
Guide to Contract College benefits at Cornell

2019

Cornell Careers: Change the World with Us
https://hr.cornell.edu/contractcollegehealthplans
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 your live or work

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

Refer to the 2019 Health Insurance Choices Booklet provided by NYSHIP for more specific information. https://hr.cornell.edu/contractcollegehealthplans
EmblemHealth Dental Plan
NYSHIP dental benefits, which you and your dependents become eligible for after six full months of 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 $2,700 per employee. And the dependent care annual household maximum is $5,000.

Cornell University Tax-Deferred Annuity Plan (TDA) - 403(b)
The TDA plan is a voluntary plan that allows you to contribute additional retirement dollars directly from your pay on a pre-tax basis. Maximum TDA contributions are set annually by the IRS. You decide how to allocate your contributions to a variety of funds through TIAA and Fidelity Investments.

2019 Benefits at-a-glance

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<tr>
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<th>Empire Plan</th>
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<tbody>
<tr>
<td></td>
<td>HMO Blue – CNY</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$ 6,350</td>
</tr>
<tr>
<td>• Family</td>
<td>$12,700</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No copay</td>
</tr>
<tr>
<td>Office Visit</td>
<td>100% after $25 copay</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>100% after $40 copay</td>
</tr>
</tbody>
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*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/contractcollege_2019_healthrates.pdf
SECURE YOUR FUTURE

Qualified contract employees working full time for at least 12 months at Cornell University must enroll in either the New York State Employees’ Retirement System or the SUNY Optional Retirement Program within 30 days of hire. Hourly employees must enroll in the New York State Employees’ Retirement System within 30 days of hire.

**New York State Employees’ Retirement System (NYSERS)**

NYSERS is a defined benefit pension plan that provides retirement, disability and death benefits as legislated under New York State retirement law. Participation is mandatory for contract college nonexempt employees working full time or in a fixed-term position for at least 12 months. A new member is in Tier VI with a 10-year vesting period, and will make contributions based on pay level.

**SUNY Optional Retirement Program (ORP)**

The SUNY ORP program is a defined contribution plan that provides retirement contributions as an alternative to the NYSERS pension plan. A new participant is enrolled in Tier VI with a 366-day vesting period, and will make contributions based on pay level. You can choose to direct contributions among four investment vendors: TIAA, Voya, VALIC and Fidelity. The vesting period is waived if you have a vested employer-funded retirement account with one of the vendors.
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 Cigna 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
This program awards yearly grants up to $5,000 tax free to cover eligible child care from infancy through school-age. Employees must be eligible to participate in the dependent care FSA. Online applications are taken during the month of September every year for awards beginning in the new calendar year.

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
Get help caring for a loved one from Cornell’s Dependent Care Resource and Referral Service. Email worklife@cornell.edu to schedule a meeting with the dependent care consultant.

Ithaca Campus Child Care
The Cornell Child Care Center offers high-quality child care and kindergarten prep programs on the Ithaca campus on a first-come, first-served basis. The center is managed by Bright Horizons Family Solutions and licensed to provide care to 170 children, ages 6 weeks to 5 years. Backup care at the center is open to all faculty, staff, and student families regardless of enrollment, at a discounted rate for up to 10 days per year. You may request care online 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.
Visit hr.cornell.edu/contractcollegehealthplans for more information

### How to enroll:

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<tr>
<th>Plan Type</th>
<th>Enrollment Process</th>
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<tr>
<td>Empire Plan</td>
<td>Complete the 2-step paper enrollment process: 1. Fill out and submit a Cornell-specific <strong>PS404 form</strong> available on the Contract College health plans website 2. Provide required documentation</td>
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<td>HMO Plan</td>
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<td>New York State Employees’ Retirement System (NYSERS)</td>
<td>Complete the two-step enrollment process: 1. Fill out and submit the <strong>New York State Election form for NYSERS</strong> 2. Enroll through Workday at <a href="https://workday.cornell.edu">https://workday.cornell.edu</a></td>
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<td>Cornell University Tax-Deferred Annuity Plan (TDA) - 403(b)</td>
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<td>Short- and Long-term Disability Insurance</td>
<td>Enroll or access vendor websites through Workday at <a href="http://workday.cornell.edu">workday.cornell.edu</a> on or after your start date.</td>
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<tr>
<td>Life Insurance</td>
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<tr>
<td>Long-Term Care Insurance</td>
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<tr>
<td>Auto, Home &amp; Pet Insurance</td>
<td>Call 1-800-553-4861 or visit <a href="http://cornellvoluntarybenefits.com">cornellvoluntarybenefits.com</a></td>
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<td>Legal Insurance</td>
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<td>Learn more at <a href="http://hr.cornell.edu">hr.cornell.edu</a> Schedule a meeting with the dependent care consultant to discuss your elder and child care options by emailing <a href="mailto:worklife@cornell.edu">worklife@cornell.edu</a></td>
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<td>Wellbeing and Perks</td>
<td>Learn more at <a href="https://hr.cornell.edu/wellbeing-perks/perks-discounts">https://hr.cornell.edu/wellbeing-perks/perks-discounts</a></td>
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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.