
Guide to endowed benefits at Cornell 2019

Cornell Careers: Change the World with Us
https://hr.cornell.edu/endowedhealth
CHOOSE A PLAN THAT WORKS FOR YOU

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

Cornell Program for Healthy Living (CPHL)
The CPHL is an Aetna Preferred Provider Organization (PPO) plan with an optional Enhanced Wellness Program, for those who work on the Ithaca campus. The CPHL also features a low premium rate per pay period. To take advantage of the optional Enhanced Wellness Exam benefit which focuses on preventive care, you and each of your covered dependents must choose an in-network primary care physician (PCP) from a select group of Ithaca-based providers. You’ll work with your PCP to assess your health and set yearly wellness goals.

Weill Cornell Medicine PPO
This plan features access to the full panel of Weill Cornell Medicine physicians and the Aetna nationwide network through a tiered system. This plan is well-suited for Cornell staff and faculty in the New York City area, but is open to all endowed employees.

Aetna HSA
This is a high-deductible PPO health plan that is linked to a health savings account (HSA). An HSA is a tax-advantaged savings account you can use to pay for eligible health care costs not covered by your benefits plan. Or, you can pay those costs out of your pocket and grow your account for future use. This plan lets you go in or out of the Aetna network for care without a referral, but offers special negotiated lower rates for staying in the network.

OptumRx Prescription Drug Coverage
For all plans, OptumRx provides prescription drug coverage at retail pharmacies and through mail-order delivery.
See a snapshot of 2019 rates at hr.cornell.edu/sites/default/files/documents/2019_endowed_rates.pdf

### 2019 Medical Plan Comparison

<table>
<thead>
<tr>
<th>Services</th>
<th>CPHL In-Network</th>
<th>CPHL Out-of-Network</th>
<th>Weill Cornell Medicine PPO In-Network</th>
<th>Weill Cornell Medicine PPO Out-of-Network</th>
<th>Aetna HSA In-Network</th>
<th>Aetna HSA Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>80% after deductible</td>
<td>100%</td>
<td>70% after deductible</td>
<td>No deductible, then 100%</td>
<td>Deductible, then 80%</td>
</tr>
<tr>
<td>Office Visit</td>
<td>100% after $20 copay</td>
<td>80% after deductible</td>
<td>100% after $10 copay (Weill network); $20 copay (Aetna network)</td>
<td>70% after deductible</td>
<td>Deductible, then 90%</td>
<td>Deductible, then 80%</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>100% after $20 copay</td>
<td>80% after deductible</td>
<td>100% after $10 copay (Weill network); $30 copay (Aetna network), includes ob/gyn</td>
<td>70% after deductible, includes ob/gyn</td>
<td>Deductible, then 90%</td>
<td>Deductible, then 80%</td>
</tr>
<tr>
<td>Hospital</td>
<td>90% after deductible</td>
<td>80% after deductible, pre-certification required</td>
<td>90% after deductible</td>
<td>70% after deductible, pre-cert. for certain procedures required</td>
<td>Deductible, then 90%</td>
<td>Deductible, then 80%, pre-cert. for certain procedures required</td>
</tr>
</tbody>
</table>

Refer to medical plan materials for specific details.
Ameritas Dental and Vision Coverage

Optional dental and vision benefits are offered through Ameritas. You may choose from three dental plans (Plan A+, Plan A or Plan B). With all three, you are free to see any dentist you like, but you will save money by staying in network. Eyewear benefits are included at no extra cost when you enroll in any of the dental plans. You’ll pay certain expenses for eyeglass frames, lenses or contact lenses for you and your covered dependents.

2019 Dental Plan Comparison

<table>
<thead>
<tr>
<th>Plan</th>
<th>Plan A+</th>
<th>Plan A</th>
<th>Plan B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td>None</td>
<td>$50 for Type 2 or 3</td>
<td>None</td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td>$3,000</td>
<td>$1,250</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
<td>$1,000; adult and child 12 month waiting period for new enrollees</td>
<td>$1,000; child only 12 month waiting period for new enrollees</td>
<td>$1,000; child only 12 month waiting period for new enrollees</td>
</tr>
<tr>
<td><strong>Type 1 Procedures</strong></td>
<td>100%</td>
<td>90% of U &amp; C*</td>
<td>100%</td>
</tr>
<tr>
<td>Examples:</td>
<td>Exams, Cleanings, X-Rays</td>
<td>90% of U &amp; C*</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Type 2 Procedures</strong></td>
<td>90% of Network Fee</td>
<td>70% of U &amp; C*</td>
<td>90% of Network Fee</td>
</tr>
<tr>
<td>Examples:</td>
<td>Fillings, Extractions</td>
<td>70% of U &amp; C*</td>
<td>90% of Network Fee</td>
</tr>
<tr>
<td><strong>Type 3 Procedures</strong></td>
<td>50% of Network Fee</td>
<td>50% of U &amp; C</td>
<td>50% of Network Fee</td>
</tr>
<tr>
<td>Examples:</td>
<td>Endodontics, Crowns, Bridges/Dentures</td>
<td>50% of U &amp; C</td>
<td>50% of Network Fee</td>
</tr>
</tbody>
</table>

