2020

Open Enrollment

Workday Decision/Enrollment Guide

FOR ENDOWED EMPLOYEES

• Decision worksheets
• What you’ll see in Workday
• Actions required

OPEN ENROLLMENT PERIOD NOVEMBER 1 - 29, 2019
Want dental or vision coverage for 2020? You must enroll in Workday!

Improvements to our dental/vision plan options for 2020 mean you’ll need to enroll in a dental and/or vision care plan or you won’t have coverage in 2020.

Go to hr.cornell.edu/enroll for complete details.

Important reminder: If you want a Flexible Spending Account (FSA) in 2020, you must re-enroll during Open Enrollment. FSA enrollments do not carry over year to year.
FOLLOW THESE TIPS TO MAKE ENROLLMENT EASY

☑ Complete any necessary worksheets
Choose your medical, dental, and vision plans, decide on your coverage level, and calculate your savings account contributions. Worksheets are located on pages 4-10 of this guide.

☑ Have documents ready
Are you adding dependents? Gather documentation you’ll need to submit.

☑ Find your “Open Enrollment Event” in Workday
You should receive an email on November 1 notifying you that your “Open Enrollment Event” is ready. See page 12 for directions on how to get started in Workday.

☑ Follow step-by-step instructions
Screen shots are shown in this booklet along with error alerts. There are also instructions on each screen in Workday. If you get stuck, contact HRSTC!

☑ Make sure to click “Submit!”
You’ll receive a confirmation message with a successful submission -- be sure to print a copy for your records.

If your enrollment isn’t properly submitted by the deadline (4:00 pm EST, November 29), your elections will not be accepted.
Add dependents

Do you need to add coverage for your spouse, partner, or dependent children?

Gather the information below for each new person, which you will need to enter into Workday.

**IMPORTANT!**
You will also need to provide documentation to the HR Services & Transitions Center. DO NOT UPLOAD documents to Workday: documentation must be received by the HRSTC before 4:00 pm November 29 or postmarked by November 29, 2019.

Note: Our offices will be closed November 28 & 29; mail and electronic submissions will still be accepted.

- Legal name: _____________________________
- Social Security Number: __________________
- Date of Birth: ___________________________
- Gender: _________________________________

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- Social Security Number: __________________
- Date of Birth: ___________________________
- Gender: _________________________________

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- Social Security Number: __________________
- Date of Birth: ___________________________
- Gender: _________________________________

Submit documentation to:
HR Services & Transitions Center
395 Pine Tree Road
East Hill Office Building, Suite 110
Ithaca, New York 14850

Documentation can also be submitted through the Cornell Secure File Transfer Site (DropBox): https://sft.cornell.edu

Call the HRSTC at 607-255-3936 if you need help to upload your files.
NOTE: If you’re keeping your current plan and have no changes to your dependents, you may skip this step! Go to the Dental & Vision blocks.

Choose your Aetna medical plan

- Cornell Program for Healthy Living (CPHL)
- Weill Cornell Medicine PPO (WCM-PPO)
- Aetna Health Savings Account (HSA)
- Waive medical coverage

Your contribution rate: __________________________

Find rates in the rate comparison chart

DUAL ELIGIBILITY:
You can choose dual eligibility coverage if the following requirements apply:

1. You and your spouse/domestic partner are both endowed employees and receiving pay.
2. You and your spouse/domestic partner are both eligible for participation in the endowed health care plan.
3. You have dependent children covered by the plan

Primary Care Physician (PCP)

If you’ve chosen the Cornell Program for Healthy Living (CPHL), select a physician from the CPHL Directory. Note: It’s not necessary to select a PCP to enroll, but doing so will include the PCP on your health plan ID card for convenience.

- Family Member(s): __________________________
- PCP Name: __________________________
- Provider ID: __________________________
- Family Member(s): __________________________
- PCP Name: __________________________
- Provider ID: __________________________
3 Dental?

Choose your MetLife dental plan

☐ Dental - Standard Plan
☐ Dental - Plus Plan
☐ Waive dental coverage

Coverage options:
• Employee
• Employee + Spouse
• Employee + Domestic Partner
• Employee + Employee Child(ren)
• Employee + Domestic Partner + Partner Child(ren)
• Employee + Spouse + Employee Child(ren)
• Employee + Domestic Partner + Employee Child(ren)
• Employee + Domestic Partner + Employee Children + Partner Children

Contribution rate: __________________________
Find rates in the rate comparison chart

4 Vision?

Choose Davis vision coverage

☐ Vision Plan
☐ Waive vision coverage

Coverage options:
• Employee
• Employee + Spouse
• Employee + Domestic Partner
• Employee + Employee Child(ren)
• Employee + Domestic Partner + Partner Child(ren)
• Employee + Spouse + Employee Child(ren)
• Employee + Domestic Partner + Employee Child(ren)
• Employee + Domestic Partner + Employee Children + Partner Children

Contribution rate: __________________________
Find rates in the rate comparison chart

IMPORTANT: Because there is a new dental plan provider next year, you must enroll yourself and any dependents if you want dental coverage in 2020 -- enrollments WILL NOT CARRY OVER from last year!

IMPORTANT: Because there is a new vision plan provider next year, you must enroll yourself and any dependents if you want vision coverage in 2020 -- enrollments WILL NOT CARRY OVER from last year!
PayFlex Flexible Spending Accounts (FSAs)
There are two types of FSAs: Medical Care and Dependent Care. FSAs reduce out-of-pocket expenses to help save on your federal income and Social Security taxes. You can choose to enroll in one, both, or neither. These worksheets can help you plan how much to set aside in your FSAs.

