose a Pre-Tax election 1. <input type="checkbox"/> Elect Pre-Tax Status for Premium deduction 2. <input type="checkbox"/> Elect After-Tax Status for Premium deduction <small>You are only eligible for Pre-Tax deductions if newly eligible or if requested during the Pre-Tax Contribution Program (PTCP) Election Period</small>				
B. Select a NYSHIP Coverage Option (Choose option 1, 2, 3 or 4)				
1. Individual Enrollment		Medical (10) <i>(Select Empire Plan or HMO)</i> <input type="checkbox"/> Empire Plan <input type="checkbox"/> HMO Code _____ Name _____		<input type="checkbox"/> Dental (11)
2. Family Enrollment <i>(Complete box 13 on page 2)</i>		Medical (10) <i>(Select Empire Plan or HMO)</i> <input type="checkbox"/> Empire Plan <input type="checkbox"/> HMO Code _____ Name _____		<input type="checkbox"/> Dental (11)
3. Decline Coverage		<input type="checkbox"/> Medical (10)		<input type="checkbox"/> Dental (11)
12. CHANGE OR CANCEL EXISTING COVERAGE				
A. Change Coverage: <input type="checkbox"/> Medical (10) <input type="checkbox"/> Dental (11) Date of Event: _____ <input type="checkbox"/> Change to FAMILY <i>(Complete box 13)</i> <input type="checkbox"/> Change to INDIVIDUAL				
<input type="checkbox"/> Marriage <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Newborn <input type="checkbox"/> Request coverage for dependents not previously covered <input type="checkbox"/> Previous coverage terminated <i>(proof required)</i> <input type="checkbox"/> Dependent returned to full-time student status <input type="checkbox"/> Other: _____		<input type="checkbox"/> Divorce <input type="checkbox"/> Termination of Domestic Partnership <i>(Attach completed PS-425.4)</i> Only dependent ineligible due to age <input type="checkbox"/> I voluntarily cancel coverage for my dependents <input type="checkbox"/> Only dependent died <input type="checkbox"/> Only dependent married <input type="checkbox"/> Only dependent graduated <input type="checkbox"/> Other: _____		
<small>NOTE: If you are indicating a change in marital status to Divorced or Separated, please be sure to update the address information for the dependent in Box 13 if applicable.</small>				
B. Voluntarily Cancel Coverage: <input type="checkbox"/> Medical (10) <input type="checkbox"/> Dental (11) Qualifying Event: _____ <small>NOTE: If you are enrolled in the PTCP, you may make changes during the Annual Option Transfer Period or when experiencing a PTCP qualifying event.</small>				

Complete items 1 - 10.

Complete 11 (A).

You must indicate a before or after tax election for health insurance premiums. If you elect before tax, (which most do), your premiums will be deducted before taxes have been calculated.

Complete 11 (B), #1 or #2, to choose individual or family enrollment.

4 PS404 Enrollment

Enroll with Form PS404, continued

Back:

NYS Department of Civil Service
Albany, NY 12239

Health Insurance Transaction
Form Page 2 - PS-404 (3/21)

13. DEPENDENT INFORMATION								
Must be provided when choosing to enroll in NYSHIP family coverage (use additional sheets if necessary)								
Check One: A (Add), D (Delete) or C (Change)						Date of Event: _____		
Check all that apply: M (Medical), D (Dental)								
	Last Name	First Name	MI	Relationship	Date of Birth	Sex	Address (if different)	Social Security Number
<input type="checkbox"/> A <input type="checkbox"/> D <input type="checkbox"/> C								
<input type="checkbox"/> M <input type="checkbox"/> D								
<input type="checkbox"/> A <input type="checkbox"/> D <input type="checkbox"/> C								
<input type="checkbox"/> M <input type="checkbox"/> D								
<input type="checkbox"/> A <input type="checkbox"/> D <input type="checkbox"/> C								
<input type="checkbox"/> M <input type="checkbox"/> D								

If you are enrolling as a family from item 11 (B) #2, complete item 13, dependent information, on page 2 of form.

