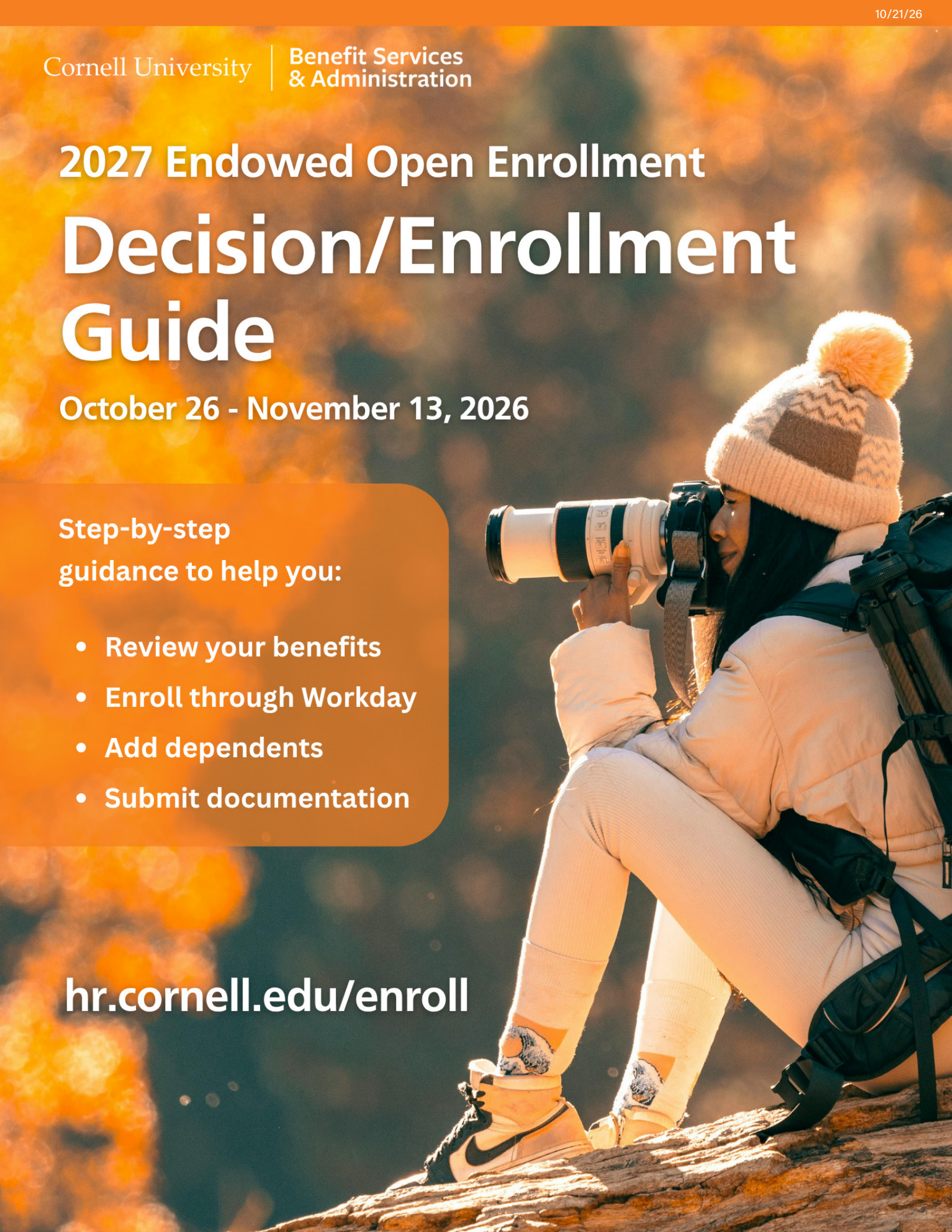
Cornell University | Benefit Services & Administration

2027 Endowed Open Enrollment

Decision/Enrollment Guide

October 26 - November 13, 2026



Step-by-step guidance to help you:

- Review your benefits
- Enroll through Workday
- Add dependents
- Submit documentation

hr.cornell.edu/enroll

To Do:

You may not need to do anything!

If you have no changes to make in your coverage and don't want a Flexible Spending Account (FSA) in 2027, your enrollments will stay the same as last year. You don't need to do anything in Workday.*

***IMPORTANT: if you want an FSA in 2027**, you must re-enroll during Open Enrollment. FSA enrollments do not carry over year to year.

Go to hr.cornell.edu/enroll for complete details.

Any changes or enrollments must be made in Workday. Make sure to click the SUBMIT button and print a copy of your confirmation page as evidence of your elections for the upcoming plan year.

DEADLINE: All open enrollment requests must be SUBMITTED in Workday or postmarked by November 13, 2026 at 4:00 pm EST.

HR Services and Transitions Center (HRSTC)

WE'RE HERE TO HELP

Have questions about your benefits?

LOOK ONLINE:
hr.cornell.edu

GET BENEFITS HELP: (NetID required)
https://wcmcprd.service-now.com/cornellbenefits/

PHONE US:
(607) 255-3936

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

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

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Follow these tips to make enrollment easy!

☑ Complete any necessary worksheets

Choose your medical, dental, and vision plans, decide on your coverage level, and calculate your FSA/HSA contributions.

☑ Have documents ready

Are you adding dependents? Gather documentation you'll need to submit.

☑ Find your "Open Enrollment Event" in Workday

You should receive an email on October 26 notifying you that your "Open Enrollment Event" is ready. See page 12 for directions on how to get started in Workday.

☑ Follow step-by-step instructions to complete your Open Enrollment Event

Screenshots are shown in this booklet along with error alerts. There are also instructions on each screen in Workday. If you get stuck, contact HRSTC!

☑ Make sure to click "Submit!"

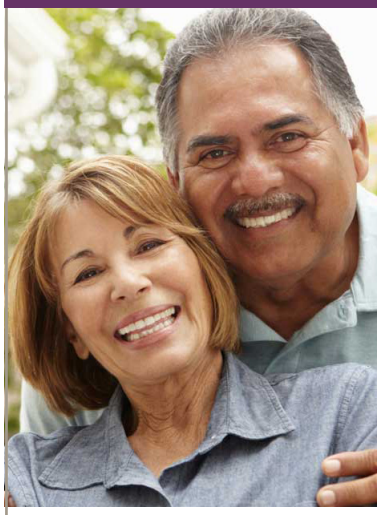
You'll receive a confirmation message with a successful submission - **be sure to print a copy for your records.**

If you do not properly submit your enrollment elections by the deadline (4:00 pm EST, November 13, 2026), your elections will not be accepted.



Part A: Decision Worksheets

1 Who?



Add dependents

Do you need to add coverage for your spouse, partner, or dependent children?

Gather the information below for each new person, which you will need to enter into Workday.

IMPORTANT!
You will also need to provide documentation to the HRSTC.
DO NOT UPLOAD documents to Workday: documentation must be received by the HRSTC before 4:00 pm EST November 13 or postmarked by November 13, 2026

Submit documentation by mail to:

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

Documentation can also be submitted through ServiceNow - the Benefit Services help system: **https://wcmcprd.service-now.com/cornellbenefits/**

Login with your NetID

Select "Submit a Request"

Under "Category" choose "Open Enrollment" from the drop-down selection

Click on the paperclip icon in top right corner of screen and follow instructions to upload documents; close when finished

Click "Submit" at bottom of "Create A New Cornell BSA Case" page

- 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?

Cornell offers three medical plan choices through Aetna, Inc. as part of our endowed benefits. The medical plans include prescription drug coverage through OptumRx.

Change your Aetna health plan?

- ☐ Cornell Program for Healthy Living (CPHL)
- ☐ Weill Cornell Medicine PPO (WCM-PPO)
- ☐ High Deductible Health Plan (HDHP)

- ☐ Waive medical coverage

Your contribution rate: _____

- Compare plan rates
- Compare plan features



Coverage options:

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

*Dual eligibility

You can choose dual eligibility coverage if the following requirements apply:

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

3 Dental?

Faculty and staff have 2 MetLife plan choices: Dental Standard and Dental Plus. MetLife's Preferred Dentist program allows you the flexibility to visit a provider in-network or out-of-network.

