New Employee

Benefits Decision & Enrollment Guide

FOR CONTRACT COLLEGE EMPLOYEES

- Decision worksheets
- Step-by-step instructions

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.

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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.
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.

- Legal Name: ____________________________
- Social Security Number: __________________
- Date of Birth: __________________________
- Gender: ________________________________

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- Date of Birth: __________________________
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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.
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 2023 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.

**2023 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 [2023 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.
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.
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**

Complete items 1 - 11.

Complete 13 (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 13 (B), #1 or #2, to choose individual or family enrollment.

If you are enrolling as a family from item 13 (B) #2, complete item 14, dependent information.
15. CHANGE OR CANCEL EXISTING COVERAGE

A. Change Coverage:

- Medical (10)
- Dental (11)

Date of Event: __________

- Change to FAMILY (Complete box 14 on page 1)
- Change to INDIVIDUAL
- Marriage
- Domestic Partner
- Newborn
- Request coverage for dependents not previously covered
- Previous coverage terminated (proof required)
- Dependent returned to full-time student status
- Other:

   [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 14 if applicable.]

B. Voluntarily Cancel Coverage:

- Medical (10)
- Dental (11)

Qualifying Event: __________

[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.]

16. ENTER ANNUAL OPTION TRANSFER REQUEST(S) BELOW

Change NYSHIP Option

- Change to: [ ] Empire Plan [ ] HMO Code [ ] HMO Name:

Change Pre-Tax Status

- Change to: [ ] Pre-Tax [ ] After-Tax Submit during the PTCP 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 have made my selection on Page 1 of this document. I understand that if my coverage is declined or cancelled, 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.

Employee Signature (Required): __________________________ Date: __________________

AGENCY USE ONLY

Retirement Tier | Registration # | Sick Leave Information # Hours | Hourly Rate of Pay | Date Entered on NYBEAS | Effective Date
--- | --- | --- | --- | --- | ---

HBA Signature (Required): __________________________ Date: __________________

Submit this form and any documentation to:

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

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

Note: Call the HRSTC at 607-255-3936 if you need help to upload your files
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?
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 2023 limit for FSA medical per employee is $3,050.
B: DEPENDENT CARE FSA Contributions

Pre-tax contributions to this account allow you to be reimbursed for eligible dependent (children and other qualified dependents) 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 2023 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 short-term 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 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.
Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS)

NYSLRS is designed to provide employees with retirement, disability, and death benefits with the ERS defined benefit pension plan. Your benefits are based upon a formula for your tier level. This formula includes years of membership and final average salary. For the current tier, Tier 6, you are vested in your benefit in this plan after 10 years of retirement service credit.

Participation is mandatory for non-exempt regular full-time contract college (CC) employees with an appointment longer than 13 months. Participation is optional for other non-exempt CC employees. Participation in a NYS retirement plan is also mandatory for exempt regular full-time CC employees, who must elect to participate in this plan or the State University of New York Optional Retirement Program (SUNY ORP) within 30 days from the date of hire. New members enroll in Tier 6; if you have a prior membership in ERS, you may resume your membership in your previous tier.

Your contribution will be 3% - 6% of your gross salary for your entire career based on your salary level. Overtime pay is capped.

Participation is mandatory for non-exempt regular full-time contract college (CC) employees with an appointment longer than 13 months. Participation is optional for other non-exempt CC employees. Participation in a NYS retirement plan is also mandatory for exempt regular full-time CC employees, who must elect to participate in this plan or the State University of New York Optional Retirement Program (SUNY ORP) within 30 days from the date of hire. New members enroll in Tier 6; if you have a prior membership in ERS, you may resume your membership in your previous tier.

Your contribution will be 3% - 6% of your gross salary for your entire career based on your salary level. Overtime pay is capped.
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 ERS defined benefit pension plan. Contributions are based on your tier level. You are vested in SUNY ORP after the 366-day vesting period. Employees who have a vested prior employer-funded account with any of the SUNY ORP vendors may have the vesting period waived upon confirmation of the prior employer-funded account.

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% thereafter, upon completion of the seventh year of membership. All contributions are made based upon compensation up to the federal limit, which is determined annually by the IRS.

Part-time faculty or exempt employees may elect to participate in SUNY ORP. If you participated in SUNY ORP in a prior job, have an account with vested employer contributions, and that account maintains a balance, you may be able to resume your participation based on your prior tier.

If you have another employer-funded retirement plan invested with Corebridge Financial, 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.