14. ENTER ANNUAL OPTION TRANSFER REQUEST(S) BELOW	
Change NYSHIP Option	Change to: <input type="checkbox"/> Empire Plan <input type="checkbox"/> HMO Code: _____ HMO Name: _____
Change Pre-Tax Status	Change to: <input type="checkbox"/> Pre-Tax <input type="checkbox"/> After-Tax Submit during the Pre-Tax Contribution Program Election Period

Personal Privacy Protection Law Notification
The information you provide on this application is requested in accordance with Section 163 of the New York State Civil Service Law for the principal purpose of enabling the Department of Civil Service to process your request concerning health insurance coverage. This information will be used in accordance with Section 96 (1) of the Personal Privacy Protection Law, particularly subdivisions (b), (e) and (f). Failure to provide the information requested may interfere with our ability to comply with your request. This information will be maintained by the Director, Employee Benefits Division, Department of Civil Service, Albany, NY 12239; (518) 473-1977. For information relating only to the Personal Privacy Protection Law, call (518) 457-9375.

AUTHORIZATION
I have read the Pre-Tax Contribution Program materials and the Opt-out Attestation Form (if applicable) and have made my selection on Page 1 of this document. I understand that if my coverage is declined or canceled, I may subject myself and/or my dependents to waiting periods if I decide to enroll at a later date and may forfeit the right to such coverage after leaving State service (vest, retirement, etc.). I am aware of how to obtain a current Summary of Benefits and Coverage for the NYSHIP option I have selected. I understand that my failure to provide required proof(s) within 30 days may delay the availability of benefits for me or any dependent for whom I fail to provide such proof. Any person who makes a material misstatement of fact or conceals any pertinent information shall be guilty of a crime, conviction of which may lead to substantial monetary penalties and/or imprisonment, as well as an order for reimbursement of claims. I certify that the information I have supplied is true and correct. I hereby authorize deduction from my salary or retirement allowance of the amount required, if any, for the coverage indicated above.

Be sure to sign and date!

Employee Signature (Required): _____ Date: _____

AGENCY USE ONLY					
Retirement Tier	Registration #	Sick Leave Information		Date Entered on NYBEAS	Effective Date
		# Hours	Hourly Rate of Pay		

HBA Signature (Required): _____ Date: _____

Page 2 of 2

Submit this form and any documentation 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

5 Spending Account?

Do you want a Flexible Spending Account?

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.

IMPORTANT: ENROLL WITHIN 60 DAYS OF DATE OF HIRE

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, 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 allowable 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, 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.

Insurance Benefits

Basic Life Insurance

Contract College employees enrolled in the Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) are provided basic life insurance under the death benefit. Employees enrolled in the State University of New York Optional Retirement Program (SUNY ORP) are also provided with basic life insurance, insured by New York Life Group Benefit Solutions (NYL GBS) receiving coverage of up to one-half of their annual salary up to a maximum of \$50,000. Learn more about [Basic Life Insurance](#) and using [NYL GBS Benefit Guide website](#) to designate beneficiaries once enrolled.

You may wish to review your additional life insurance needs by considering Group Universal Life Insurance as described on the Optional Benefits page, page 14.

Short Term Disability

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 [Short Term Disability](#) eligibility and benefits.

Long Term Disability

Contract College employees are required to enroll in Long Term Disability (LTD) coverage and pay a nominal fee. 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

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


State University of New York Optional Retirement Program (SUNY ORP)

[SUNY ORP](#) is designed to provide retirement income to faculty and exempt Contract College employees as an alternative to NYS-LRS. Contributions are based on your tier level. You are vested in your account balance after 366 days of participation.

Your contribution will be 3% - 6% of your gross salary for your entire career based on your salary level. Cornell contributes 8% of your pay during your participation for the first 7 years of service, and then 10% of pay for subsequent years. Pay is capped at \$290,000 for year 2021.

Part-time faculty or exempt employees may elect to participate in SUNY ORP. If you participated in SUNY ORP in a prior job, then you will resume your participation in that tier.

If you have another employer-funded retirement plan invested with AIG, Fidelity Investments, TIAA and/or Voya, from a prior job, you should contact the HR Services and Transitions Center to determine if you are eligible to have the vesting period waived.



