**DEPENDENT DEATH BENEFIT AID – Endowed**

The purpose of this Benefit Aid is to provide you with specific details you need to know in order to update your benefits due to the passing of your dependent. You have 60 days from the date of your dependent’s death to cancel or make changes to endowed health, dental, Flexible Spending Accounts, the Legal Plan Insurance and Group Universal Life (GUL) Insurance.

**Key Points**

- You have 60 days from the date of your dependent’s death to remove your dependent from your health and/or dental plans.
- Health Insurance effective date: If you make a change to your coverage due to a qualifying event and it falls within a pay period, the effective date is the qualifying event date and the deduction date is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date and the deduction date is the date of the qualifying event.
- Dental Plan effective date: If you experience a qualifying event and make a change to your coverage that falls within a pay period, the effective date of coverage and the deduction date for your dental plan is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date of coverage and the deduction date is the same as the qualifying event.
- You have 60 days from the date of death of your dependent to enroll in or cancel coverage in the Legal Plan Insurance.
- You may also need to change or cancel you or your dependent’s coverage under the Group Universal Life (GUL), Personal Accident (PAI) Insurance and/or Flexible Spending Accounts. Beneficiary information may need to be updated.
- It may also be possible to enroll or increase your Group Universal Life (GUL) coverage but this must be done within 60 days from the date of your dependent’s death.
- Enrolling or changing Personal Accident Insurance (PAI), 529 College Savings Plan, Auto/Home/Pet, Tax Deferred Annuity (TDA) or the 457(b) Plan may be done at this time while also updating beneficiary information.
- If you need further information, please see the [Endowed Death of Dependent Benefit Aid](https://www.hr.cornell.edu/benefits/health/). You may also contact the Benefit Services at 607-255-3936 or by email at benefits@cornell.edu.

**Time Sensitive Changes – Within 60 Days**

**HEALTH PLAN (60-DAY DEADLINE APPLIES)**

Your health and/or dental plan coverage needs to be updated.

- You submit an enrollment to remove your dependent within 60 days from the date of death.
- You may be able to change coverage levels and premiums
- For more information on your health and/or dental plans, please refer to: [https://www.hr.cornell.edu/benefits/health/](https://www.hr.cornell.edu/benefits/health/)
Additional Information
- Find Out: How does health and dental coverage change?
- Find Out: What is the Dual Eligibility Health Rate?
- Find Out: How do I obtain a Summary of Benefits and Coverage (SBC)?
- Find Out: What is my Aetna effective date of coverage and deduction date?
- Find Out: What is my dental effective date of coverage and deduction date?

There is more information about the health and dental insurance available [here](#).

**FLEXIBLE SPENDING ACCOUNTS (60-DAY DEADLINE APPLIES)**
- Medical Care Account
- Dependent Care Account

**GROUP UNIVERSAL LIFE (GUL) (60-DAY DEADLINE APPLIES)**
This is a good time to review your coverage under the Group Universal Life (GUL) insurance.

**THE LEGAL PLAN INSURANCE (60-DAY DEADLINE APPLIES)**
The Legal Plan Insurance is available to you, your spouse/domestic partner and eligible children.

**Benefits you can change at any time**
You may also be eligible to enroll, or change at any time:
- Auto/Home/Pet Insurance
- Basic Life Insurance Beneficiaries
- Health Savings Account
- New York State 529 College Savings Plan
- Personal Accident Insurance (PAI)
- Retirement Beneficiaries
- Tax Deferred Annuity (TDA)
- 457(b) Deferred Compensation Plan

**Health and Dental Plans**

**HOW DOES HEALTH AND DENTAL COVERAGE CHANGE?**
If your spouse/DP or child has passed away, you will need to remove him/her from the coverage within 60 days. For more information on the Health and Dental Plan rates, please refer to the following link: [https://hr.cornell.edu/benefits/health](https://hr.cornell.edu/benefits/health)

**WHAT IS THE DUAL ELIGIBILITY HEALTH RATE?**
The Dual Eligibility Category is available to an endowed staff or faculty member with a dependent child(ren) whose spouse or domestic partner is also a benefits eligible staff or faculty member in an endowed unit of Cornell University. If your spouse/DP has passed
away, you will need to remove them from the coverage and you will no longer be eligible for the dual eligibility health rate within 60 days. If your child has passed away and is the last dependent child on the plan, you will need to remove him/her from your coverage within 60 days. Also, you will no longer be eligible for the dual eligibility rate. You and your spouse/domestic partner will each need to enroll in individual health insurance coverage. This is also more cost effective. For more information on the Endowed Health Rates, please refer to the following link: https://hr.cornell.edu/benefits/health

WHAT IS MY AETNA EFFECTIVE DATE OF COVERAGE AND DEDUCTION DATE?
If you make a change to your health plan coverage that falls within a pay period, the effective date is the qualifying event date and deduction date is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date and deduction date is the date of the qualifying event. To review examples, please refer to: https://www.hr.cornell.edu/benefits/health/aetna_dates.pdf

WHAT IS MY DENTAL EFFECTIVE DATE OF COVERAGE AND DEDUCTION DATE?
If you make a change to your dental plan coverage that falls within a pay period, the effective date and deduction date is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date and the deduction date is the date of the qualifying event. For more information and to review examples, please refer to: https://www.hr.cornell.edu/benefits/health/dental_eye.html.