Change your MetLife dental plan?

- ☐ Dental - Standard Plan
- ☐ Dental - Plus Plan
- ☐ Waive dental coverage

Contribution rate: _____

Find rates in the rate comparison chart

Coverage options:

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

4 Vision?

Faculty and staff who elect to enroll in the Davis Vision Plan can access care through the Davis Vision network of private practice doctors or select retail partners. The Davis Vision Plan provides coverage for eye exams, eyeglasses, frames or contact lenses.

Change your DavisVision by MetLife coverage?

- ☐ Vision Plan
- ☐ Waive vision coverage

Contribution rate: _____

Find rates in the rate comparison chart

Coverage options:

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

Spending Account?

Flexible Spending Accounts

Tax savings on eligible health care and/or childcare expenses

The Flexible Spending Account (FSA) helps save on your federal income and Social Security taxes by setting aside pretax money from your paycheck to use for eligible health care and/or childcare expenses. An FSA doesn't replace health insurance. Cornell offers two types of FSA accounts:

- **Health Care FSA** is for certain out-of-pocket expenses that insurance doesn't cover. ***(not eligible if enrolled in the High Deductible Health Plan).***
- **Dependent Care FSA** is for eligible dependent daycare expenses while you work ***(not for health care expenses for your dependents)***.

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 an Inspira Financial (Inspira) FSA before taxes are calculated. When you incur an eligible expense, you file a claim for reimbursement, or you can use the Inspira debit card to pay for eligible expenses such as co-pays and prescriptions.

- Learn more about FSAs, including eligible expenses and online worksheets.

Health Care FSA Contributions

Use this worksheet to help itemize unreimbursed health care expenses for you and your tax-qualified dependents for 2027.

1. Health care expenses (only the portion not covered by insurance)

- Deductibles, co-pays, co-insurance: _____
- Physician visits and routine exams: _____
- Prescription drugs: _____
- Over-the-counter items (see notice below): _____
- Insulin, syringes and diabetic supplies: _____
- Annual physicals: _____
- Chiropractic treatments: _____
- Other medical expenses: _____

TOTAL HEALTH CARE EXPENSES: _____

2. Dental expenses (only the portion not covered by insurance)

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

TOTAL DENTAL EXPENSES: _____

3. Vision and hearing care expenses (only the portion not covered by insurance)

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

TOTAL VISION AND HEARING EXPENSES: _____

GRAND TOTAL OF MEDICAL, DENTAL, AND VISION & HEARING: _____

MINUS 2026 ROLLOVER* - UP TO $680: – _____

EQUALS YOUR 2027 CONTRIBUTION: = _____

**learn about spending account rollovers*

IRS maximum contribution limit

The 2027 contribution limit for FSA health care is $3,400.*

**The IRS has not confirmed an increase to the 2027 maximum contribution before this open enrollment.*

5 Spending Account?



Dependent Care FSA Contributions

Keep the following in mind when estimating your expenses for 2027:

- 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 expenses may differ when school is not in session.

Dependent care expenses

Total dependent care expenses: _____

Minus 2027 Cornell Child Care Grant: – _____

EQUALS 2027 CONTRIBUTION: = _____

IRS maximum contribution limit

The 2027 limit for FSA dependent care is $7,500 per household (including any funds from the Child Care Grant).

5 Spending Account?

Aetna Health Savings Account (HSA) Contributions

If you're enrolling in the High Deductible Health Plan (HDHP), use this worksheet to plan your health spending account contribution.

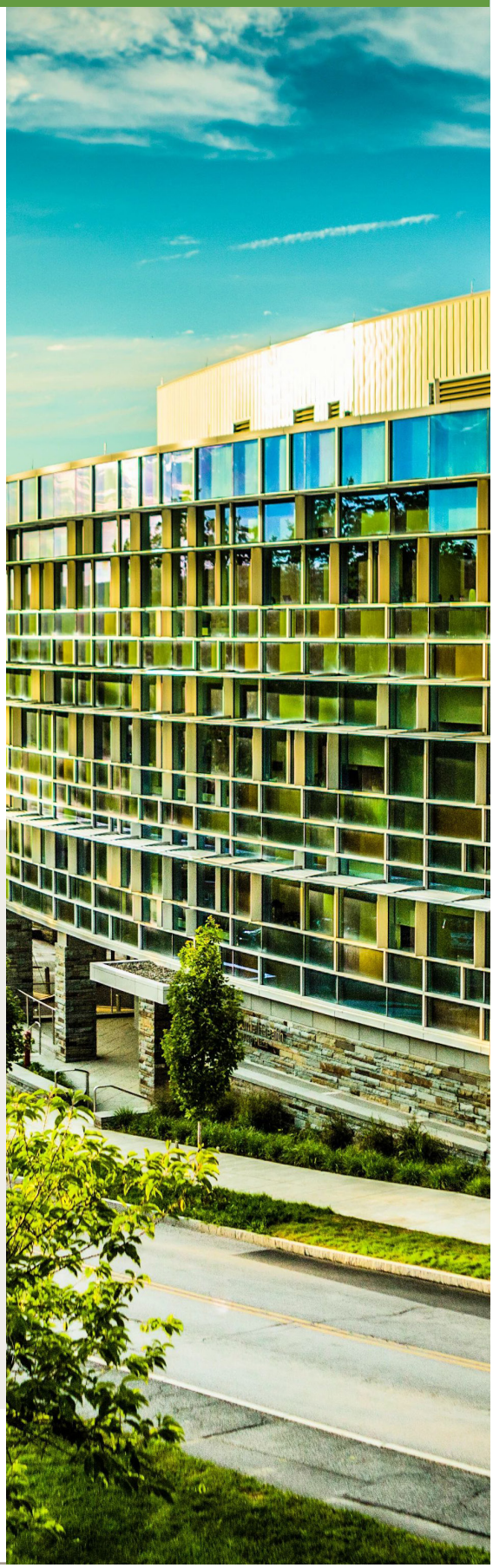
- Contribution from Cornell: $1,000
- Your contribution - lump sum or by paycheck: _____
- 55 or older additional contribution: _____
- **2027 TOTAL CONTRIBUTION:** _____

IRS maximum contribution limits for HSA

Includes the lump sum payment of $1,000 that you will automatically receive from Cornell in January.

- $4,500 for an individual - you may contribute up to $3,500.
- $9,000 for a family - you may contribute up to $8,000.
- Individuals age 55 or older can contribute an additional $1,000.

Note: If you're not participating in the HDHP, but want to plan for a health care or dependent care flexible spending account, see pages 7-9).



6 Legal?

Legal Insurance

Optional legal insurance has a separate open enrollment period:
October 26 - December 31, 2026.

This is the only time period you can enroll in or cancel coverage effective January 1, 2027.

You must enroll directly with the insurer; you cannot enroll via Workday.

Is legal insurance right for you? Learn more about legal insurance.

Check out these resources for more details:

How To Compare Plans:

This comparison chart shows plan features for the endowed health plan choices, both in-network and out-of-network.