Working at Cornell
PURSUE EXCELLENCE. DISCOVER SUCCESS.

HR Services & Transitions Center (HRSTC)
395 Pine Tree Road, EHOB, Suite 130
T 607.255.3936 F 607.255.6873
hrservices@cornell.edu www.hr.cornell.edu

Contract College Retirement Plan

Election Form

PART A: CONTRACT COLLEGE RETIREMENT ELIGIBILITY (To be read by all contract college employees).

APPOINTMENT	PLAN ELIGIBILITY	PLAN PARTICIPATION
Regular Full-time Nonexempt	Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) <i>only</i>	Mandatory
Regular Full-time Exempt	Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) <i>or</i> State University of New York Optional Retirement Program (SUNY ORP)	Mandatory
Part-time or Temporary Nonexempt	Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) <i>only</i>	Not Mandatory
Part-time or Temporary Exempt	Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) <i>or</i> State University of New York Optional Retirement Program (SUNY ORP)	Not Mandatory
Seasonal	Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) <i>only</i>	Not Mandatory

PART B: EMPLOYEE INFORMATION (Please print plainly or type).

Last Name	First Name	Title
Date of Birth	Social Security Number	E-Mail Address
Home Area Code and Telephone Number	Work Area Code and Telephone Number	
Home Address		
City	State	Zip Code

SOCIAL SECURITY DISCLOSURE REQUIREMENT: In accordance with the Federal Privacy Act of 1974, you are hereby advised that disclosure of the Social Security Account Number is mandatory pursuant to Sections 11, 34, 311, and 334 of the Retirement and Social Security Law. The number will be used in identifying retirement records and in administration of the Retirement System.

You Must Complete Other Side

Diversity and Inclusion are a part of Cornell University's heritage. We are an equal opportunity and affirmative action institution. We also recognize a wide range of employment practices for better, diverse living or to meet individual needs.

[Download Cornell's SUNY ORP Retirement Plan Election Form](#)

For more information about the SUNY ORP plan, [visit the HR website](#)

Submit this form and any documentation 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

7 Retirement

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.

The CUTDAP is 100% vested upon enrollment. *Learn more about [Retirement Savings](#).*

These contributions can be allocated in full or as a percentage to Fidelity Investments and TIAA through Workday as described on page 22 of this guide.





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

You may supplement your basic life insurance by enrolling in New York Life Group Benefit Solutions (NYL GBS) 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 website](#) to designate beneficiaries once enrolled.

Personal Accident Insurance

New York Life Group Benefit Solutions (NYL GBS) 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 website](#) to designate beneficiaries once enrolled.

Long-Term Care Insurance

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. 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. 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](#).

Care@Work by Care.com

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. Learn more about [Care@Work](#).

Elder Care and Child Care Assistance

Get help caring for a loved one from Cornell's Dependent Care Resource and Referral Service. [Email worklife@cornell.edu](mailto:worklife@cornell.edu) to schedule a meeting with the dependent care consultant.

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.

Ithaca Campus Child Care

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. Learn more about [Cornell Child Care Center](#).

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

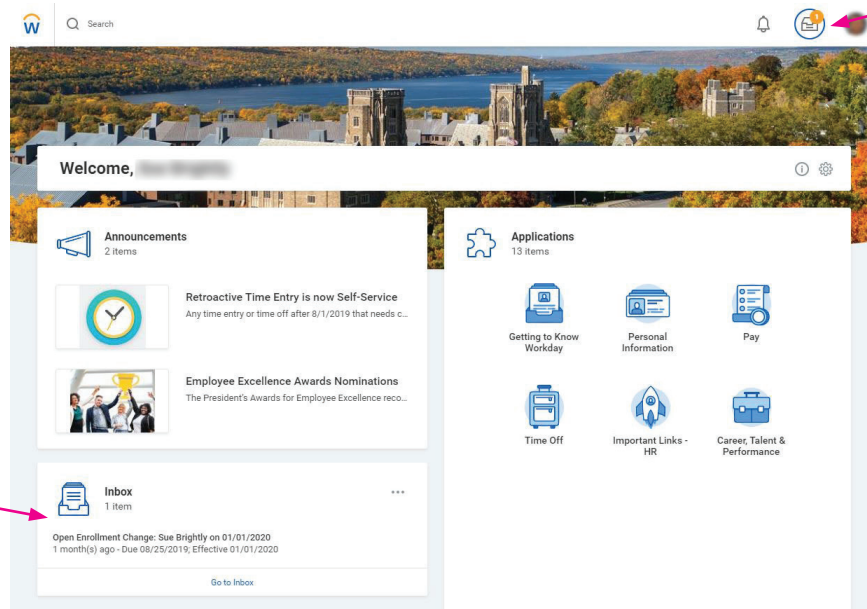
This flexible savings program is designed to help families of all income levels save for college. Employees can enroll for as little as \$15 per pay period with after-tax payroll deductions. The program also offers an annual New York State income tax deduction for contributions up to \$5,000 for individuals 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