HOW DO I OBTAIN A SUMMARY OF BENEFITS AND COVERAGE (SBC)?
The Summary of Benefits and Coverage (SBC) is a standardized comparison document that is required by the Patient Protection and Affordable Care Act (PPACA). All insurance plans are required to produce SBCs based on a uniform template.

The purpose of an SBC is to give people straightforward information about a health insurance plan’s benefits. It is meant to help consumers compare plans and make appropriate coverage decisions. There are also cost sharing examples to assist in your understanding of plan benefits. One example is for the delivery of a baby and a second on managing diabetes. https://hr.cornell.edu/benefits/health/end_sbc.html

Flexible Spending Account: Medical Care
The medical care account is money that you set aside on a pre-tax basis for medical expenses not covered by health, dental and vision insurance for family members who are your tax dependents.
- You have 60 days from the date of the death of your dependent to stop or decrease the annual amount in an existing account (decrease in annual amount cannot be less than current year-to-date contribution amount). You may also enroll or increase the annual amount in an existing account if your decedent spouse covered your medical expenses under his/her account. The change that you make to the account must be consistent with the qualifying event.
• If you are not currently enrolled, the effective date is the date of death; if you are making changes to an existing account, the original effective date will remain in effect.
• You must supply a copy of the death certificate when you enroll or change the annual amount.
• The IRS does not recognize same-sex or domestic partners as tax dependents so changes to a FSA or enrollment in a FSA account, do not apply.
• If the enrollment or the change to the account will occur between October and December, please contact Benefit Services at (607) 255-3936 or via email at benefits@cornell.edu for advice on how to proceed with enrollment.

GENERAL PLAN INFORMATION
• The maximum annual amount that you can set aside on a pre-tax basis is $2,550.
• You must enroll each year; enrollment does not continue from year to year.
• If you have money remaining in your account at the end of the plan year, Cornell will roll over up to $500 of unused money into the following plan year account to be used for eligible medical expenses. You will want to incur as many of your expenses in the current plan year so that you don’t lose any money that cannot be rolled over.
• Additional information and plan booklet can be found at: https://hr.cornell.edu/benefits/fsa.html

Flexible Spending Account: Dependent Care
• You have 60 days from the date of the death of a child under the age of 13 to stop or decrease the annual amount in an existing account.
• You must supply a copy of the death certificate when you stop or decrease the annual amount (decrease in annual amount cannot be less than current year-to-date contribution amount). The effective date will be the date of death.
• If the enrollment or the change to the account will occur between October and December, please contact Benefit Services at (607) 255-3936 or via email at benefits@cornell.edu for advice on how to proceed with enrollment.

GENERAL PLAN INFORMATION
• The dependent care account is money that you set aside on a pre-tax basis for day care expenses for child(ren) under the age of 13 who are your tax dependents.
• The maximum annual amount that you can set aside on a pre-tax basis is $5,000.
• If you have received a child care grant, you must take the grant amount into consideration when you enroll (e.g., $4,000 grant award and your payroll contributions of $1,000 must not exceed $5,000 annual dependent care maximum).
• Cornell University’s Child Care Grant Program helps faculty and staff pay for child care expenses by granting awards of up to $5,000 a year, tax-free. Child Care Grant information can be found at: https://hr.cornell.edu/life/support/child_care_grant.html
• You must enroll each year; enrollment does not continue from year to year.
• If you have money remaining in your account at the end of the plan year, you may incur expenses from January 1 through March 15 in the following year to use up any
remaining money in your dependent care account. If you have no additional expenses to submit for reimbursement, you lose that money;

- Additional information and plan booklet can be found at: https://hr.cornell.edu/benefits/fsa.html

**Group Universal Life**

CIGNA will automatically cancel coverage if the dependent is the spouse/domestic partner. Since the policy for children can cover one or multiple children, you may need to cancel child coverage if the dependent child was the only one covered under this policy. In order to stop dependent deductions, go to Workday>Benefits>Life Insurance-Active>My Benefits>Group Universal Life>Voluntary Employee Paid>Forms>Service Life Change Form. Once completed, you can fax it to the number on the top of the form. You may also need to change your beneficiaries as a result of the death. You can access the Cigna Trusted Advisor to make these changes via Workday>Benefits>Life Insurance – active. Should you have additional questions, please call CIGNA at 1-800-231-1193.

**Legal Plan Insurance**

- A dependent death is considered a life event that allows you to enroll in the Legal Plan within 60 days of the dependent’s death. Enrollment in the Legal Plan provides affordable, flexible legal coverage associated with the cost of attorney fees. Coverage includes spouse/domestic partners and eligible dependents. To enroll via Workday>Benefits>Legal Plan Insurance.
- Should you wish to cancel your coverage, please call 1-1800-247-4184 within 60 days of the dependent’s death.

