DOMESTIC PARTNERSHIP ENDS 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 domestic partnership ending. You have 60 days from the date your domestic partnership ends to remove your partner and or child(ren), to enroll in or make changes to endowed health, dental, and Group Universal Life (GUL) or the Legal Plan Insurance. If you were not previously enrolled in a health and/or dental plan, you must complete a paper enrollment form to do so. 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 that your domestic partnership ends to submit a Statement of Termination of Domestic Partnership;
- You have 60 days from the date your domestic partnership ends to enroll or add dependents not previously covered under the endowed health and dental plans. In order to enroll, you must provide copies of documentation: Domestic Partner: Statement of Domestic Partnership; Child: birth certificate or visa/passport. If not enrolled in health and dental, refer to the section labeled What Do I Need to do to Enroll in the Domestic Partnership Ends 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 your partnership ends to enroll in or cancel coverage in the Legal Plan Insurance.
- You are also eligible to enroll or change Personal Accident Insurance (PAI), 529 College Savings, Auto/Home/Pet Insurance, Health Savings Account (H S A), Tax Deferred Annuity (TDA), the 457(b) Plan and consider updating your beneficiaries.
- If you need further information please see the Endowed Domestic Partnership Ends 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 former domestic partner is no longer eligible to remain covered as a dependent on your health and/or dental plan.
• You need to remove your domestic partner from your health and/or dental plans within 60 days of the partnership ending.
• You complete and submit the “Statement of Termination of Domestic Partnership” within 60 days from the date the partnership ends. 
  [link]
• You must provide copies of the required documentation to Benefit Services. Refer to “What do I do to enroll?” in this Benefit Aid
• For more information on your health and/or dental plans please refer to: [link]

Additional Information
• Find Out: Who is eligible?
• Find Out: What is a dependent child?
• Find Out: What do I need to do to enroll?
• Find Out: What do I need to do to remove my ex-Domestic Partner?
• 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].

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

LEGAL PLAN INSURANCE (60-DAY DEADLINE)
The Legal Plan Insurance 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 be 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

WHAT DO I NEED TO DO TO ENROLL?
If you are currently enrolled in a health or dental plan, you can change your enrollment online, but you must send copies of any required documentation, listed below, to Benefit Services, 395 Pine Tree Road, EHOB, Suite 130 within the 60 day deadline. Since your domestic partnership is ending, you will also be required to complete the “Statement of Termination of Domestic Partnership” within 60 days from the date the partnership ends.
https://hr.cornell.edu/benefits/partnership_end_termination_12.pdf

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 including the “Statement of Termination of Domestic Partnership”. Please complete and return the applicable form(s) to Benefit Services, 394 Pine Tree Road, EHOB, Suite 102 within the 60 day deadline. You can locate the enrollment forms at the following link: https://hr.cornell.edu/benefits/health

You are required to provide copies of documentation to substantiate your and your dependent’s eligibility for health and dental coverage. Coverage will not be in effect until Benefit Services receives your enrollment and required documentation within the 60 day deadline.

Required Documentation - COPIES
Health Insurance:
• Domestic Partner: Statement of Termination of Domestic Partnership;
• Child: birth certificate;
• If you are enrolling a domestic partner, there is additional documentation that is required, please refer to What do I need to do to remove a Domestic Partner?
• 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:
- Domestic Partner: Statement of Termination of Domestic Partnership;
- Child: no documentation 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.

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 REMOVE MY DOMESTIC PARTNER?
You complete the "Statement of Domestic Partnership Termination" to remove your ex-domestic partner from your endowed health and/or dental plan. You have 60 days from the date of the termination of the domestic partnership. Timely removal will also insure they receive a COBRA Notice from the Aetna, the COBRA Administrator.

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

Group Universal Life
- The Termination of a Domestic Partnership is considered a Life Status Change. You need to complete the Statement of Termination of Domestic Partnership within 60 days.
- You are able to increase or decrease your GUL coverage due to this life status change;
• You may 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 Partnership ending;
• If both are employees and one has covered the other as a domestic partner, the domestic partner 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 domestic partner, who is also an employee, chooses not to enroll for coverage, you may continue the policy. If you enter into another Domestic Partnership, CIGNA would direct bill you for the ex-domestic partner and you would have payroll deduction for the new domestic partner;
• You may need to review your beneficiary designations;
• You can also go online to make changes. 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 coverage, please call 1-800-247-4184.

Auto/Home/Pet Insurance
• If you have coverage through Mercer Voluntary Benefits, you may want to contact them to adjust your policy. For more information, you can access the Mercer website to make changes, via Workday>Benefits>Auto/Home/Pet Insurance.

Basic Life Insurance Beneficiaries
You may want 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 plan for your child. Payroll deduction for this plan is also available. Go to Workday>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

Personal Accident Insurance (PAI)
You may enroll or change your Personal Accident Insurance at any time, though you may need to review your beneficiary designations. You must remove your Domestic Partner from you plan as he/she is no longer eligible for coverage. 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.

For more information, you can access the Cigna Trusted Advisor to make these changes 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](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](https://www.hr.cornell.edu/benefits/retirement/tda.html)