EMPLOYMENT ENDS FOR DOMESTIC PARTNER 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 partner’s employment ending. You have 60 days from the date your domestic partner’s employment ends to enroll in or make changes to the endowed health, dental, and Group Universal Life (GUL) Insurance. If you were not previously enrolled in health and/or dental plan(s), you must complete a paper enrollment form. 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 domestic partner loses employment to enroll or add them to 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.
• You may enroll or increase life insurance coverage for your domestic partner up to $40,000 without medical underwriting. This must be done within 60 days of employment ending. You must have completed a Statement of Domestic Partnership on file in order to have domestic partner coverage;
• You are also eligible to enroll or change Personal Accident Insurance (PAI), Health Savings Account (HSA), NY 529 College Savings, Auto/Home/Pet Insurance, the Tax Deferred Annuity Plan (TDA) and the 457(b) Deferred Compensation Plan, and/or consider updating your beneficiaries;
• If you need further information please see the endowed Employment Ends for Domestic Partner 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)

You may enroll in or change health and/or dental coverage and add your domestic partner due to their loss of employment.

• You submit an enrollment for your domestic partner and eligible dependents within 60 days from the loss of employment.
• You must provide documentation of the loss of coverage date;
• You complete and submit the “Statement of Domestic Partnership”. Note: Benefit Services will also accept an “Affidavit of Domestic Partnership” from the City of Ithaca, NY or other recognized locality in lieu the “Statement of Domestic Partnership”. https://www.hr.cornell.edu/benefits/insurance/life.html
• You must provide copies of documentation to Benefit Services.
**Note:** This is not an opportunity for you to change health or dental plans. 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: [What do I need to do to enroll my domestic partner?](#)
- Find Out: [How does the dual eligibility health rate change?](#)
- Find Out: [How do I obtain a Summary of Benefits and Coverage (SBC)?](#)
- Find Out: [What do I need to do to enroll a domestic partner?](#)

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.

**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

WHAT DO I NEED TO DO TO ENROLL MY DOMESTIC PARTNER?
If you are currently enrolled in a health or dental plan, you can change your enrollment online, but you must send any required documentation to Benefit Services, East Hill Office Building, Suite 130, 395 Pine Tree Road, within the 60 day deadline.

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. Please complete and return the applicable form(s) to Benefit Services, East Hill Office Building, Suite 130, 395 Pine Tree Road, 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 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 Domestic Partnership;
- Child: birth certificate or visa/passport;
- If you are enrolling a domestic partner, there is additional documentation that is required, please refer to What do I need to do to enroll 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 Domestic Partnership;
- 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.
- A copy of documentation validating date coverage ended;

Imputed Income Assessed on Domestic Partners
The value of the health benefits your partner receives is viewed as taxable income based on the Internal Revenue Code. Domestic partners do not meet the IRS’s definition of a dependent. The value of the benefit provided must be calculated into the gross income of the employee for tax purposes when an employer provides a benefit to someone other than a dependent (as defined by the Internal Revenue Code). Faculty and staff who cover a partner should be aware that this may increase their federal and state taxes.

The imputed income is the total amount Cornell University contributes toward coverage less the amount Cornell contributes for employee-only coverage. The value is added into your gross income per pay period. The tax implications vary by individual and you may need to seek the advice of your tax advisor.

If you are enrolled in a coverage level other than employee only, and are adding your partner to your coverage, your imputed income is calculated on the value of Cornell University’s contribution for employee only coverage.

The cost of coverage for your domestic partner must be paid on an after-tax basis and will be deducted from your paycheck. The cost of coverage is the amount you pay versus the amount the University contributes towards the cost of the level of coverage you have (Imputed Income is calculated on the University portion).

See the partner’s web page for more information: [https://hr.cornell.edu/benefits/partners.html](https://hr.cornell.edu/benefits/partners.html)

**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 a dependent from your health coverage, if it’s the last dependent child, 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)
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)

Group Universal Life
- Loss of employment is considered a Life Status Change. This allows you to enroll or increase your domestic partner’s coverage, without medical underwriting, for up to 40,000 in 10,000 increments within 60 days of the loss of employment.
- If your partner was also a Cornell employee and had GUL coverage, you may move your domestic partner’s coverage to your policy and cover them as a domestic partner. This would allow their premiums to be based on active rates as opposed to ported rates if they converted their own policy to an individual policy. Covering them as a domestic partner under your policy, limits their coverage amount to 250,000 in 10,000 increments. You will need to contact CIGNA, 1-800-231-1193, to discuss how this can be accomplished;
- You may need to review your beneficiary designations. You can access the Cigna Trusted Advisor to make these changes at Workday>Benefits>Life Insurance – active.

Auto/Home/Pet Insurance
If you have coverage through Marsh U.S. Consumer, you should contact them to adjust your policy. For more information, you can access the Marsh Personal Plans Advisor website at 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 at 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](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](http://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: [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)**
- You may enroll or change your Personal Accident Insurance at any time;
- If your domestic partner was also a Cornell employee and had PAI coverage, you may move your domestic partner’s coverage to your policy and cover them as a domestic partner’s. This would allow their premiums to be based on active rates as opposed to converted rates if they converted their own policy to an individual policy. Covering them as a domestic partner, limits their coverage to half of your coverage amount to a cap of $250,000. You will need to contact CIGNA, 1-800-231-1193, to discuss how this can be accomplished;
• You can access the Cigna Trusted Advisor to make these changes at 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