Use Workday to:

- Enroll in **Health and Dental Insurance** (optional, must be done within 56 days; must include PS404 form and any supporting documentation)
- Enroll in a **Flexible Spending Account** for medical or dependent care. (optional, must be done within 60 days)
- Enroll in **Basic Life Insurance** (if you are eligible and enroll in SUNY ORP)
- Enroll in **Long Term Disability Insurance** (required enrollment)
- Enroll in a **Retirement Plan:** SUNY ORP, NYSLRS, CUTDAP (enrollment in SUNY ORP or NYSLRS is required, must be done within 30 days; CUTDAP enrollment is optional, enroll anytime)

Login at hr.cornell.edu/workday. You'll need your NetID and [two-step login](#) set up to login.



Your "New Hire Enrollment" event will be available in your inbox.

Click the event, and then click on the orange "Let's Get Started" button.

Change Benefit Elections

Initiated On 03/05/2021

Submit Elections By 04/29/2021

[Let's Get Started](#)

Dashboard Screen

Your New Hire Enrollment event will open to this dashboard. This screen shows your benefits enrollment options. Simply click on a block and follow the instructions to enroll in that benefit. When you complete an enrollment, you'll be returned to the dashboard.

The screenshot shows a "New Hire" dashboard for a user. At the top, it displays "Projected Total Cost Per Paycheck: \$0.00". The dashboard is divided into two main sections: "Health Care and Accounts" and "Insurance and Retirement".

Health Care and Accounts:

- Medical and Prescription (Waived) - Enroll
- Dental (Waived) - Enroll
- Flexible Spending Account - Medical Care (Waived) - Enroll
- Flexible Spending Account - Dependent Care (Waived) - Enroll

Insurance and Retirement:

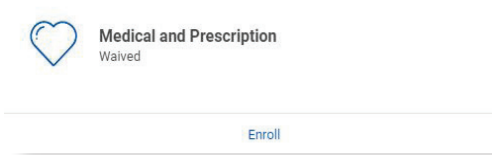
- Basic Life Insurance (Waived) - Enroll
- Short Term Disability (STD) (Cornell University (Employee)) - Included. Cost per paycheck: 50% of Salary. Coverage - Manage
- Long Term Disability (LTD) (Waived) - Enroll
- NY Paid Family Leave (Cornell University NY Paid Family Leave (Employee)) - Included. Cost per paycheck: 67% of Salary. Coverage - View
- SUNY Optional Retirement Plan (Waived) - Enroll
- New York State Employees' Retirement System (Waived) - Enroll
- Tax Deferred Annuity (Waived) - Enroll

At the bottom, there are two buttons: "Review and Sign" (orange) and "Save for Later" (grey).

Callout Boxes:

- Enroll in Basic Life Insurance only if you're enrolling in the SUNY Optional Retirement Plan.
- You're already enrolled in Short Term Disability insurance and NY Paid Family Leave, no action necessary on these blocks.
- 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.

Medical and Prescription Plan



Do you want to enroll in a Medical and Prescription Plan?

Click the "Enroll" link.

IMPORTANT: PS404 FORM REQUIRED!