Endowed Health Plan Rates:

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

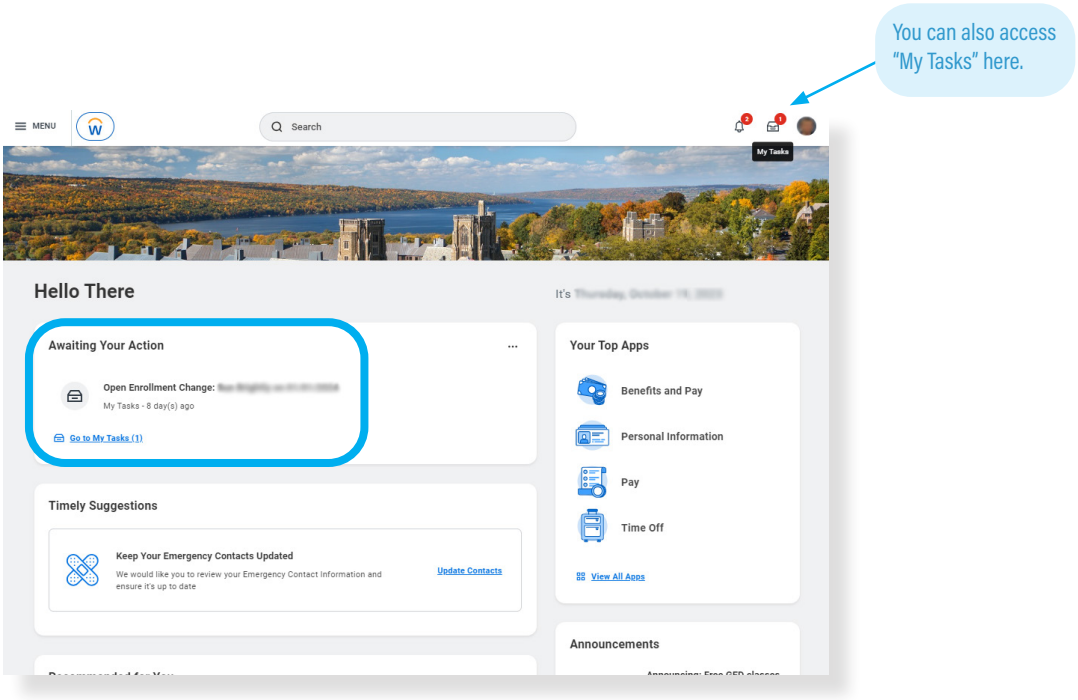
Optum Rx Prescription Coverage:

Download the Formulary to see tier pricing for prescription drugs; and view details about home delivery, specialty prescriptions, co-pays, contraceptive coverage, and prior authorization information.
hr.cornell.edu/understand-your-benefits/health-care/endowed/endowed-prescription-drug-coverage

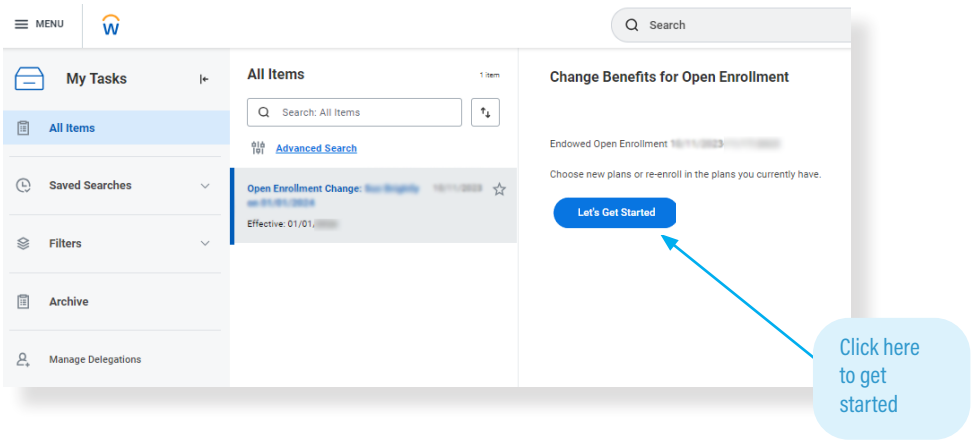
Part B: Enrolling in Workday

What you see in Workday

Log in to Workday (https://hr.cornell.edu/workday). Your Open Enrollment Change event will be in the "Awaiting Your Action" block. You can also access the event via your "My Tasks" inbox.



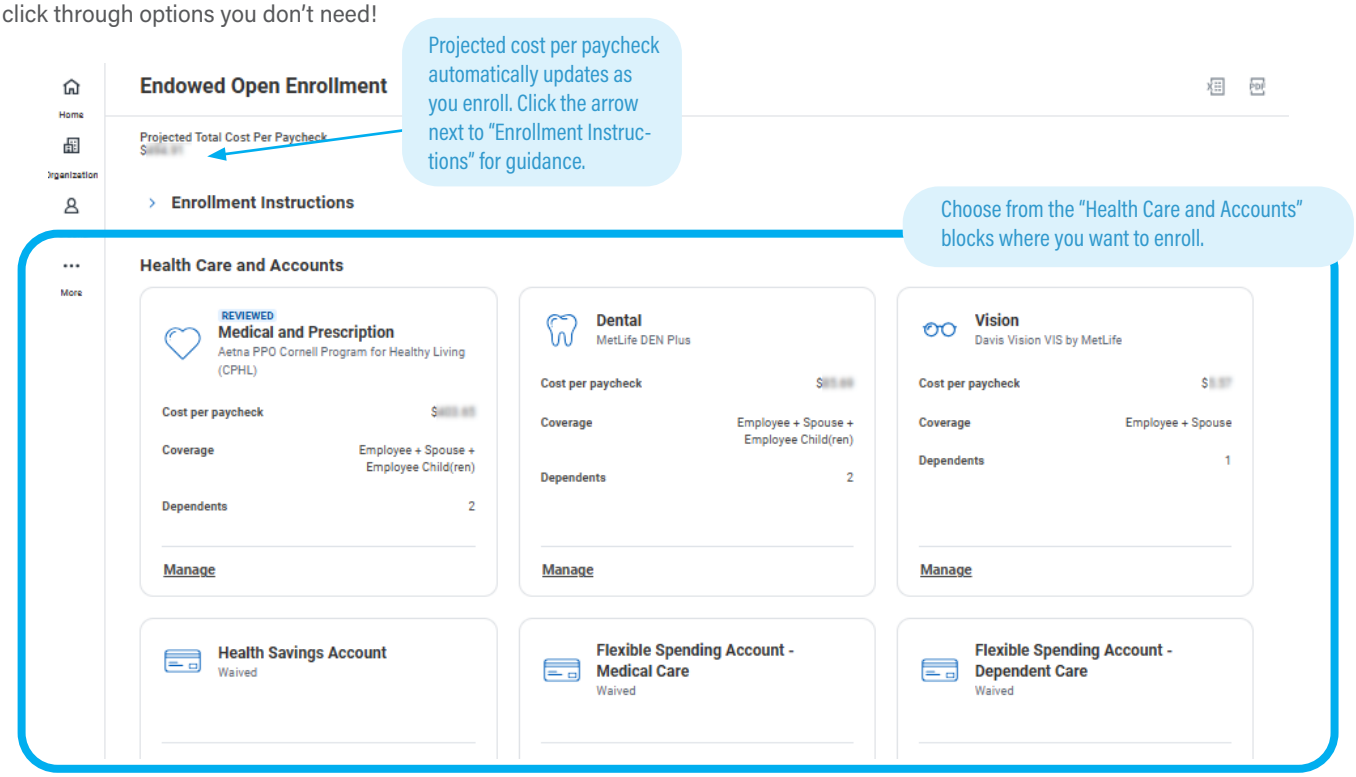
Click on the "Open Enrollment Change" event and then click the "Let's Get Started" button.

