DIVORCE BENEFIT AID – Endowed

The purpose of this Benefit Aid is to provide you with specific details about the action you may need to take to update your benefits due to your divorce. You have 60 days from the date of the divorce to remove your spouse, to enroll in or make changes to endowed health, dental, Flexible Spending Accounts, Legal Plan Insurance and Group Universal Life (GUL) Insurance. If you were not previously enrolled in a health or dental plan, you must complete a paper enrollment form. You must provide documentation to complete the health and dental plan enrollment. You can enroll or make changes to the Personal Accident Insurance, Tax Deferred Annuity, 457(b) Deferred Compensation Plan, Auto/Home/Pet Insurance, or the New York 529 College Savings plan at any time.

Key Points

- You have 60 days from the date of your divorce to remove your ex-spouse and/or enroll or add dependents not previously covered under the endowed health and dental plans. In order to enroll, you must provide copies of documentation. Spouse: marriage certificate; Domestic Partner: Statement of Domestic Partnership; Child: birth certificate. If not previously enrolled in a health or dental plan, refer to the section labeled What Do I Need to do to Enroll in the Divorce Benefit Aid.
- 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 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 your divorce to enroll in or cancel coverage in the Legal Plan Insurance.
- You may be able to enroll or change coverage levels for Flexible Spending Accounts and Group Universal Life (GUL) within 60 days.
- You are also eligible to enroll or change Personal Accident Insurance (PAI), Health Savings Account (HSA), NY 529 College Savings, Auto/Home/Pet Insurance, Tax Deferred Annuity Plan (TDA), the 457(b) Plan and/or consider updating your beneficiaries.
- If you need further information please see the Endowed Divorce Benefit Aid. You may also contact 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 ex-spouse is no longer eligible to remain covered as a dependent on your health and/or dental plan.

- You need to remove your ex-spouse from the plan
- If not previously enrolled, you can enroll in health or dental.
- You provide copies of the required documentation to Benefit Services. Refer to “What do I need to do to enroll?” in this Benefit Aid.
- For more information on your health and/or dental plans please refer to: https://www.hr.cornell.edu/benefits/health/

**Additional Information**

- Find Out: Who is eligible?
- Find Out: What is a dependent child?
- Find Out: How does the dual eligibility health rate change?
- Find Out: What do I need to enroll?
- Find Out: What do I need to do to remove my ex-spouse?
- 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](https://www.hr.cornell.edu/benefits/health/).

**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)](https://www.hr.cornell.edu/benefits/health/) Insurance.

**LEGAL PLAN INSURANCE (60-DAY DEADLINE APPLIES)**

The [Legal Plan Insurance](https://www.hr.cornell.edu/benefits/health/) is available to you, your spouse/domestic partner and eligible dependent 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**

**Who is Eligible?**
Your dependents can be covered under your plan. You may enroll the following dependents:
- Your dependent children
- Your legal spouse
  or
- Your domestic partner who meets the criteria set forth in the Statement of Domestic Partnership

**What is a Dependent Child?**
To be eligible, a dependent child must be under age 26 and one of the following:
- Your legally adopted child
- Your biological child
- Your step child
- Your domestic partner’s child
- A child for whom you are responsible under a court order*
- Your grandchild in your court ordered custody*
- Any other child who lives with you in a parent-child relationship.*
- Other children who are chiefly dependent on you and for whom you have assumed legal responsibility in place of the parent also are eligible.*

*Note:* Children marked with an * above require completion of a Special Dependent Form. [https://www.hr.cornell.edu/benefits/health/special_dependent_enrollment_form_revised_10_10.pdf](https://www.hr.cornell.edu/benefits/health/special_dependent_enrollment_form_revised_10_10.pdf)

**How Does the Dual Eligibility Health Rate Change?**
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. When you remove your ex-spouse from your health coverage due to divorce, you are no longer eligible for the dual eligibility health rate. For more information on the Endowed Health Rates, please refer to the following link: [https://hr.cornell.edu/benefits/health](https://hr.cornell.edu/benefits/health)

**What Do I Need to Enroll?**
If you are currently enrolled in a health or dental plan, you can change your enrollment online, but to complete your health/dental enrollment, you must send copies of the required documentation to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130. Refer to “Required Documentation” below.
If you are not currently enrolled in a health or dental plan, online enrollment is not possible. You are required to complete an enrollment form(s) and submit copies of required documentation to validate the date of the divorce. Please complete and return the applicable form(s) and documentation to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130 within the 60 day deadline. You can locate the enrollment forms at 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.