Enrollment in the SUNY ORP plan is not done through Workday, but by submitting the Contract College Retirement Plan Election form. All three pages must be returned to the HRSTC within 30 days of your hire date.

Submit this form and any documentation to: HR Services and Transitions Center
395 Pine Tree Road, Suite 130
East Hill Office Building
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.
Cornell University Tax-Deferred Annuity Plan (TDA)

You may also choose to voluntarily contribute to a TDA 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 TDA 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 (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, and dependents with up to $20,000 worth of coverage 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 Insurance](#) 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](#). Note: 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/domestic 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
Learn about Elder & Adult Care and Parenting resources available to Cornell employees. Email worklife@cornell.edu to schedule a meeting with a dependent care consultant.

Breastfeeding & Lactation
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 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. Learn more about educational benefits and see plan details for tax information.

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.

Cornell Children’s Tuition Scholarship
Cornell Children’s Tuition Scholarship (CCTS) is a reimbursement program that provides the children of eligible employees a partial scholarship for study at Cornell or other accredited institutions.
Enrolling in Workday

Use Workday to:

- Enroll in Health and Dental Insurance (optional); a PS-404 form must be submitted within 56 days including all supporting documentation to avoid a 10-week waiting period
- 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, ERS, TDA (enrollment in either SUNY ORP or ERS is not complete until the appropriate form is submitted, and must be done within 30 days; TDA enrollment is optional, enroll anytime)

Login to Workday. You’ll need your NetID and two-step login set up to login. After you login, find your inbox.

Click on the “New Hire Enrollment Event” and then click on the orange “Let’s Get Started” button.
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.

<table>
<thead>
<tr>
<th>Health Care and Accounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Prescription</td>
<td>Enroll</td>
</tr>
<tr>
<td>Dental</td>
<td>Enroll</td>
</tr>
<tr>
<td>Flexible Spending Account - Medical Care</td>
<td>Enroll</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Insurance and Retirement</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life Insurance</td>
<td>Enroll</td>
</tr>
<tr>
<td>Short Term Disability (STD)</td>
<td>Enroll</td>
</tr>
<tr>
<td>Long Term Disability (LTD)</td>
<td>Enroll</td>
</tr>
<tr>
<td>NY Paid Family Leave</td>
<td>Enroll</td>
</tr>
<tr>
<td>SUNY Optional Retirement Plan</td>
<td>Enroll</td>
</tr>
<tr>
<td>Tax Deferred Annuity</td>
<td>Enroll</td>
</tr>
</tbody>
</table>

- **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

On this screen: Choose a health care plan

Not sure which plan you want? Compare plans

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

Plan cost per paycheck $66.87

Add New Dependent

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.
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](#)

---

**On this screen:**

**Enroll in dental care plan**

Details about the [Contract College Dental plan](#)

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**Plans Available**

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

<table>
<thead>
<tr>
<th>Selection</th>
<th>Benefit Plan</th>
<th>You Pay (Semi-monthly)</th>
<th>Company Contribution (Semi-monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
<td>New York State</td>
<td>Included</td>
<td>$14.74</td>
</tr>
<tr>
<td>Waive</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Click on "Select" to enroll in the dental 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 (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

- [Add New Dependent](#)

---

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/domestic 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.

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.

Dependent

Add New Dependent

Confirm and Continue
If you want to make this dependent a beneficiary to your basic life insurance, GUI, personal accident and/or retirement plans, you’ll need to contact your insurance vendor separately (can be done at any time).

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

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

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

Save

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.
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

On this screen:
Select “Payflex”

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.

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

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

On this screen:
Select “Payflex”

On this screen:
Input your contribution

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

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”

Confirm and Continue

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”

Confirm and Continue

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 (ERS)

Do you want to enroll in ERS?

Learn about the Employees’ Retirement System (ERS) with New York State and Local Retirement System (NYSLRS): Retirement plan details.

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.

Choose “Select”

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

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.
Do you want to enroll in SUNY ORP?

Learn about the State University of New York Optional Retirement Program

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.

Choose “Select”

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

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 (TDA)

Do you want to make optional TDA contributions?

Cornell University Tax-Deferred Annuity Plan (TDA) 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.

- [More about the Cornell University TDA](#)
- [Compare the differences between TIAA’s RA and SRA accounts](#)

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!

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 2023 Benefits Statement

HIGHLY RECOMMENDED:
Click the "View 2023 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!