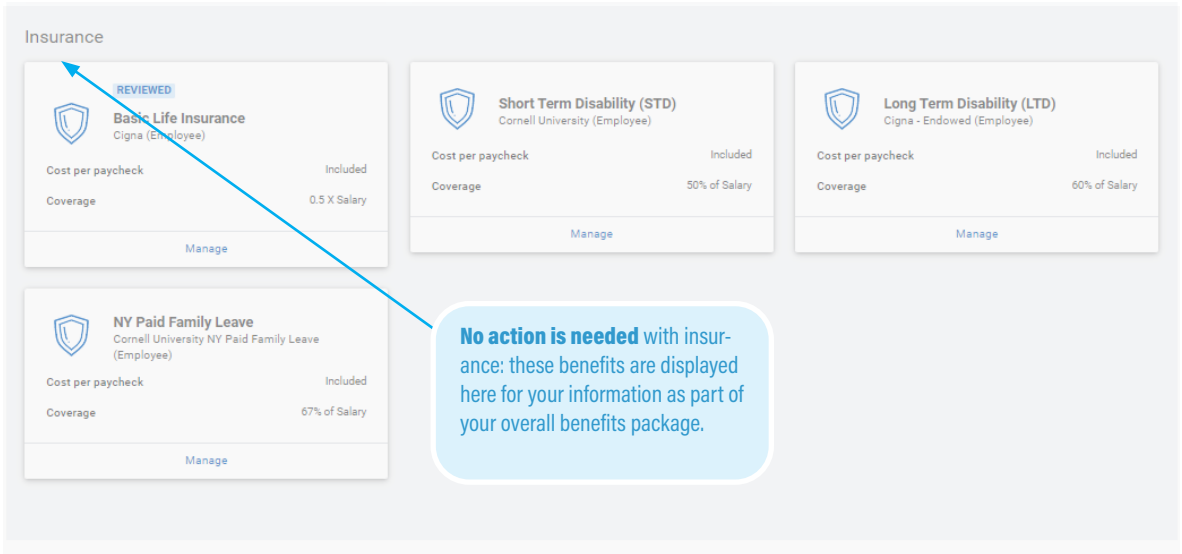


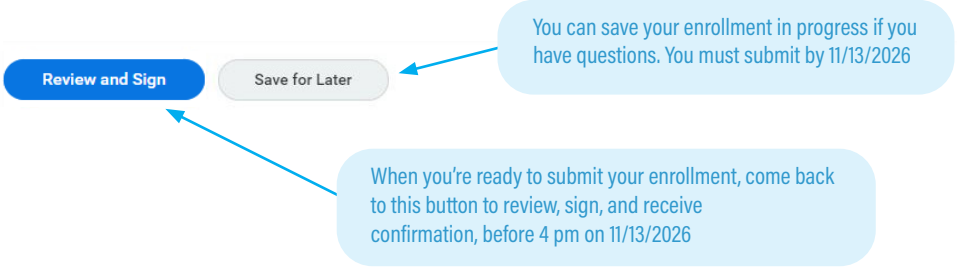
Endowed Open Enrollment Dashboard

Dashboard Page:

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

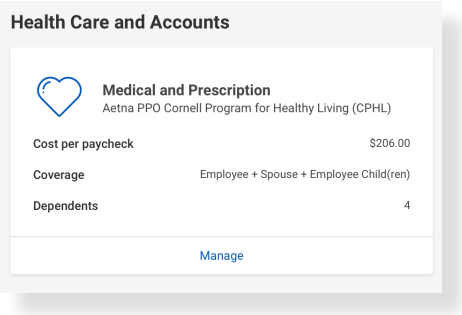






Continue to the next pages for instructions on each enrollment option

Medical and Prescription Plan



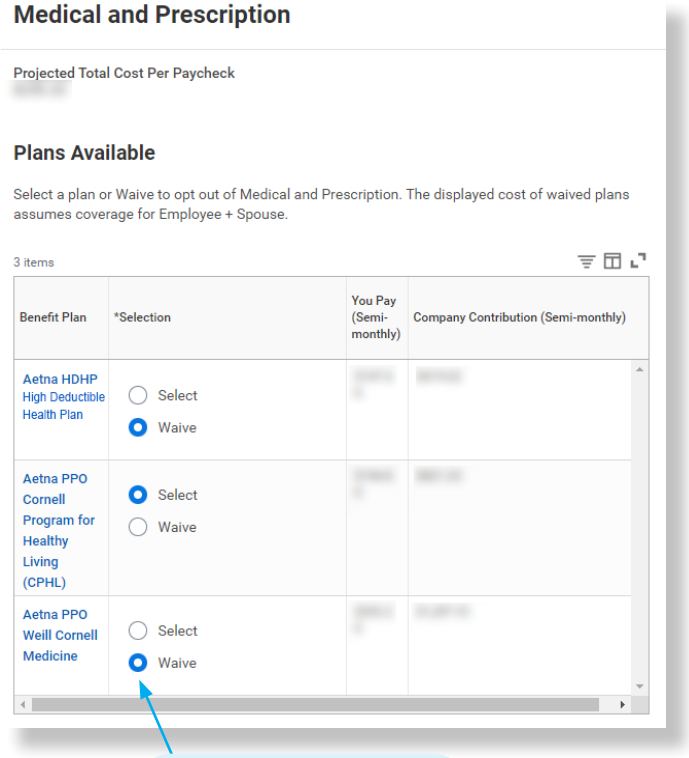
If you're already enrolled in a plan, this block will display with your plan name, cost per paycheck, who is covered, and number of dependents; click the "Manage" link to review or make changes.

NOTE: If you're keeping your current plan and have no changes to your dependents, you may skip this step! Go to the Dental & Vision blocks.

If this is your first time enrolling, the block will show as "Waived." Click the "Enroll" link.

On this screen: Choose one of three health care plans

Not sure which plan you want? Compare health care plans



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

Health Plan Choice: HDHP

Aetna High Deductible Health Plan (HDHP)

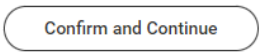
If you choose the High Deductible Health Plan, you must also enroll in the Health Savings Account. See page 20.