You will not be enrolled unless you **also** submit the PS404 form (see pages 5-6) and any other required documentation within 56 days of your date of hire. Download form PS404: <https://hr.cornell.edu/sites/default/files/documents/ps404.pdf>

On this screen: Choose a health care plan

Not sure which plan you want? Compare plans:
<https://hr.cornell.edu/contractcollegehealthplans>

Plans Available

Select a plan or Waive to opt out of Medical and Prescription. The displayed cost of waived plans assumes coverage for Employee.

*Selection	Benefit Plan	You Pay (Semi-monthly)	Company Contribution (Semi-monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 001 - The Empire Plan	\$66.87	\$351.10
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 072 - HMO Blue Excellus BlueCross BlueShield - Central New York Region	\$64.66	\$339.52
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 300 - Capital District PHP - Central	\$86.69	\$336.59
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 330 - MVP Health Care - Central	\$97.02	\$347.74

Select the plan of your choice.

You may choose from two options: The Empire Plan or a Health Maintenance Organization (HMO) in your geographic area that has been approved for participation in NYSHIP.



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 (instructions on adding dependents on following pages)

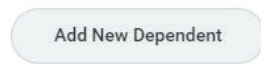
Dependents

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

Coverage *

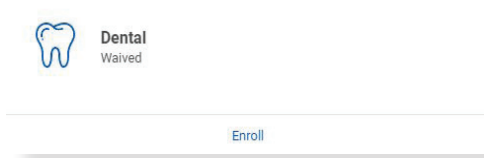
Employee ...

Plan cost per paycheck \$66.87



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.

Dental Plan



Do you want to enroll in a Dental Plan?

Click the "Enroll" link.



IMPORTANT: PS404 FORM REQUIRED!

You will not be enrolled unless you **also** submit the PS404 form (see pages 5-6) and any other required documentation within 56 days of your date of hire. Download form PS404: <https://hr.cornell.edu/sites/default/files/documents/ps404.pdf>

On this screen: Enroll in dental care plan

Details about the Contract College Dental plan:
<https://hr.cornell.edu/benefits-pay/health-plans/contract-college-health-plans/contract-college-dental-plan>

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 (instructions on adding dependents on following pages)

Plans Available

Select a plan or Waive to opt out of Dental. The displayed cost of waived plans assumes coverage for Employee.

1 item

*Selection	Benefit Plan	You Pay (Semi-monthly)	Company Contribution (Semi-monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State	Included	\$24.74

Dependents

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

Coverage * ⋮

× Employee ...

Plan cost per paycheck \$66.87

Add New Dependent

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.

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.

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 Waive to opt out of Medical and Prescription. The displayed cost of waived plans assumes coverage for Employee.

4 items

*Selection	Benefit Plan	You Pay (Semi-monthly)	Company Contribution (Semi-monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 001 - The Empire Plan	\$66.87	\$351.10
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 072 - HMO Blue Excelsus BlueCross BlueShield - Central New York Region	\$64.66	\$339.52
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 300 - Capital District PHIP - Central	\$66.69	\$336.59
<input type="radio"/> Select <input checked="" type="radio"/> Waive	New York State 330 - MVP Health Care - Central	\$97.02	\$347.74

To add a dependent, select the health or dental 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.



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.



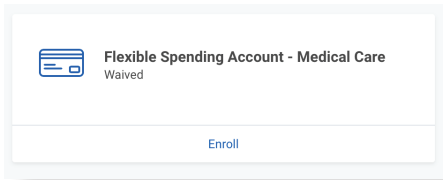
Click the orange "Save" button at bottom of page when you're finished. You can confirm that the new dependent is enrolled by opening the plan page again and confirming that the dependent appears in the chart and has a blue checkmark in the "Select" column. The new dependent will now appear as an option 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 56 days of your hire date! HRSTC offices are open but available by phone/email only.

PayFlex Medical Care Flexible Spending Account



Do you want a Medical Care Flexible Spending Account?

