



## Cornell Program for Healthy Living Addendum

The information below is intended to serve as an update to the January 1, 2016 Cornell Program for Healthy Living Plan (CPHL) Summary Plan Description (SPD)

### Effective January 1, 2018 and 2019

The CPHL Plan did not have any plan design changes.

### Effective January 1, 2017

The CPHL In-network Deductible is changing from \$0 for Individual and Family to \$100 per Individual and \$200 per Family.

Faculty and staff retiring at age 55 and older are eligible for the Retiree Pre-Medicare Health Plan administered by Aetna. Faculty and staff retiring at age 65 and older and/or Medicare eligible can continue coverage in the Aetna Retiree 80/20 Plan or the Aetna Medicare Advantage Plan. Please refer to Coverage Upon Retirement below for more details.

### Health Plan Documentation Requirements

For new enrollees or newly added dependents, copies required:

Spouse: Marriage Certificate

Domestic Partner: Statement of Domestic Partnership

Child(ren): Birth Certificate or Visa/Passport

Adopted Child(ren): Court Order confirming custody of adopted child

### Hearing Aids

The deductible no longer applies. Repairs included. Updates page 10 of the Schedule of Benefits.

### HIPAA Notice of Privacy Practices

The Privacy Officer has been updated to Gordon L. Barger.

### Treatment of Infertility

Comprehensive Infertility and Advanced Reproductive Technology (ART) Expenses

To be an eligible covered female for benefits you must be covered under this Plan as an employee, or be a covered dependent who is the employee's spouse or domestic partner. And:

#### Exclusions and Limitations

Unless otherwise specified in the Treatment of Infertility section of the Booklet, the following charges will be payable as covered expenses under this Plan.

ART services for a female without a male partner attempting to become pregnant who is unable to conceive or produce conception after at least 12 cycles of donor insemination.

## OptumRx

Maintenance Medications can be obtained for up to 90 days exclusively at Cornell Health (formerly Gannett Pharmacy) on the Ithaca Campus. You pay the applicable Home Delivery Copay.

## Continuing Coverage Section, Page 61 Booklet Update

### Spouse, Domestic Partner and Dependent Coverage After Your Death

In the event that an active employee covered under an active endowed health plan dies, the coverage continues to the end of the month for eligible dependents covered at the time of the active employee's death. Eligible dependents will continue coverage under the Retiree Pre-Medicare Health Plan (RPHP), if non-Medicare eligible. If dependents are Medicare eligible, the coverage offered is the Retiree 80/20 Plan or MAPD. If a retiree dies, and is covered under the RPHP Plan, Retiree 80/20 or MAPD, the surviving spouse, domestic partner, and any current or future eligible covered dependent children may continue the applicable health plan until the surviving spouse remarries or the domestic partner enters a new domestic partnership, and/or the dependent children no longer qualify under the program's definitions. Coverage is effective the first of the month following the date of death. If the date of death is the first day of the month, then the coverage is effective as of that day.

The applicable University contribution will continue, and the surviving spouse or domestic partner will be billed by Aetna's Retiree Service Center for any required contribution.

### Total Disability

A covered faculty or staff member who qualifies for long-term disability benefits can continue the coverage in effect at the time the disability occurs until the period the disability ends. The University contribution will continue during the period of the approved disability leave and the faculty or staff member will be billed for any required contribution. If you become eligible for coverage under Medicare, you are no longer eligible to remain in the Plan. You and your eligible dependents will be auto **enrolled in the Aetna Retiree 80/20 Plan**. Aetna will send you an enrollment guide with information to review the Aetna Retiree 80/20 Plan and the Aetna Medicare Advantage Plan. Even though you will be enrolled in the Aetna Retiree 80/20 Plan, you will have the opportunity to change from the Retiree 80/20 Plan to the Aetna Medicare Advantage Plan within 90 days of becoming Medicare Primary. You and your Medicare eligible dependents will be **required** to enroll in Medicare Parts A & B. Medicare becomes the primary payer and Aetna secondary. **It is your responsibility to enroll in Medicare Parts A & B. Failure to enroll when first eligible may result in financial penalties imposed by Social Security.** If your covered dependents are not yet Medicare eligible, Aetna will enroll them in the Retiree Pre-Medicare Health Plan (RPHP). You can call Aetna's Retiree Service Center 1-800-338-4533 for more details.

### Coverage During Layoff

Faculty or staff members who are no longer working because of a layoff or reduction in work force will continue to receive the University contribution toward the cost of health coverage for up to 12 months provided they enroll in COBRA continuation coverage administered by PayFlex. If COBRA coverage is elected, you will be billed monthly by PayFlex for the employee portion of the cost of your health plan. At the end of 12 months, you will be billed at the full COBRA rate for the remaining six months for a total of 18 months of continuation coverage. Note: Individuals on a Layoff Status are no longer considered in a "current employment status" by Social Security Administration. Therefore, to avoid late enrollment penalties, you (and your dependents) if Medicare eligible due to age or disability, are

responsible for contacting Social Security to enroll in both Medicare Parts A & B prior to your Layoff. Contact Social Security if you have questions.