Health Plan Choice: CPHL

Cornell Program for Healthy Living Plan

Health Plan Choice: Weill PPO

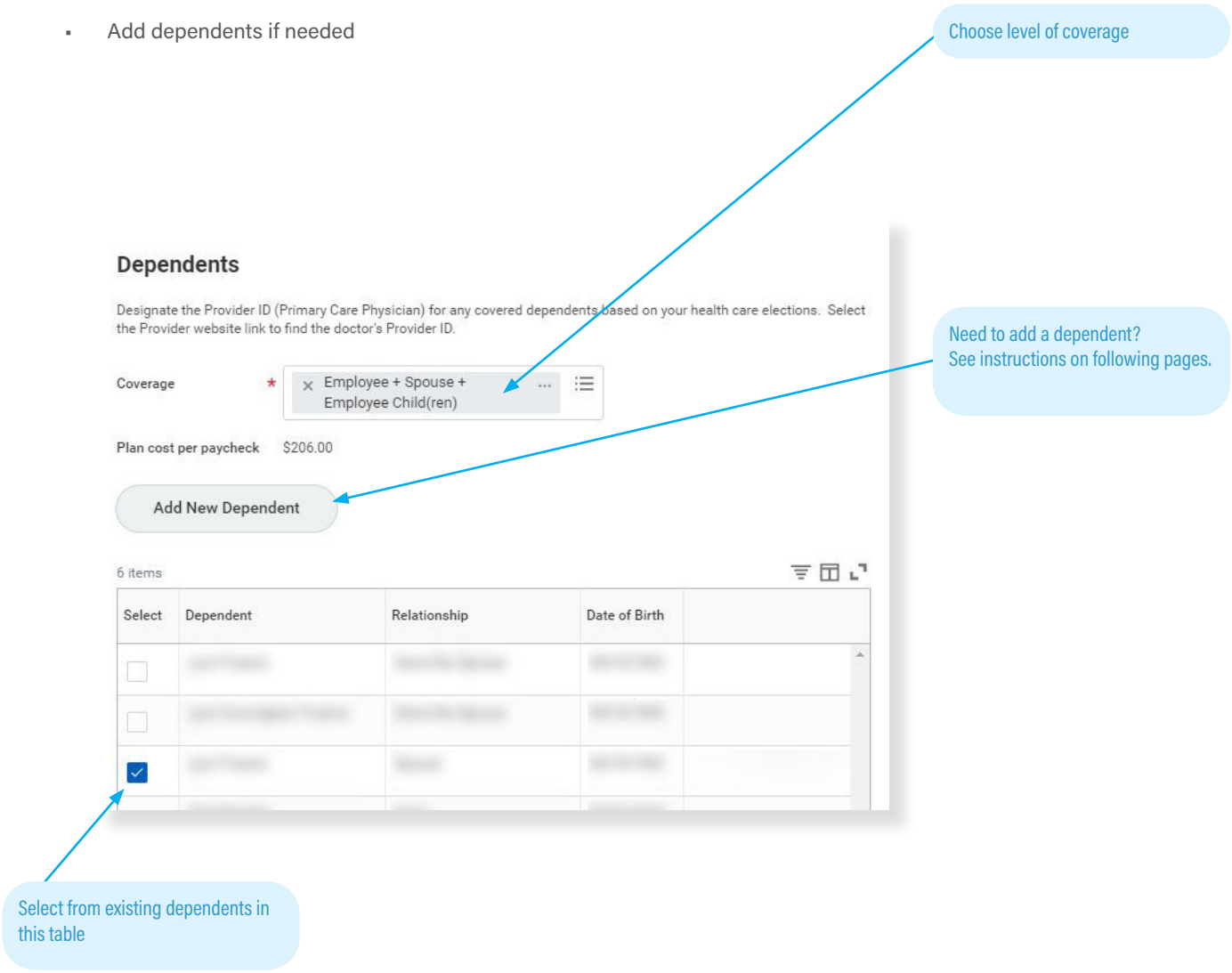
Weill Cornell Medicine Plan



When you've made your selection, click the "Confirm and Continue" button at the bottom of the 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



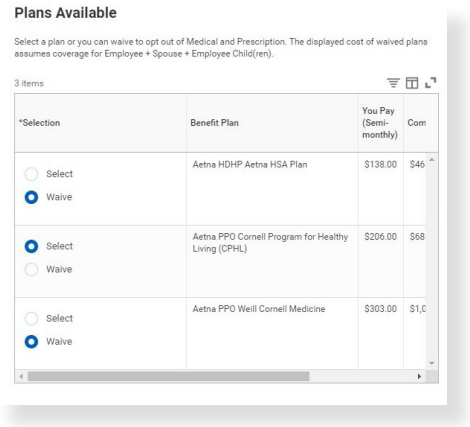
Save

When you’re finished, click the “Save” button at the bottom of screen. You’ll return to the Open Enrollment dashboard, where you can choose other enrollment options, save for later, or submit your enrollment.

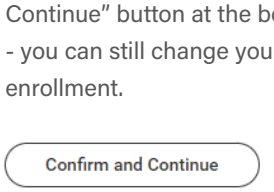
How To **Add A Dependent**

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

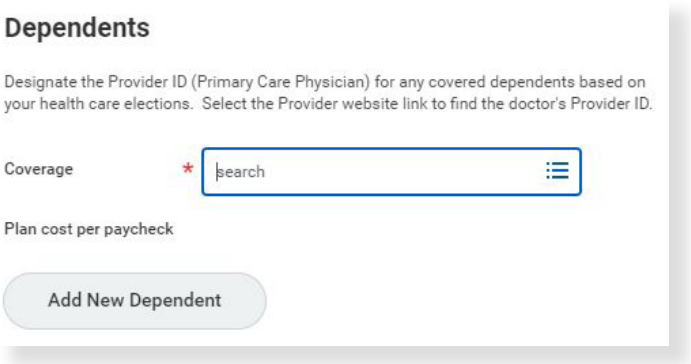
- You can add ***dependents*** to your health care plans in Workday. New dependents require documentation to be submitted separately to receive coverage.
- You ***cannot upload documentation*** for your dependents in Workday. See page 4 for instructions on how to submit documentation.
- ***You don't 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. See page 4 for details.



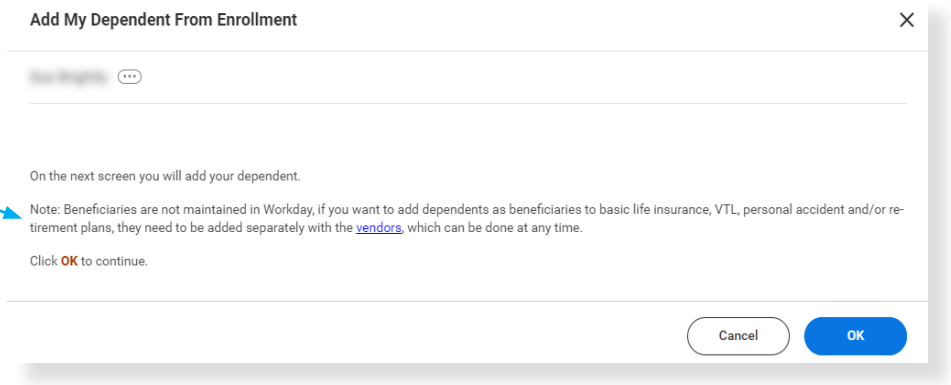
To add a dependent, select the health, dental, or vision plan of your choice, and then click the "Confirm and Continue" button at the bottom of the page. Don't worry - you can still change your plan before submitting your enrollment.



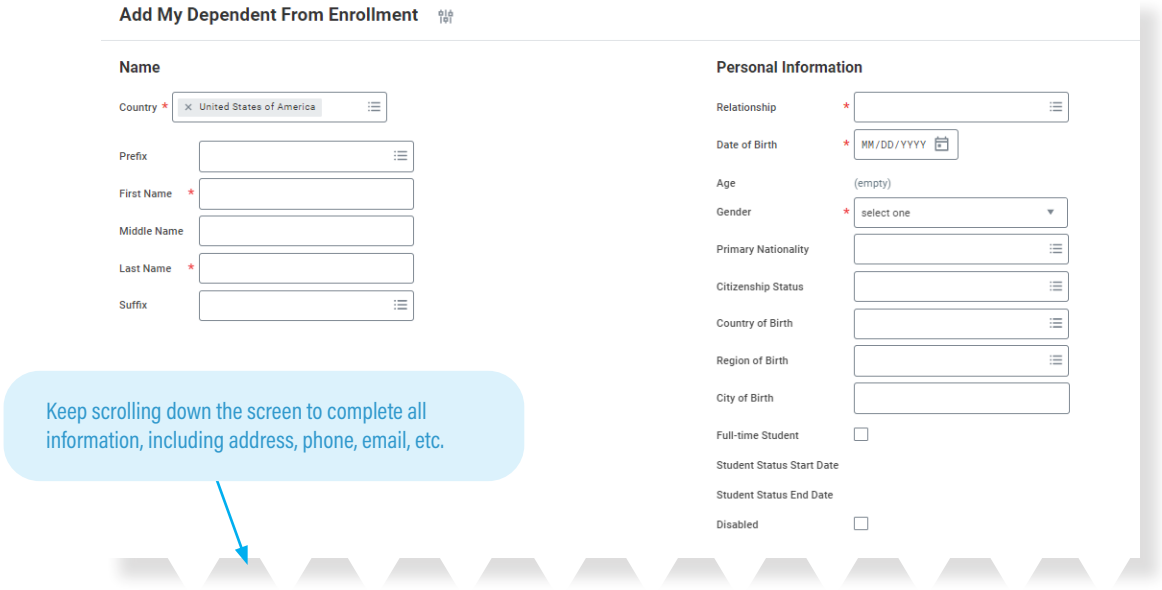
On the next screen, choose a coverage option from the drop-down menu (i.e., "employee and spouse"), and then click the "Add New Dependent" button.



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



Click the "OK" button to continue.



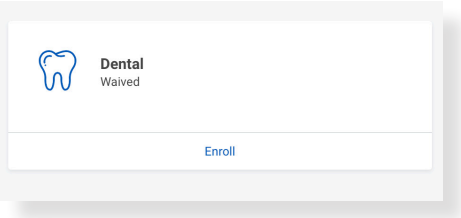


Click the "Save" button at the bottom of the page when you're finished. You can confirm that the new dependent is enrolled by opening the plan page again and confirming that the dependent appears in the chart and has a blue checkmark in the "Select" column. The new dependent will now appear as an option 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 by the November 13, 2026 deadline! HRSTC offices are open but available by phone/email only. Mail and electronic submission will still be accepted but must be postmarked/submitted by 4:00 pm EST November 13, 2026. See page 4 for instructions.