Refer to the dental plan materials for specifics such as plan limits and frequencies.

*U & C, or the Usual and Customary Charge, is the amount the insurance provider deems an acceptable rate based on the geographic area.

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 FSA maximum is $2,700 per employee; the dependent care annual household FSA maximum is $5,000.
We offer two retirement plans, both with diverse investment options designed to tailor your portfolio to your individual goals.

**Cornell University Retirement Plan (CURP) – 403(b)**
Cornell contributes an amount equal to 10% of your annual base salary to your vested employer-funded retirement account with TIAA and/or Fidelity, subject to an IRS maximum contribution amount. You decide how to allocate your contributions to a variety of funds through TIAA and Fidelity Investments. Salaried employees qualify for this program immediately and are vested immediately. Hourly employees are eligible after two years of service, unless you have an account with TIAA and/or Fidelity.

**Cornell University Tax-Deferred Annuity Plan (TDA) – 403(b)**
The TDA plan allows you to voluntarily contribute additional retirement dollars to your retirement account 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.
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 program 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 (subject to medical underwriting) 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. RetirementGuard, a brokerage firm contracting with Cornell University, refers employees to individual long-term care insurance policies.

Business Travel & Accident Insurance
Cornell provides up to $250,000 in accidental death or disability coverage for business-related travel.

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. Membership is free with the CPHL plan.

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 botanical garden, 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.
### How to enroll:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cornell Program for Healthy Living (CPHL)</td>
<td>Enroll through Workday at <a href="http://workday.cornell.edu">workday.cornell.edu</a>. Set up CURP and TDA accounts with TIAA and/or Fidelity using the links in Workday.</td>
</tr>
<tr>
<td>Weill Cornell Medicine PPO</td>
<td></td>
</tr>
<tr>
<td>Aetna HSA: PPO with Health Savings Account (HSA)</td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td></td>
</tr>
<tr>
<td>Dental/Vision</td>
<td></td>
</tr>
<tr>
<td>Prescription Drug (included with health plans)</td>
<td></td>
</tr>
<tr>
<td>Cornell University Retirement Plan (CURP) – 403(b)</td>
<td></td>
</tr>
<tr>
<td>Cornell University Tax-Deferred Annuity Plan (TDA) – 403(b)</td>
<td></td>
</tr>
<tr>
<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>
</tr>
<tr>
<td>Life Insurance</td>
<td></td>
</tr>
<tr>
<td>Long-Term Care Insurance</td>
<td></td>
</tr>
<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>
</tr>
<tr>
<td>Legal Insurance</td>
<td></td>
</tr>
<tr>
<td>Employee Degree and Tuition Aid Programs</td>
<td>Learn more at <a href="http://hr.cornell.edu/benefits/education/">hr.cornell.edu/benefits/education/</a></td>
</tr>
<tr>
<td>Cornell Children’s Tuition Scholarship (CCTS)</td>
<td></td>
</tr>
<tr>
<td>New York’s 529 College Savings Program</td>
<td></td>
</tr>
<tr>
<td>Child Care Grant</td>
<td>Learn more at <a href="http://hr.cornell.edu/benefits-pay/family-life-support">hr.cornell.edu/benefits-pay/family-life-support</a></td>
</tr>
<tr>
<td>Adoption Assistance</td>
<td>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>
</tr>
<tr>
<td>Elder Care and Child Care Assistance</td>
<td></td>
</tr>
<tr>
<td>Wellbeing and Perks</td>
<td>Learn more at <a href="http://hr.cornell.edu/wellbeing-perks/perks-discounts">hr.cornell.edu/wellbeing-perks/perks-discounts</a></td>
</tr>
</tbody>
</table>

Visit [hr.cornell.edu/benefits](http://hr.cornell.edu/benefits) for more information.
Advancing a culture of health, wealth, and wellness. hr.cornell.edu.

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.