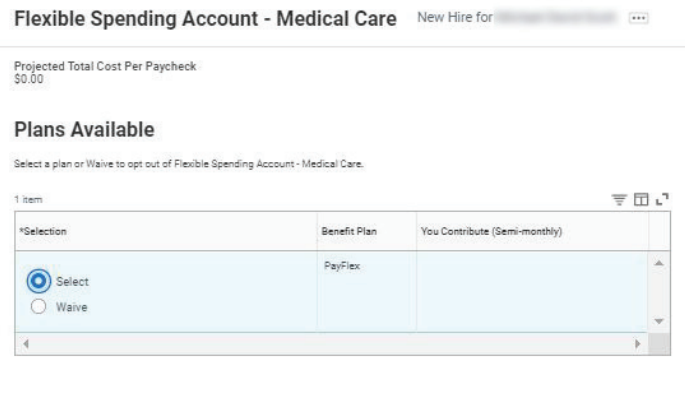
The Flexible Spending Account - Medical Care block will show as "Waived." Click the "Enroll" link.

- You can choose whether you want to participate in either the Medical Care or Dependent Care FSAs, both, or neither.
- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.
- You must enroll within 60 days of your date of hire.

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

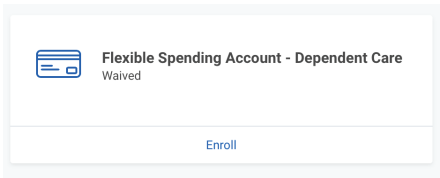


- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.

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?

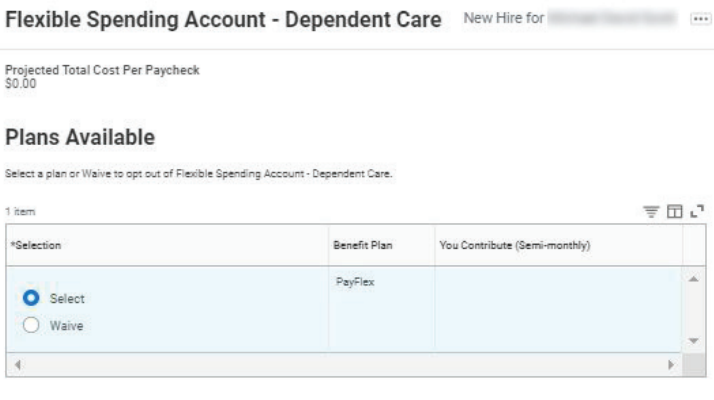
The Flexible Spending Account - Dependent Care block will show as "Waived." Click the "Enroll" link.

- You can choose whether you want to participate in either the Medical Care or Dependent Care FSAs, both, or neither.
- Refer to page 9 of this booklet for a worksheet to help determine your contribution.
- You must enroll within 60 days of your date of hire.

Learn more about Flexible Spending Accounts:

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

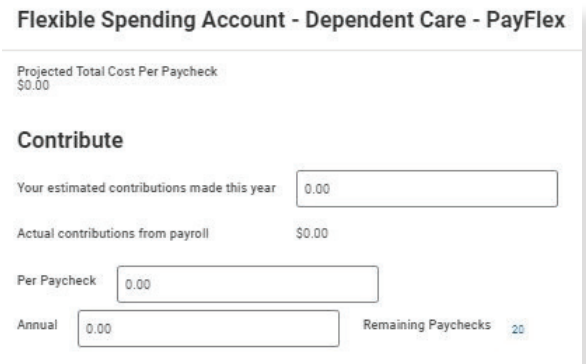
On this screen: Choose "Select"



Confirm and Continue

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

On this screen: Input your contribution

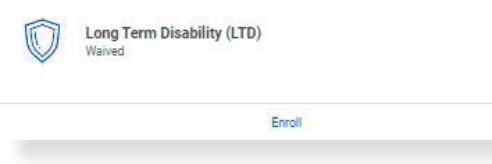


- Refer to page 9 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.

Save

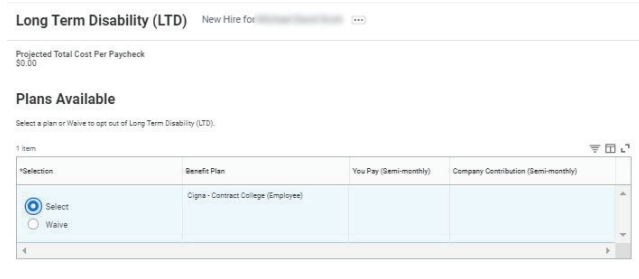
Click the orange "Save" button at bottom of screen to return to the dashboard.