Dental Care Plan



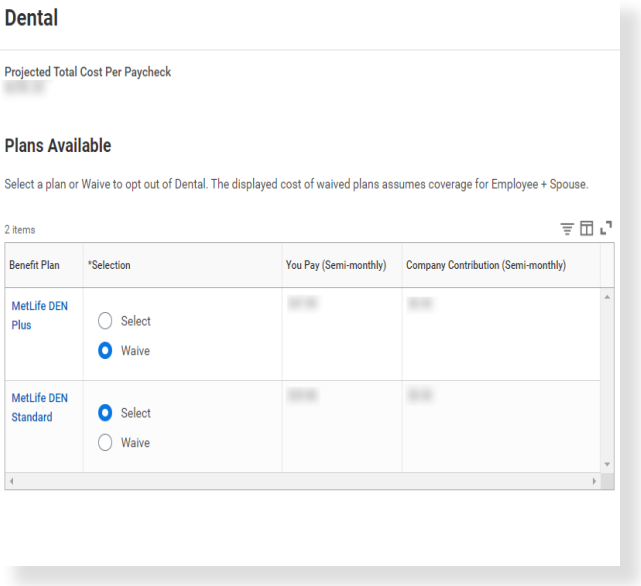
If you're already enrolled in a plan, this block will display with your plan name, cost per paycheck, who is covered, and number of dependents; click the "Manage" link to review or make changes.

**NOTE: If you're keeping your current plan and have no changes to your dependents, you may skip this step!*

If this is your first time enrolling, the block will show as "Waived." Click the "Enroll" link.

Not sure which plan you want? Compare dental plans

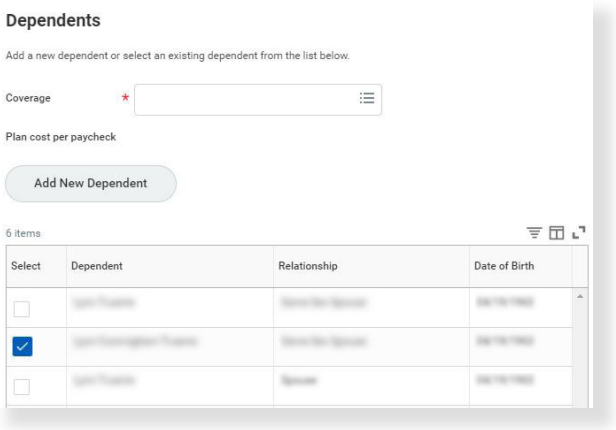
On this screen: Choose one of two dental plans



Confirm and Continue

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

On this screen: Choose your coverage and dependents

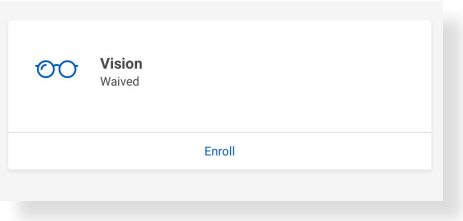


- Choose the level of coverage from the drop-down menu. (i.e., "Employee + Spouse")
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; select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

Save

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

Vision Care Plan



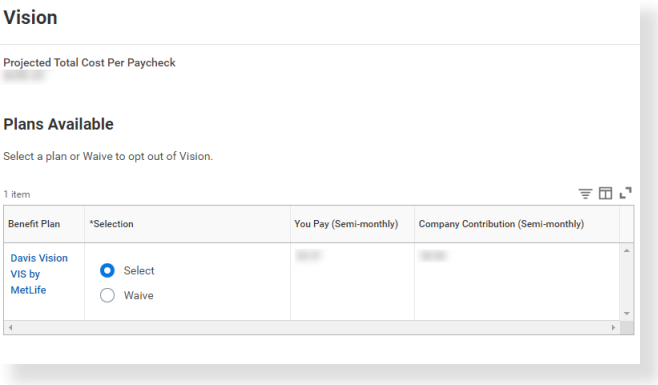
If you're already enrolled in a plan, this block will display with your plan name, cost per paycheck, who is covered, and number of dependents; click the "Manage" link to review or make changes.

**NOTE: If you're keeping your current plan and have no changes to your dependents, you may skip this step!*

If this is your first time enrolling, the block will show as "Waived." Click the "Enroll" link.

Not sure if you want vision care coverage? Learn more about vision care

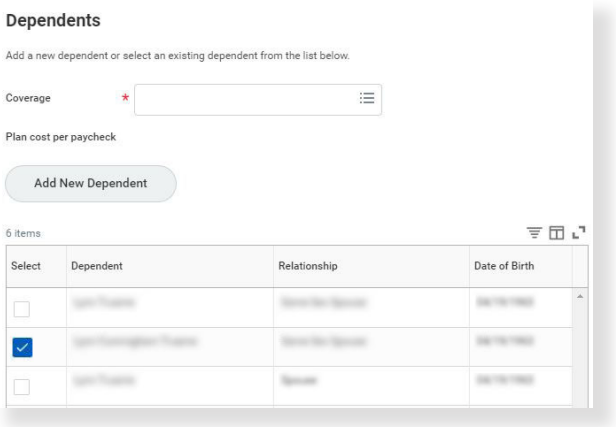
On this screen: Select the vision plan



Confirm and Continue

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

On this screen: Choose your coverage and dependents

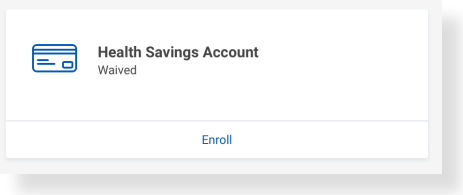


- Choose the level of coverage from the drop-down menu. (i.e., "Employee + Spouse")
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; simply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

Save

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

Aetna Health Savings Account (HSA)



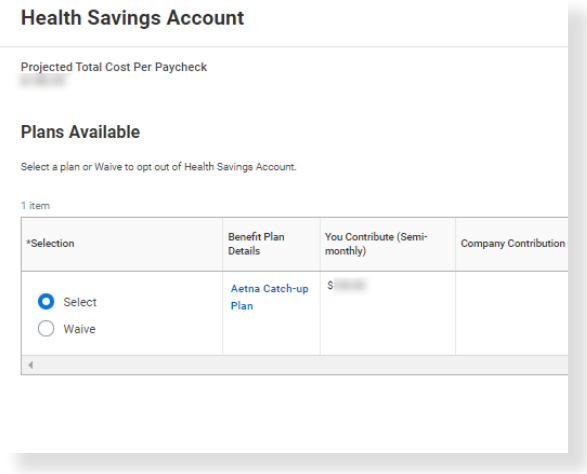
If you enrolled in the Aetna HDHP Plan, you must also enroll in the Health Savings Account (HSA).

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

- If you're enrolled in the Aetna High Deductible Health Plan, you can't enroll in the Inspira Financial Health Care FSA.
- HDHP enrollees may choose to also enroll in a Dependent Care FSA (but not the Health Care FSA).
- Refer to page 10 of this booklet for a worksheet to help determine your contribution.

Learn more about how the HSA plan works.

