

Endowed Health Plans

2026-2027 Rate Comparison

[Plan Features](#)
[Comparison Chart](#)



The table below compares rates for 2026 and 2027.

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

Cornell Program for Healthy Living (CPHL)				
Type of Coverage	Hourly (NonExempt)		Salary (Exempt)	
	2026	2027	2026	2027
Individual	\$50.22	\$56.75	\$54.41	\$61.48
Individual plus child(ren)	\$220.66	249.34	\$239.05	\$270.12
Individual plus spouse/domestic partner	\$244.80	\$276.63	\$265.21	\$299.68
Individual plus spouse/domestic partner plus child(ren) (formerly "family" coverage)	\$329.73	\$372.60	\$357.21	\$403.65
Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)*	\$190.54	\$215.28	\$206.42	\$233.22

Weill Cornell Medicine (WCM-PPO)				
Type of Coverage	Hourly (NonExempt)		Salary (Exempt)	
	2026	2027	2026	2027
Individual	\$90.22	\$101.95	\$97.74	\$110.45
Individual plus child(ren)	\$343.85	\$388.55	\$372.51	\$420.93
Individual plus spouse/domestic partner	\$383.02	\$432.82	\$414.94	\$468.89
Individual plus spouse/domestic partner plus child(ren) (formerly "family" coverage)	\$507.51	\$573.48	\$549.80	\$621.27
Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)*	\$293.25	\$331.34	\$317.69	\$358.96

High Deductible Health Plan (HDHP)				
Type of Coverage	Hourly (NonExempt)		Salary (Exempt)	
	2026	2027	2026	2027
Individual	\$21.28	\$24.05	\$23.05	\$26.05
Individual plus child(ren)	\$171.53	\$193.83	\$185.83	\$209.98
Individual plus spouse/domestic partner	\$184.85	\$208.88	\$200.26	\$226.29
Individual plus spouse/domestic partner plus child(ren) (formerly "family" coverage)	\$221.49	\$250.28	\$239.95	\$271.14
Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)*	\$128.00	\$144.60	\$138.67	\$156.66

Aetna Health Plans – Increased expenses and cost-sharing in 2027

Healthcare costs continue to rise nationwide, affecting employers and workers across all sectors. Cornell's Endowed health plan costs increased approximately 16 percent in 2026 and are projected to increase by an additional 13 percent increase in 2027.

To help address these rising costs, Cornell will invest another \$18 million in 2027 bringing its total contribution to \$159 million.

The employee share of premium costs will remain unchanged at 9 percent for individual coverage and 22.5 percent for all other coverage levels. However, because those percentages are being applied to a higher overall cost of coverage, employee premiums will increase in 2027. In other words, while the cost-sharing formula remains unchanged, the total cost being shared has grown, resulting in higher contributions from both Cornell and employees.

The impact of the monthly premium increase beginning in January 2027 will vary from \$6 to \$143, 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 urge all employees to review the new 2027 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.