Insurance



Enroll in Long Term Disability Insurance

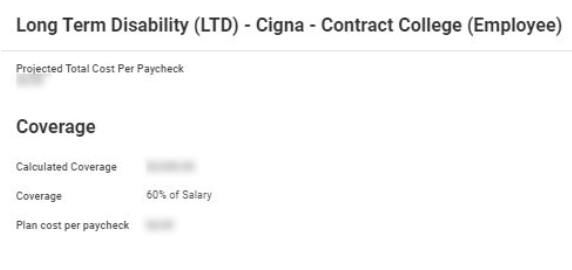
Contract College employees are required to enroll and pay a nominal fee.



Choose "Select"



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



You'll be shown a screen with your coverage and projected cost per paycheck.

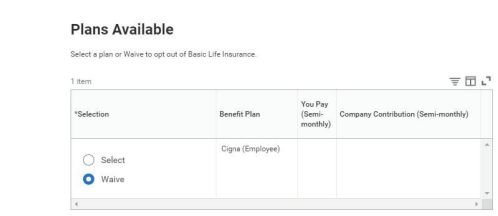


Click the orange "Save" button at bottom of screen to return to the dashboard.



Enroll in Basic Life Insurance *only* if you're enrolling in SUNY ORP retirement savings plan (see page 27)

See page 10 for more information about insurance.



Choose "Select"



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

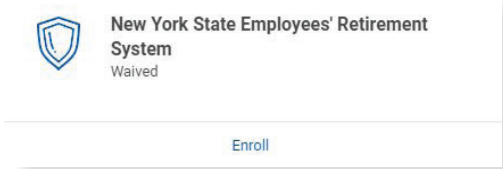


You'll be shown a screen with your coverage.



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

New York State Employees' Retirement System




Do you want to enroll in NYSLRS?

Learn about the the Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS):

<https://hr.cornell.edu/benefits-pay/retirement-finances/retirement-and-savings/new-york-state-employees-retirement-system>

If you have questions about your eligibility or plan details, contact the [HR Services and Transitions Center](#), (607) 255-3936.



IMPORTANT: RS5420 FORM REQUIRED!

You will not be enrolled unless you **also** submit the RS5420 form (see page 11) and any other required documentation **within 30 days** of your date of hire.

Plans Available

Select a plan or Waive to opt out of New York State Employees' Retirement System.

1 item

*Selection	Benefit Plan	You Contribute (Semi-monthly)	Company Contribution (Semi-monthly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	New York State (NYSERS)		

Choose "Select"



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

Projected Total Cost Per Paycheck
\$0.00

Contribute

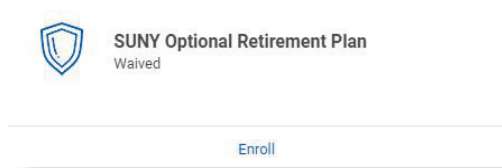
You will be enrolled in this plan.

You'll be shown a screen with your projected cost per paycheck.



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

SUNY Optional Retirement Plan (ORP)



Do you want to enroll in SUNY ORP?

Learn about the the State University of New York Optional Retirement Program:

<https://hr.cornell.edu/benefits-pay/retirement-finances/retirement-and-savings/suny-optional-retirement-program-orp>

If you have questions about your eligibility or plan details, contact the [HR Services and Transitions Center](#), (607) 255-3936.



IMPORTANT: CORNELL'S SUNY ORP RETIREMENT PLAN ELECTION FORM REQUIRED!

You will not be enrolled unless you **also** submit the Cornell SUNY ORP Retirement Plan Election form (see page 12) and any other required documentation **within 30 days** of your date of hire.

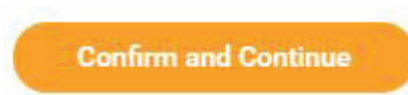
Plans Available

Select a plan or Waive to opt out of SUNY Optional Retirement Plan.

