



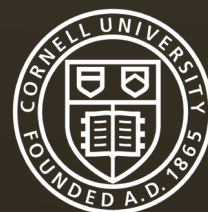
Discover. Connect. Thrive.

Guide to Contract College benefits at Cornell

2022

| Working at Cornell
PURSUE EXCELLENCE. DISCOVER SUCCESS.

<https://hr.cornell.edu/benefits-pay>



CHOOSE A PLAN THAT WORKS FOR YOU

Cornell is proud to offer high quality health plan choices, all of which include comprehensive preventive and diagnostic medical care.

Empire Plan

Empire is a BlueCross BlueShield® Preferred Provider Organization (PPO) plan. This plan lets you go in or out of the Empire network for care. You can access top-quality services from physicians and facilities in the network who offer discounted negotiated rates. You may use out-of-network providers, but risk paying higher costs.

Empire is comprised of the following parts:

- Hospital Program administered by *Empire BlueCross BlueShield®*
- Medical/Surgical Program administered by *UnitedHealthcare®*
- Mental Health and Substance Abuse Program administered by *Beacon Health Options Inc.*
- Prescription Drug Program administered by *CVS Caremark®*

Health Maintenance Organization (HMO) Plan

In the HMO plan, you choose an in-network primary care physician (PCP) for routine medical care and for referrals to specialists and hospitals. With this plan, you agree to only use in-network providers with all care referred by your PCP.



Eligibility for the HMO depends on the county in which you live or work

Location	Plan
Ithaca campus region, Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins	HMO Blue – CNY(072)
Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga and Tompkins	MVP – CNY HMO (330)
Livingston, Monroe, Ontario, Seneca, Wayne and Yates	Blue Choice (066)
Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester	Empire BlueCross BlueShield HMO (290) and HIP (050)
Chemung, Genesee, Livingston, Monroe, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming and Yates	MVP (058)
Geneva Experiment Station	Blue Choice (066) and MVP (058)

Refer to the 2022 Health Insurance Choices Booklet provided by NYSHIP for more specific information.
<https://hr.cornell.edu/contractcollegehealthplans>



2022 Benefits at-a-glance

			Empire Plan	
	HMO Blue – CNY	MVP – CNY (HMO)	In-Network	Out-of-Network
Deductible	None	None	None	\$1,000 per enrollee \$1,000 per spouse/domestic partner \$1,000 all dependent children combined
Out-of-Pocket Maximum ▪ Individual ▪ Family	\$ 6,350 \$12,700	\$ 6,350 \$12,700	\$5,650 Med/\$3,050 Rx \$11,300 Med/\$6,100 Rx	\$3,750 per enrollee \$3,750 per spouse/domestic partner \$3,750 all dependent children combined
Preventive Care	No copay	100% covered	No cost. (\$20 copay may apply; some tests have age limitations)	Employee or spouse/domestic partner: no coverage under age 50 Age 50 and older: covered at 100% not subject to deductible or coinsurance
Office Visit	100% after \$25 copay	100% after \$25 copay (\$10 copay for children)	100% after \$20 copay	80% of R&C* after deductible
Specialist Visit	100% after \$40 copay	100% after \$25 copay	100% after \$25 copay	80% of R&C* after deductible
Telehealth	Telehealth 100%	\$25 (PCP); (100% using GIA app)	Covered \$25 copay	80% of R&C* after deductible

*R&C or Reasonable and Customary Charge is the amount the insurance provider deems an acceptable rate based on the geographic area. See detailed rates information at https://hr.cornell.edu/sites/default/files/documents/2022_cc_rates_ax.pdf

EmblemHealth Dental Plan

NYSHIP dental benefits, which you and your dependents become eligible for after satisfying a 56-day waiting period while in active employment, are provided through EmblemHealth. New York State pays the full cost of coverage. Benefits are paid according to a schedule of allowable charges and subject to an annual deductible.

Flexible Spending Accounts (FSAs)

An FSA allows you to set aside money for eligible medical, dental, vision or dependent care expenses on a pre-tax basis. Examples of eligible expenses include eyeglasses, hearing aids, health plan deductibles and out-of-pocket dental costs. A dependent care FSA can help pay for day care for dependents under age 13. The annual medical care maximum is \$2,750 per employee. And the dependent care annual household maximum is \$5,000.



SECURE YOUR FUTURE

Qualified contract college employees working full time for at least 12 months at Cornell University must enroll in one of the two New York State retirement programs below within 30 days from date of hire. In addition, the Cornell University Tax-Deferred Annuity Program (CUTDAP) benefit offers eligible employees a way to save more for their retirement income.

Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS)

The Employees' Retirement System (ERS) with New York State and Local Retirement Systems (NYSLRS) is a defined benefit (pension) system that provides retirement, disability and death benefits as legislated under New York State retirement law. Participation is mandatory for contract college non-exempt employees working full time or in a fixed-term position for at least 12 months. A new member is enrolled in Tier 6 with a 10-year vesting period and will make contributions based on pay level. The vesting period may be waived or reduced if you have prior active membership or if you buy back a previous membership in a New York State or New York City system. For more information, visit: <https://www.osc.state.ny.us/retirement?redirect=legacy>

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

The State University of New York Optional Retirement Program (SUNY ORP) is a defined contribution program that provides retirement contributions as an alternative to the ERS pension benefit. Eligible new participants are enrolled in Tier 6 with a 366-day vesting period and will make contributions based on pay level. You can choose to direct contributions among four investment service providers: AIG Retirement Services, Fidelity Investments, TIAA, and/or Voya. The vesting period is waived if you have a vested employer-funded retirement account with one of these investment service providers and provide proof to HR Services and Transition Center (HRSTC). For more information, visit: <https://www.suny.edu/retirement/orp/>

Cornell University Tax-Deferred Annuity Plan (CUTDAP) - 403(b)

The Cornell University Tax-Deferred Annuity Plan (CUTDAP) is a voluntary 403(b) plan that allows you to contribute additional retirement dollars directly from your pay, on a pre-tax basis. You vest immediately upon entry into this plan and you decide how to allocate your contributions to a variety of funds available through Fidelity Investments and/or TIAA. Maximum contributions are set annually by the IRS. For more information, visit: <https://hr.cornell.edu/benefits-pay/retirement-finances/retirement-and-savings/tax-deferred-annuity-tda>

CREATE A STRONG SAFETY NET

We offer a broad range of insurance options to protect you, your family, your pets and your possessions from the unexpected.

Disability & Leaves

Cornell Short-term Disability and Long-term Disability plans provide partial income benefits in the event you are unable to work due to an illness or injury unrelated to your job. You are automatically enrolled in short-term disability, which provides one-half of your base salary for up to 26 weeks. You are also automatically enrolled in long-term disability, which begins after six months of continuous total disability and covers 60% of your base salary until you are no longer disabled or reach Social Security retirement age.

The New York State Paid Family Leave benefit grants staff members time away from work with partial salary replacement to bond with a new child, care for a family member with a serious health condition, or for a qualifying military exigency. Academic Parental Leave provides full pay and partial relief from duties.

Life Insurance

Cornell provides basic life insurance through New York Life Group Benefit Solutions that is equal to one-half of your budgeted annual salary, up to \$50,000 of coverage. You may also purchase Group Universal Life Insurance for up to 10 times your base annual salary rounded to the next higher thousand, up to a maximum of \$2,000,000.

Long-Term Care Insurance

This insurance helps cover the costs associated with extended long-term care due to a chronic illness or long-lasting disability. It can help with nursing home care costs as well as adult day care centers, assisted living facilities or home care. Coverage is available to all benefits-eligible employees, their spouses/domestic partners, parents/parents-in-law, grandparents/grandparents-in-law, and retirees and their spouses/domestic partners.

Personal Accident Insurance

This insurance protects your family's financial wellbeing in the event of loss by accidental means. You can elect coverage in \$10,000 increments from \$10,000 up to \$250,000. Elections in the \$250,000 to \$500,000 range cannot exceed 10 times your annual salary. Spouses/domestic partners may elect 50% or 100% of the faculty/staff election up to \$250,000. Coverage for children is available at 10% of the employee's coverage, up to a maximum of \$25,000.

Auto, Home & Pet

You may purchase auto, home and pet insurance through Mercer Voluntary Benefits. Payments will be spread over the policy term and automatically deducted from your paycheck. Mercer offers pet insurance through Nationwide, which reimburses you for vet bills for dogs, cats, birds and exotic pets. There is no network. You pay your vet's bill in full and file a claim with Nationwide to receive reimbursement.

Legal Insurance

You may purchase legal insurance offered by Mercer through ARAG. This coverage can be used to assist with reviewing and preparing legal documents such as wills, trusts and estate planning, and for legal advice and representation in court.





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 (CCTS)

CCTS provides the children of eligible employees a partial scholarship for study at Cornell or other accredited institutions.

New York'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.



TAKE CARE OF YOUR LOVED ONES

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. By providing employees with this fully-funded Grant, Cornell hopes to allow them to explore options and find creative solutions to some of the child care challenges they face.

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.

Elder Care and Child Care Assistance

Find help and support with caring for a family member from Cornell's Work/Life Consultant. Email worklife@cornell.edu to schedule a meeting with the dependent care consultant.

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.

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.



ENJOY ALL LIFE HAS TO OFFER

At Cornell's Ithaca campus, you'll find waterfalls and trails, family-friendly activities and rich culture right outside your door. Our many wellness benefits help you and your loved ones enjoy an uncommonly high quality of life.

Cornell University Wellness Program

Cornell's outstanding Wellness Program offers all staff, faculty, retirees, and spouses/domestic partners free wellness consultations, lectures, workshops, domestic classes, support groups and more, on everything from healthy cooking to life coaching.

