

Endowed Health Plans

2025-2026 Rate Comparison

The table below compares rates for 2025 and 2026.

Check the Plan Comparison Chart for an overview of each plan's features.



Cornell Program for Healthy Living				
Type of Coverage	Hourly (NonExempt) Bi-Weekly Deduction		Salary (Exempt) Semi-Monthly Deduction	
	2025	2026	2025	2026
Individual	\$35.85	\$50.22	\$38.84	\$54.41
Individual plus child(ren)	\$162.17	\$220.66	\$175.68	\$239.05
Individual plus spouse/domestic partner	\$179.82	\$244.80	\$194.80	\$265.21
Individual plus spouse/domestic partner plus child(ren) (formerly "family" coverage)	\$242.70	\$329.73	\$262.92	\$357.21
Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)*	\$164.25	\$190.54	\$177.94	\$206.42

Weill Cornell Medicine PPO				
Type of Coverage	Hourly (NonExempt) Bi-Weekly Deduction		Salary (Exempt) Semi-Monthly Deduction	
	2025	2026	2025	2026
Individual	\$64.54	\$90.22	\$69.92	\$97.74
Individual plus child(ren)	\$242.14	\$343.85	\$262.32	\$372.51
Individual plus spouse/domestic partner	\$269.72	\$383.02	\$292.20	\$414.94
Individual plus spouse/domestic partner plus child(ren) (formerly "family" coverage)	\$357.42	\$507.51	\$387.21	\$549.80
Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)*	\$252.78	\$293.25	\$273.85	\$317.69

Aetna Health Savings Account				
Type of Coverage	Hourly (NonExempt) Bi-Weekly Deduction		Salary (Exempt) Semi-Monthly Deduction	
	2025	2026	2025	2026
Individual	\$15.44	\$21.28	\$16.73	\$23.05
Individual plus child(ren)	\$125.76	\$171.53	\$136.24	\$185.83
Individual plus spouse/domestic partner	\$136.24	\$184.85	\$147.60	\$200.26
Individual plus spouse/domestic partner plus child(ren) (formerly "family" coverage)	\$163.26	\$221.49	\$176.87	\$239.95
Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)*	\$110.34	\$128.00	\$119.53	\$138.67

*The dual eligibility category is available to an endowed staff or faculty member with dependent children whose spouse or domestic partner is also a benefits eligible staff or faculty member paid from endowed funds at Cornell University.

While every attempt has been made to ensure the accuracy of this document, in the event of any discrepancy the Summary Plan Description and Plan Document will prevail.

Aetna Health Plans – Increased expenses and Cost-sharing in 2026

Healthcare costs are rising nationally by as much as 20 percent, impacting employers and workers in all sectors. Cornell's Endowed health plan costs for 2025 increased by 16 percent and we expect continued increases in the coming years.

Historically, the university has shouldered most of the cost of employee health care, with a goal of limiting staff and faculty to funding 10 percent (individual coverage) and 25 percent (individual plus dependent(s)/family plans). In recent years, Cornell has taken on even more of that responsibility, asking employees to contribute just 7 and 19 percent of the overall cost of their healthcare.

In 2026, Cornell will allocate another \$17 million (bringing the total Cornell spend to \$149 million) to bolster its commitment to employee healthcare. That investment alone cannot fully shield employees from premium increases. Starting in January, the university will adjust the employee cost share to 9 percent (individual) and 22.5 percent (all other levels).

The impact of the monthly premium increase beginning in January 2026 will vary depending on the type of insurance plan an employee has, the number of people on that plan, and whether the employee is paid over 24 or 26 checks per year. We recognize some employees' plans will require an additional \$200 or more per month. We urge all employees to review the new 2026 rates and factor these increases into your personal financial budgeting.

The university does not make this decision lightly. Requiring faculty and staff to pay more for their healthcare was unavoidable in a financial landscape that is strained for institutions, families, and individuals. We empathize with all members of our community contending with this unexpected new monthly expense.

Visit hr.cornell.edu/enroll for full Endowed Open Enrollment 2026 information.