On this screen: Select Health Savings Account

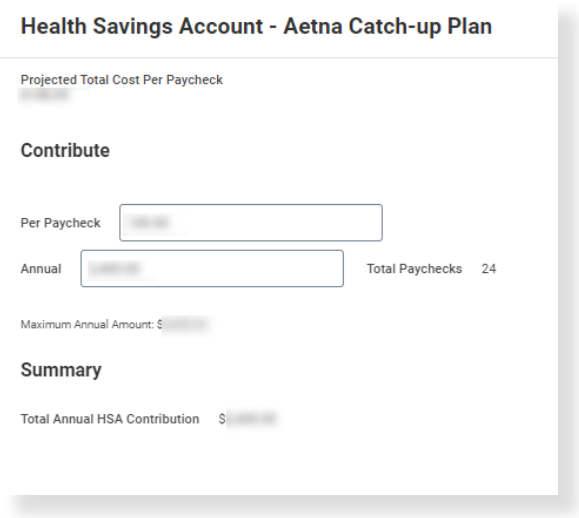


- Select the "Aetna Catch-up Plan"



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

On this screen: Input your contribution

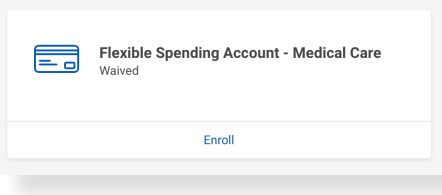


- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.
- If you don't want to contribute more than Cornell's $1,000 contribution, enter $0.



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

Health Care Flexible Spending Account



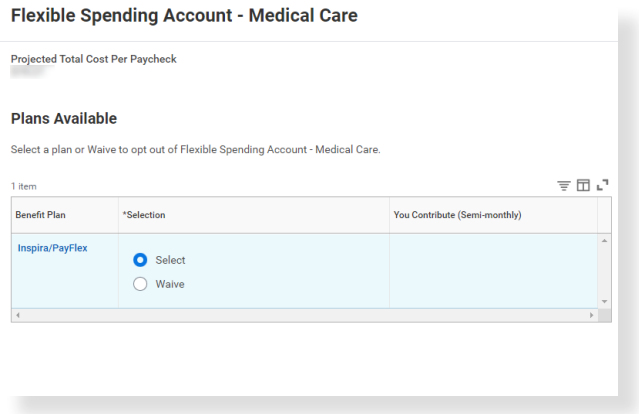
If you want to participate in a 2027 Health Care account, you must re-enroll every year and elect a new contribution amount!

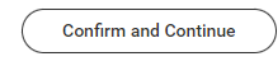
The Flexible Spending Account - Medical Care block will show as "Waived."
Click the "Enroll" link.

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

Learn more about Flexible Spending Accounts.

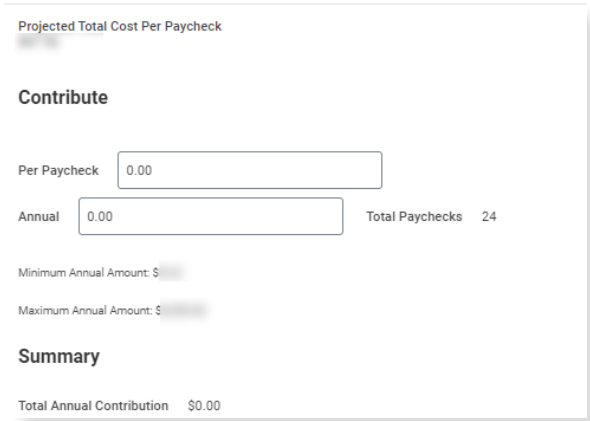
On this screen: Select "Inspira/PayFlex"





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

On this screen: Input your contribution

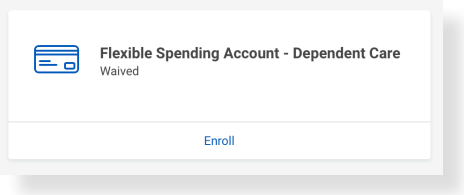


- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.



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

Dependent Care Flexible Spending Account



If you want to participate in a 2027 Dependent Care account, you must re-enroll every year and select a new contribution amount!

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

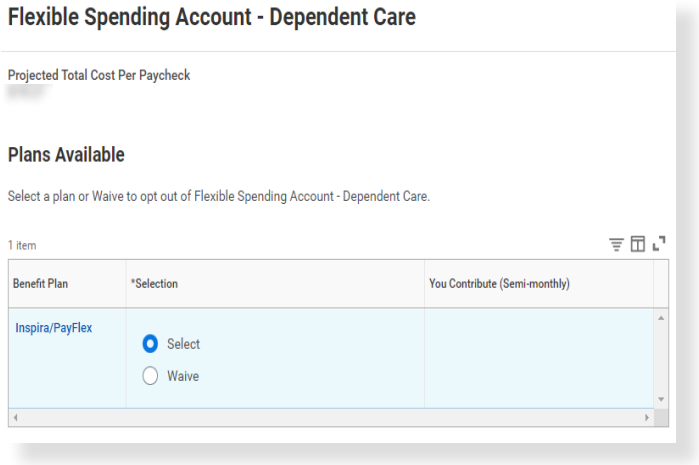
- A Dependent Care FSA is for your eligible dependent day care expenses, *not* for their medical expenses. (e.g., I estimate my child will have summer day camp expenses in 2027 of $3,000. I can use this dependent care FSA to set aside pre-tax dollars to then pay myself back on eligible dependent day care expenses.)
- Refer to page 9 of this booklet for a worksheet to help determine your contribution.

Learn more about Flexible Spending Accounts.

IMPORTANT: CHILD CARE GRANT RECIPIENTS

Recipients of a 2027 Cornell Child Care Grant *should not* include 2027 award amounts in their DEPENDENT CARE totals. Only include additional dollars you wish to be deducted from YOUR pay; i.e., if Cornell's award is $3,000, enter up to $4,500 in Workday as supplement from your own pay to stay within the $7,500 household limit.

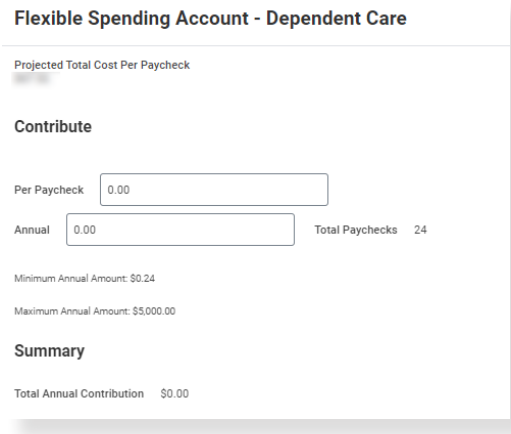
On this screen: Select "Inspira/PayFlex"





Click the "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.



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

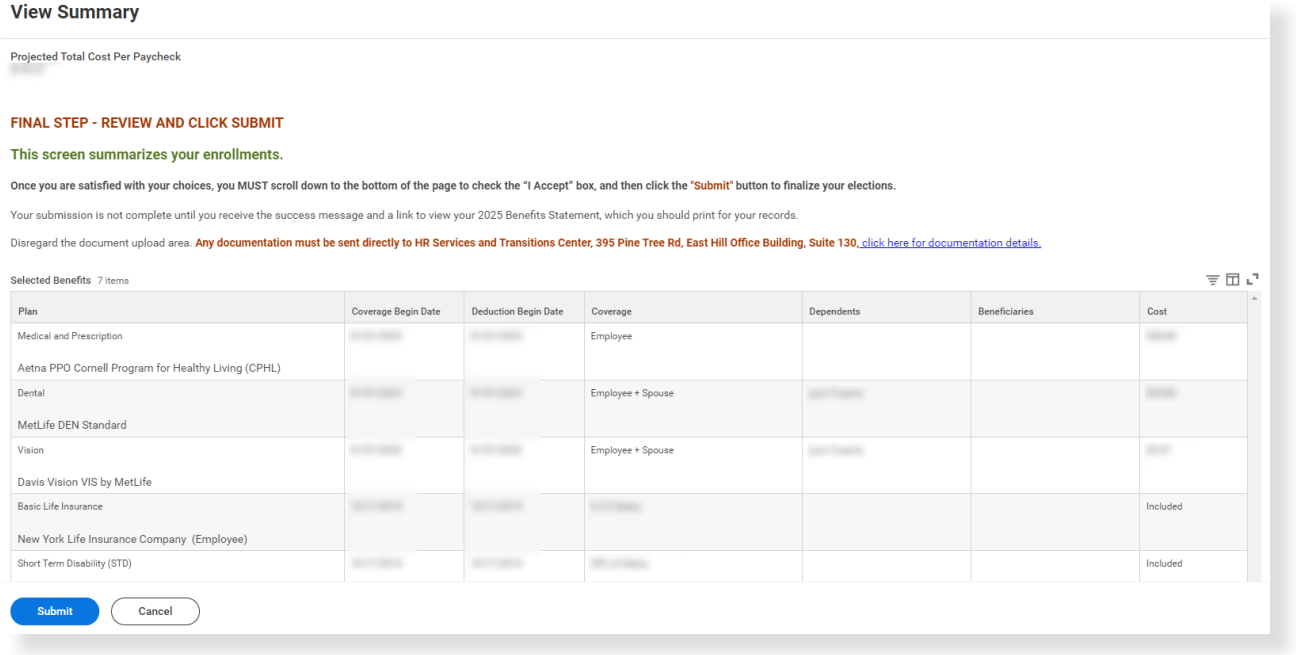
Review and Submit

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

Review and Sign

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

What you see in Workday:



- **Your Selected Benefits:** including coverage and coverage dates, dependents, and cost will be presented in a table. (Beneficiaries will not appear, since they are managed directly with the vendors.)
- **Automatic Benefits:** Your basic life insurance and leave benefits are also included, which require no action.
- **Waived Benefits:** Below this display is a list of benefits you have waived - make sure this is correct!
- **Benefits Cost:** The next display shows your per paycheck deduction and Cornell's contribution.
- **Attachments Upload:** An area to upload attachments appears near the bottom of page; please disregard -- we are unable to upload documents to Workday at this time. See page 4 for uploading details.

ELECTRONIC SIGNATURE:

Scroll down and check that your Benefit Summary looks correct. YOU MUST CHECK THE "I ACCEPT" CHECKBOX!

Submit

Click Submit: You must click the "Submit" button at the bottom of the screen to complete your enrollment!

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

Confirmation

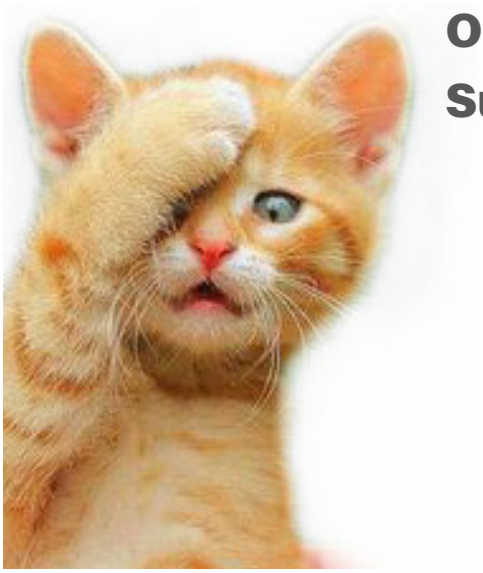
What you see in Workday

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



HIGHLY RECOMMENDED:

Click the "View 2027 Benefits Statement" to download a PDF that you should print for your confirmation that you've successfully submitted.



Oops!
Submitted, and need to make a change?

Don't worry - it happens!

Log in to Workday and click on "Benefits and Pay" in the menu link on the left of your screen.

Your **Benefit Event** is located under the "Needs Attention" heading in the middle of the page.

Click the "Edit" link to make changes.

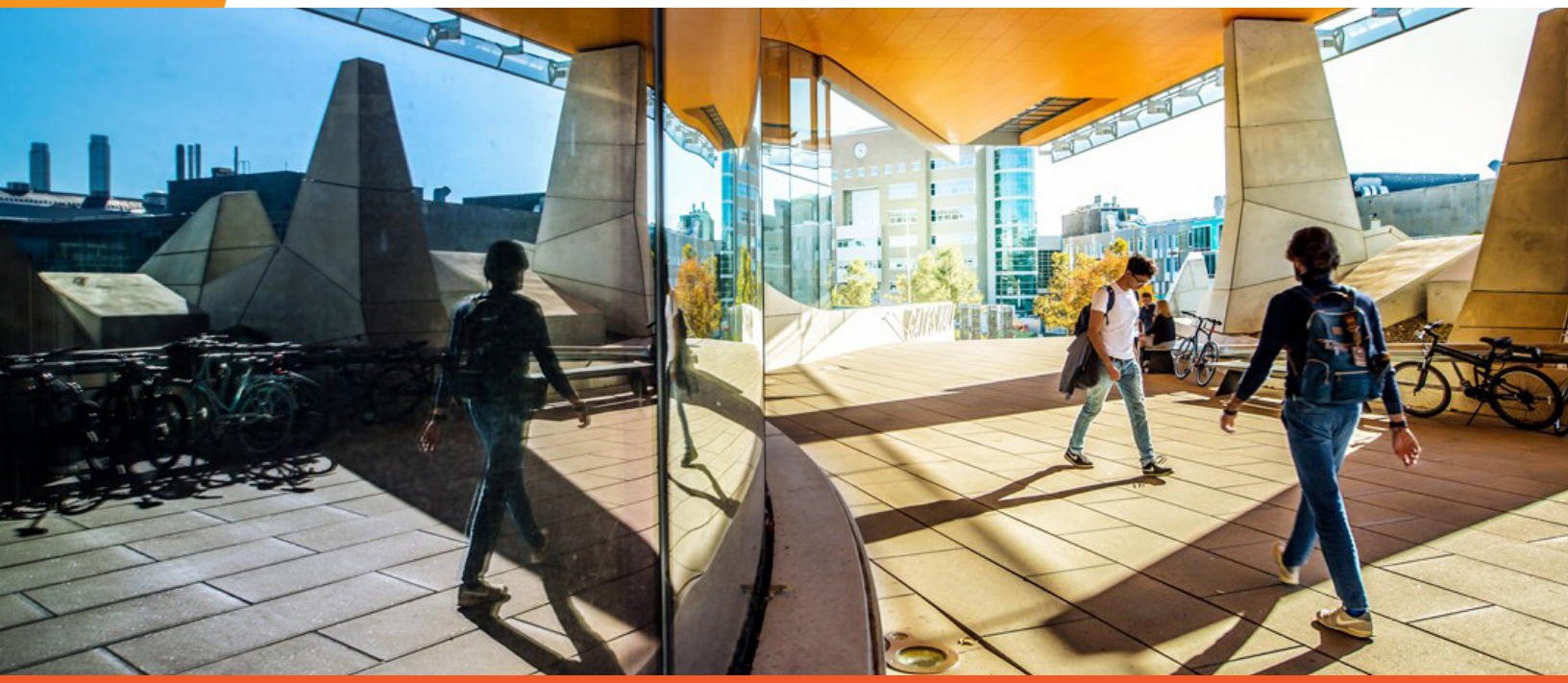
This option will be available until 4:00 pm EST, November 13, 2026.

Questions?

Join Us for BENEFAIR!

October 27, Biotech G10, 9:00 am - 1:30 pm
Visit hr.cornell.edu/Benefair for details.

- Aetna Health Plans
- Optum Rx Prescription Drug Program
- MetLife Dental
- Davis Vision by MetLife
- Inspira Financial Spending Accounts
- New York Life Group Benefit Solutions
- Auto, Home, Pet, and Legal Insurance
- Fidelity Investments and TIAA Retirement Savings
- New York's 529 College Savings Program



HR Services and Transitions Center

WE'RE HERE TO HELP

Have questions about your benefits?

LOOK ONLINE:
hr.cornell.edu/enroll

GET HELP:
Submit a help request

PHONE US: (607) 255-3936

SEND US MAIL:
HR Services & Transitions Center
395 Pine Tree Rd.
East Hill Office Building, Suite 130
Ithaca, NY 14850

HOURS:
8:00 am - 4:30pm EST, M-F