1 item

*Selection	Benefit Plan	You Contribute (Semi-monthly)	Company Contribution (Semi-monthly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	New York State (ORP)		

Choose "Select"



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

Projected Total Cost Per Paycheck
\$0.00

Contribute

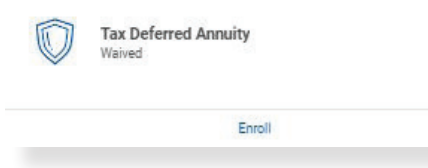
You will be enrolled in this plan.

You'll be shown a screen with your projected cost per paycheck.



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

Cornell University Tax-Deferred Annuity Plan (CUTDAP)



Do you want to make optional CUTDAP contributions?

Cornell University Tax-Deferred Annuity Plan (CUTDAP) contributions and vendors are managed on this page.

You can enroll and make changes to a TDA in Workday at any time.

Step #1: 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.

Step #2: 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.

Note: You can compare the differences between TIAA's RA and SRA accounts here:

https://hr.cornell.edu/sites/default/files/documents/tiaa_contract_comparison_chart.pdf

Tax Deferred Annuity Retirement Savings Election Allocation for [Employee Name]

Projected Total Cost Per Paycheck
\$0.00

Retirement Savings Elections by Coverage Type

Benefit Coverage Type: Tax Deferred Annuity

Employee Contribution

Contribution Type:

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	<input type="text" value="0"/>	Percent: 0 Amount (Semi-monthly): \$0.00
TIAA-CREF RA	<input type="text" value="0"/>	Percent: 0 Amount (Semi-monthly): \$0.00
TIAA-CREF SRA	<input type="text" value="0"/>	Percent: 0 Amount (Semi-monthly): \$0.00
	<input type="text" value="0"/>	

Step #1

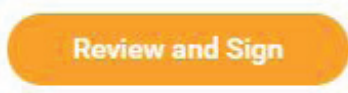
Step #2

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.



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

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). Remember: you must enroll in medical and dental plans via the PS404 form (see pages 5-6); once you're enrolled they will appear in Workday.

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

Attachments: Disregard - Contract college health & dental plan documentation must be submitted with a paper PS404 form - see pages 5-6)

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!

View Summary New Hire for [redacted] ...

Projected Total Cost Per Paycheck
\$75.00

You're not done yet – YOU MUST HIT SUBMIT! This screen summarizes your enrollments.

If you received a "critical alert" message, [click here](#).

Once you are satisfied with your choices, you **MUST** scroll down to the bottom of the page to check the "I Accept" box, and then click the "Submit" button to finalize your elections.

Your submission is complete when you receive the success message and a link to view your Benefits Statement, which you should print for your records.

Selected Benefits: 4 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Flexible Spending Account - Medical Care	09/01/2021	09/01/2021	\$1,500.00 Annual			\$75.00
PayFlex						
Short Term Disability (STD)	09/01/2021	09/01/2021	50% of Salary			Included
Cornell University (Employee)						
NY Paid Family Leave	09/01/2021	09/01/2021	6% of Salary			Included
Cornell University NY Paid Family Leave (Employee)						
SUNY Optional Retirement Plan	09/01/2021	09/01/2021				Included
New York State (OSP)						

Waived Benefits: 7 items

Benefit	Status
Medical and Prescription	Waived
Dental	Waived
Flexible Spending Account - Dependent Care	Waived
Basic Life Insurance	Waived
Long Term Disability (LTD)	Waived
New York State Employees' Retirement System	Waived
Tax Deferred Annuity	Waived

Total Benefits Cost: 1 item

Company Contribution	Employee Cost	Net Cost
\$0.00	\$75.00	\$75.00

Attachments

Drop files here
or
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 Workday 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!

Once you receive this Confirmation message, Workday will begin to process your elections.



IMPORTANT: DON'T FORGET PAPER ENROLLMENT FORMS!

You will not be enrolled unless you **also** submit any forms and other required documentation!

- **Health & Dental Plans:** PS404, pages 5-6, deadline 56 days from date of hire
- **NYSLRS:** RS5420, page 11, deadline 30 days from date of hire
- **SUNY ORP:** Cornell's Suny ORP Election Form, page 12, deadline 30 days from date of hire



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

hr.cornell.edu/welcome

for tips, resources, and what to expect!