Recreation Membership (Ithaca Campus)

Access five on-campus fitness centers, group exercise classes, fitness equipment and a variety of additional resources.

Faculty and Staff Assistance Program

Get free, confidential, 24/7 guidance and support with issues affecting your personal life and your job. This program is available to eligible employees and their spouses/domestic partners.

Meal Choice

Designed exclusively for Cornell faculty and staff, Meal Choice gives you convenient, cash-free access and discounts to Cornell dining eateries, campus vending machines with card readers and Ithaca area restaurants participating in City Bucks.

Cornell Botanic Gardens

Explore Cornell's gardens, arboretum and diverse network of nature preserves on one of the most naturally beautiful campuses in the world.

Commuter Benefits Program

A nationwide, pre-tax program is available for employees who work at locations other than the Ithaca campus to purchase transit passes, vouchers and commuter checks, and even pay a parking provider.

Tompkins Consolidated Area Transit (TCAT)

Use your Cornell ID card at the fare box, Monday through Friday, to ride TCAT buses on the Cornell campus and among Cornell facilities located downtown and near the airport for free.

Ithaca Campus Parking

Learn about parking options and manage your account through the convenient parking portal. Commuter and Parking Services also assists motorists on the Ithaca campus by recharging batteries, adding gas to empty tanks and de-icing doors. Services are available Monday through Friday, 7:30 a.m. until 6 p.m. when classes are in session, and until 5:30 p.m. during the summer session. Contact: (607) 255-0000.



CONNECT WITH YOUR COMMUNITY

We support continuous opportunities for all members of our community to connect, collaborate and support each other.

Cornell Recreation Connection (CRC)

Connect with peers and make new friends on bus trips to nearby cities, sports events, cultural activities and more.

Colleague Network Groups

Discover programs and services to support employees from diverse groups including men and women of color, LGBT, veterans and disabled communities.

Volunteer Opportunities

Volunteering is a great way to make new connections, and Cornell offers plenty of opportunities to get involved. Join hundreds of colleagues who help staff events like Commencement, Slope Day, Employee Celebrations and New Student Check-In; or participate in a university committee or the annual United Way fundraising drive.



For more information
visit hr.cornell.edu/benefits
or contact the
**HR Services and
Transitions Center (HRSTC):**
(607) 255-3936
hrrservices@cornell.edu

How to enroll:

<ul style="list-style-type: none"> • Empire Plan • HMO Plan • EmblemHealth Dental Plan 	<p>Complete the 2-step paper enrollment process:</p> <ol style="list-style-type: none"> 1. Fill out and submit a Cornell-specific PS404 form available on the Contract College health plans website 2. Provide required documentation
<ul style="list-style-type: none"> • Employees' Retirement System (ERS) with New York State and Local Retirement System (NYSLRS) 	<p>Complete and submit the NYSLRS RS 5420 form to HRSTC</p>
<ul style="list-style-type: none"> • State University of New York Optional Retirement Program (SUNY ORP) 	<p>Complete the two-step process: submit the Contract College Retirement Plan Election Form, and enroll through Workday at workday.cornell.edu</p>
<ul style="list-style-type: none"> • Cornell University Tax-Deferred Annuity Plan (CUTDAP) 	<p>Complete the two-step process: Enroll through Workday at workday.cornell.edu, and set up accounts with Fidelity Investments and/or TIAA using the links in Workday</p>
<ul style="list-style-type: none"> • Flexible Spending Accounts (FSA) 	<p>Enroll through Workday at workday.cornell.edu</p>
<ul style="list-style-type: none"> • Short- and Long-term Disability Insurance • Life Insurance • Long-Term Care Insurance 	<p>Enroll or access vendor websites through Workday at workday.cornell.edu on or after your start date.</p>
<ul style="list-style-type: none"> • Auto, Home & Pet Insurance • Legal Insurance 	<p>Call 1-800-553-4861 or visit cornellvoluntarybenefits.com</p>
<ul style="list-style-type: none"> • Employee Degree and Tuition Aid Programs • Cornell Children's Tuition Scholarship (CCTS) • New York's 529 College Savings Program 	<p>Learn more at hr.cornell.edu/benefits/education/</p>
<ul style="list-style-type: none"> • Child Care Grant • Adoption Assistance • Elder Care and Child Care Assistance 	<p>Learn more at hr.cornell.edu/benefits-pay/family-life-support Schedule a meeting with the dependent care consultant to discuss your elder and child care options by emailing worklife@cornell.edu</p>
<ul style="list-style-type: none"> • Wellbeing and Perks 	<p>Learn more at https://hr.cornell.edu/wellbeing-perks/perks-discounts</p>



Advancing a culture of health, wealth, and wellness. hr.cornell.edu/contractcollegehealthplans

While every attempt has been made to ensure the accuracy of the benefit plan information provided, in the event of any discrepancy, the summary plan description and plan document will prevail.