WHAT DO I NEED TO DO TO REMOVE MY EX-SPouse?
You must include the front and back page of the divorce decree in order to remove your ex-spouse from your endowed health and/or dental plan. The last page must have the stamp and signature of the Court Clerk. You have 60 days from the date of the divorce to remove your ex-spouse. Timely removal will also insure he/she receives a COBRA Notice from the COBRA Administrator.

REQUIRED DOCUMENTATION - COPIES
Health Insurance:
• **Spouse**: marriage certificate. The last page must have the signature and stamp of the Court Clerk;
• **Child**: birth certificate, or visa/passport. **Be sure to write your name and Cornell employee ID number or netid (email address) CLEARLY on each piece of documentation so that we can match it to your enrollment – find your employee ID number on your Cornell ID card.**

Dental Insurance:
• Child: no documentation is required.
• **Be sure to write your name and Cornell employee ID number or netid (email address) CLEARLY on each piece of documentation so that we can match it to your enrollment – find your employee ID number on your Cornell ID card.**
**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](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 divorce 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 former 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 divorce; if you are making changes to an existing account, the original effective date will remain in effect.
- You must supply the first and last page of the divorce decree 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](https://hr.cornell.edu/benefits/fsa.html)
Flexible Spending Account: Dependent Care

- You have 60 days from the date of divorce to enroll, stop, increase or decrease the annual amount in an existing account (decrease in annual amount cannot be less than current year-to-date contribution amount).
- The child(ren) must be your tax dependent in order to use the Flexible Spending Dependent Care Account. You must include copies of the pages of the divorce decree that show that you are the parent claiming the child(ren) on your income taxes.
- If you are not currently enrolled, the effective date is the date of divorce; if you are making changes to an existing account, the original effective date will remain in effect.
- 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 daycare 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

- You are able to increase or decrease your GUL coverage due to the divorce;
- Divorce is considered a Life Status Change which allows you to enroll or increase your GUL coverage by up to two times your salary, up to $300,000, not to exceed the plan maximum of $2,000,000, without medical underwriting. If you are both employees, each of you may increase your salary. This must be done within 60 days of the date of the divorce;
- If both are employees and one has covered the other as a spouse, the spouse may want to cancel the coverage and apply for his/her own coverage as an employee; you would need to contact CIGNA at 1-800-231-1193, to discuss this change.
• If your spouse, who is also an employee, chooses not to enroll for coverage, you may continue the policy. If you remarry, CIGNA would direct bill you for the ex-spouse and you would have payroll deduction for the new spouse;
• You may increase or decrease your amount of coverage at any time.
• 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.

Legal Plan Insurance
• Enrollment in the Legal Plan provides affordable, flexible legal coverage associated with the cost of attorney fees. Coverage includes spouses/domestic partners and eligible dependents. To enroll via Workday >Benefits>Legal Plan Insurance.
• If you wish to cancel this coverage, please call 1-800-247-4184.

Auto/Home/Pet Insurance
If you have coverage through Mercer Voluntary Benefits, you should contact them to adjust 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.html

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

New York’s 529 College Savings Program
You may open a College Savings Program for your dependent children at any time. Payroll deduction for this plan is also available. To enroll via Workday>Benefits>New York’s 529 College Savings Plan. 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

Personal Accident Insurance (PAI)
You may enroll or change your Personal Accident Insurance at any time. Following a divorce, you may also need to review your beneficiary designations. Coverage for a divorced spouse ends as of the date of the divorce. If you wish to enroll for this coverage, you can access the Cigna Trusted Advisor by going to Workday>Benefits>Personal Accident Insurance (PAI). If you wish to change or cancel this coverage, while in Trusted Advisor, go to My Benefits>Personal Accident Insurance>Voluntary-Employee Paid>Forms>Request for Change Form. Once you have completed the form, fax it to the number at the top of the form.

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