**Auto/Home/Pet Insurance**

If the deceased dependent was covered on your auto insurance, you may want to contact Mercer regarding a revision of your policy. If you have experienced the death of a pet that was insured under Pet Insurance, please contact Mercer regarding your policy. You can access the Mercer website to make these changes via Workday>Benefits>Auto/Home/Pet Insurance.

**Basic Life Insurance Beneficiaries**

You may need to review your beneficiary designations. You can access the Cigna Trusted Advisor to make these changes via Workday>Benefits>Life Insurance – active.

**Health Savings Account (HSA)**

The Aetna Health Savings Account includes a health savings account and a high deductible health plan administered by Aetna. The Health Savings Account is administered by Payflex. Once you are enrolled in the HSA, you can change your contribution in the health savings account at any time. Be sure to enter in Workday only the actual total amount you want deducted from your paycheck for the calendar year. It’s important to note that
Cornell will contribute $1000 which will be pro-rated for employees enrolling or becoming eligible outside of the open enrollment period. Cornell’s pro-rated contribution will be added to the amount that you enter into Workday. To avoid contributing more than the calendar year applicable IRS maximum, you need to remember Cornell’s contribution will be applied in addition to the amount you elect in Workday.

**Example to determine Cornell’s pro-rated contribution:**
Hired 7/1/16, paid over 24 pays. Cornell will contribute $1000 /24 pays=$41.66 regular contribution. $41.66 x 12 pays remaining (7/1-12/31/16)=$499.92=Cornell’s pro-rated calendar year contribution.

The IRS governs the HSA contribution limits and they may change each calendar year. (This is not the same as Cornell’s Flexible Spending Accounts). Before you enroll, be sure to carefully review the HSA plan provisions. It’s much different from the CPHL or Aetna PPO plan. The link provides you with information on the maximum amount you can contribute as well as some of the IRS rules. We strongly suggest you contact your tax advisor if you have questions regarding the tax implications. [https://www.hr.cornell.edu/benefits/health/hsa.htm](https://www.hr.cornell.edu/benefits/health/hsa.htm)

**Long Term Care**
Long Term Care is designed to cover the costs of extended custodial care due to a chronic disease or long-lasting disability. You can cover yourself, your spouse or domestic partner, your parents, parents-in-law, grandparents, grandparents-in-law. Long Term Care is offered by RetirementGuard, a broker for several highly rated companies that offer individual policies. Through RetirementGuard, employees will be able to choose a company and a plan design that will meet their individual needs. Medical underwriting is required. More information and enrollment can be found at: [www.myltcexchange.com/cornell](http://www.myltcexchange.com/cornell)

**New York’s 529 College Savings Program**
If you had a 529 College Savings Program for the deceased dependent, you may want to contact Ascensus to discuss what options are available to you. You can go to Worday>Benefits> New York’s 529 College Savings Program. Once you’ve enrolled, use the Payroll Electronic Deposit Authorization Form to request payroll deduction: [https://hr.cornell.edu/workdayCommunications/HCM%20job%20aids/direct_deposit_NEW.pdf](https://hr.cornell.edu/workdayCommunications/HCM%20job%20aids/direct_deposit_NEW.pdf)

**Personal Accident Insurance (PAI)**
CIGNA will automatically cancel coverage if the dependent is the spouse/domestic partner. Since the policy for children can cover one or multiple children, you may need to cancel child coverage if the dependent child was the only one covered under this policy. In order to stop dependent deductions, go to Workday>Benefits>Life Insurance-Active>My Benefits>Group Universal Life>Voluntary Employee Paid>Forms>Service Life Change Form.
Once completed, you can fax it to the number on the top of the form. You can find more information by accessing the Cigna Trusted Advisor via Workday >Benefits>Personal Accident Insurance (PAI).

Retirement Plan Beneficiaries
Contact the retirement plan investment vendors to update your beneficiaries:

- TIAA: 800-842-2776
- Fidelity Investments: 800-343-0860
- Voya: 800-584-6001
- MetLife: 800-560-5001
- VALIC: 800-448-2542

Tax Deferred Annuity (TDA) Plan
You may enroll or change your participation in the Tax Deferred Annuity Plan any pay period. If you are already enrolled, you can change your contribution amount and/or the investment vendor. If you are not enrolled and want to start making contributions, then you need to elect the amount of your contribution and investment vendor and funds. Contributions are subject to IRS limits and may change each calendar year. For more information on the TDA Plan, refer to: https://hr.cornell.edu/benefits/retirement/tda.html

457(b) Deferred Compensation Plan
You may enroll or change your participation in the 457(b) Plan any pay period if you meet the eligibility requirements (for higher-paid employees). If you are already enrolled, you can change your contribution amount. If you are not enrolled, then you will need to elect the amount of your contribution and set up your account with the investment vendors, TIAA-CREF and Fidelity. Contributions are subject to IRS limits and may change each calendar year. The vendors’ microsites for enrollment and contact information can be found in Workday under External links or here: https://www.hr.cornell.edu/benefits/retirement/tda.html