### Turning 65 During the Layoff Period

If you turn 65 during the initial 12 months of Layoff, Cornell permits you (and your Medicare eligible dependents) to continue primary coverage under the CPHL Plan up to the initial 12 months at the employee rate. Once the initial 12 months is up, you will be billed at the full COBRA rate for the remaining 6 months (Medicare becomes primary and Aetna secondary for you and your Medicare eligible dependents) for a total of 18 months of COBRA coverage. You (and your Medicare eligible dependents) are responsible for contacting Social Security to enroll in both Medicare Parts A & B. The Social Security Administration does impose penalties for late enrollments. Note: Individuals on a Layoff Status are no longer considered in a "current employment status" by Social Security. Therefore, to avoid late enrollment penalties, you (and your dependents) if Medicare eligible due to age or disability are responsible for contacting Social Security to enroll in both Medicare Parts A & B prior to your Layoff. Contact Social Security if you have questions.

If you become eligible for Medicare after the first 12 months of Layoff, you will be billed at the full COBRA rate for the remaining 6 months (Medicare is primary, Aetna secondary) for a total of 18 months of COBRA coverage. Note: Individuals on a Layoff Status are no longer considered in a "current employment status" by Social Security. Therefore, to avoid late enrollment penalties, you (and your dependents) if Medicare eligible due to age or disability are responsible for contacting Social Security to enroll in both Medicare Parts A & B prior to your Layoff. Contact Social Security if you have questions.

### Age 65 or Medicare Eligible at Start of the Layoff Period

If you are already eligible for Medicare when you enroll in COBRA, you and your Medicare eligible dependents will continue CPHL primary coverage (Medicare secondary) in this plan for the first 12 months at the employee rate. You will be billed at the full COBRA rate for the remaining 6 months (Medicare becomes primary and Aetna secondary) for a total of 18 months of COBRA coverage. Note: Individuals on a Layoff Status are no longer considered in a "current employment status" by Social Security. Therefore, to avoid late enrollment penalties, you (and your dependents) if Medicare eligible due to age or disability are responsible for contacting Social Security to enroll in both Medicare Parts A & B prior to your Layoff. Contact Social Security if you have questions.

### Coverage Upon Retirement

The Aetna Retiree Service Center handles the enrollment, billing and administration. Aetna's Retiree Service Center can be reached at 1-800-338-4533 if you have questions.

Your health coverage can be continued into retirement if you are at least age 55 when you retire, and have at least 10 years of benefit eligible service. If you are enrolled in an endowed health plan prior to retirement, your current active coverage will continue to the end of the month (unless your retirement date is the first of the month, then it is effective that date). If you are under 65 and otherwise not Medicare eligible, Aetna will automatically enroll you in the RPHP Plan effective the first of the month following your retirement date (unless your retirement date is the first of the month, then, it is effective that date). If you are not enrolled at the time of retirement, Aetna will send an Enrollment Guide providing you limited opportunity to enroll. If you cancel the Health Plan at any time, you (and your dependents) will not be allowed to re-enroll at a later date.

Upon attainment of age 65, you and your Medicare eligible dependents will automatically be transferred to the Aetna Retiree 80/20 Plan. Aetna will send you an enrollment guide with information to review the Aetna Retiree 80/20 Plan and the Aetna Medicare Advantage Plan. Even though you will be auto enrolled in the Aetna Retiree 80/20 Plan, you will have the opportunity to change from the Retiree 80/20 Plan to the Aetna Medicare Advantage Plan within 90 days of becoming Medicare Primary. You and your Medicare eligible dependents will be **required** to enroll in both Medicare Parts A & B *prior* to turning 65. Medicare becomes the primary payer and Aetna secondary. **It is your responsibility to enroll in both Medicare Parts A & B. Failure to enroll when first eligible may result in financial penalties imposed by Social Security.** This also applies to your dependents, if Medicare eligible. If you or your enrolled dependents fail to enroll in Medicare, then the Retiree 80/20 Plan will take Medicare's benefit into consideration, and the portion Medicare would have paid will be your responsibility. Medicare may impose a penalty if you fail to enroll when first eligible, subjecting you to financial penalties. (It is your responsibility to contact Social Security and understand the consequences of enrolling late or failing to enroll in accordance with their rules).

If you are not yet 65 when you retire but your enrolled spouse (and your dependents) are over 65 and also retired or otherwise qualify for Medicare primary coverage, he or she must enroll in Medicare Parts A&B prior to your retirement. They will automatically be moved by Aetna to the Aetna Retiree 80/20 Plan, the first of the month in which you retire. If you are not yet 65 when you retire but your domestic partner is over 65 he or she must enroll in Medicare Parts A&B regardless of status. If your spouse or domestic partner fails to enroll, then the Plan will take Medicare's benefit into consideration, and the portion Medicare would have paid will be your responsibility. Medicare may impose a penalty if you fail to enroll when first eligible. (It is your responsibility to contact Social Security and understand the consequences of enrolling late or failing to enroll in accordance with their rules).

If you are 65 or older when you retire and eligible for Medicare, you and your covered Medicare eligible dependents will receive coverage under the Retiree 80/20 Plan or MAPD. This coverage is described in a separate plan summary booklet that is available upon request from Benefit Services at Cornell University, 395 Pine Tree Road, Ithaca, NY 14850, or call (607) 255-3936. It is also available on the Benefits website: <https://hr.cornell.edu/>

## **Effective September 1, 2016**

### **OptumRx**

Gannett Pharmacy can fill up to a 90 day supply of maintenance medications at the Gannett Pharmacy on the Ithaca campus. (Filling a 90 day at retail is limited to Gannett Pharmacy only)

You pay the mail order copay of Tier 1: \$10, Tier 2: \$60, Tier 3: \$90