- Learn more about FSAs, including eligible expenses and online worksheets.

Medical FSA Contributions
Use this worksheet to help itemize unreimbursed health care expenses for you and your dependents.

1. Medical expenses not covered by insurance
   - Deductibles, co-pays, co-insurance: ______________________
   - Physician visits and routine exams: ______________________
   - Prescription drugs: ______________________
   - Over-the-counter items (see notice below): ______________________
   - Insulin, syringes and diabetic supplies: ______________________
   - Annual physicals: ______________________
   - Chiropractic treatments: ______________________
   - Other medical expenses: ______________________

TOTAL MEDICAL EXPENSES: ______________________

Over-the-counter (OTC) Notice: Effective January 1, 2011, an OTC drug and medicine purchase will require a prescription to be reimbursed as an eligible healthcare expense. Examples of drugs and medicines requiring a prescription are items such as cough or cold medicine, pain relievers, and allergy or sinus medications. Items that will continue to be reimbursed without a prescription include bandages, saline solutions, insulin and diabetic supplies, and diagnostic test kits.
2. Dental expenses not covered by insurance

• Check ups and cleanings:
• Fillings, root canals:
• Crowns, bridges and dentures:
• Oral surgery or orthodontia:
• Other dental expenses:

TOTAL DENTAL EXPENSES:

3. Vision and hearing care expenses not covered by insurance

• Vision exams:
• Eyeglasses and prescription sunglasses:
• Contact lenses and cleaning solution:
• Corrective eye surgery (LASIK, cataract, etc.):
• Hearing exams, aids and batteries:

TOTAL VISION AND HEARING EXPENSES:

GRAND TOTAL OF MEDICAL, DENTAL, AND VISION & HEARING:

MINUS 2019 ROLLOVER - UP TO $500:

EQUALS YOUR 2020 CONTRIBUTION:

IRS maximum contribution limit

• The 2019 limit for FSA medical per employee was $2,700. At time of publication, the 2020 limit has not been announced and the limit may remain at $2,700. If the limit increases above $2,700, you will be notified. This does not include the 2019 rollover dollars.
**PayFlex Dependent Care FSA Contributions**

Keep the following in mind when estimating your expenses:

- Amounts you pay for dependent care while you are off work due to vacation, holidays, illness or injury are not eligible expenses.
- If your dependent is a student, your expenses may be different during the months when school is not in session.

**Dependent care expenses**

Total dependent care expenses: ____________

Minus 2020 Cornell Child Care Grant: - ____________

**EQUALS 2020 CONTRIBUTION:** = ____________

**IRS maximum contribution limit**

- The 2020 limit for FSA dependent care is $5,000 per household.
Aetna Health Savings Account (HSA) Contributions

If you’re enrolling in the HSA health plan, use this worksheet to plan your health spending account contribution.

Note: If you’re not participating in the Aetna HSA, but want to plan for a medical or dependent care flexible spending account, see pages 7-9).

- Contribution from Cornell: $1,000
- Your contribution - lump sum or by paycheck: ________
- 55 or older additional contribution: ________
- 2020 total contribution: ________

IRS maximum contribution limits for HSA

Includes the lump sum payment of $1,000 that you will automatically receive from Cornell in January.

- $3,550 for an individual - you may contribute up to $2,550.
- $7,100 for a family - you may contribute up to $6,100.
- Individuals age 55 or older can contribute an additional $1,000.
Legal Insurance

Optional legal insurance has a separate open enrollment period: November 1 - December 31, 2019.

This is the only time period you can enroll in or cancel coverage beginning in 2020.

You must enroll directly with the insurer; you cannot enroll via Workday.

Is legal insurance right for you? Learn more about legal insurance.

WANT MORE DETAILS? CHECK OUT THESE RESOURCES

How To Compare Plans:
This pdf comparison chart shows plan features for the endowed health plan choices, both in-network and out-of-network. (Tip: download the document to your computer, so you can zoom in for better readability.)

Endowed Health Plan Rates:
This pdf rate comparison chart shows rates for the endowed health plan choices by non-exempt/hourly staff pay periods (biweekly) and exempt/salary staff and faculty pay periods (semimonthly).

Drug Coverage:
Download the Formulary to see tier pricing for prescription drugs; and view details about home delivery, specialty prescriptions, co-pays, contraceptive coverage, and prior authorization information. hr.cornell.edu/endowed-drug-coverage
Part B: Enrolling in Workday

What you see in Workday

Log in to Workday (https://hr.cornell.edu/workday) and go to your Inbox, where your Open Enrollment event will be waiting.

In the left column of your inbox there will be a gray block called “Open Enrollment Change.” Click on it to display the title “Change Benefits for Open Enrollment” and then click the orange “Let’s Get Started” button.
Endowed Open Enrollment Dashboard

Dashboard Page:
This year’s open enrollment process is easier than ever. Our new dashboard layout shows you all the options available to you in one place. Just choose the enrollments you want – you don’t need to click through options you don’t need!

Choose from the “Health Care and Accounts” blocks where you want to enroll.

Projected cost per paycheck automatically updates as you enroll.

No action is needed with insurance: these benefits are displayed here for your information as part of your overall benefits package.

You can save your enrollment in progress if you have questions. You must submit by 11/29/2019.

When you’re ready to submit your enrollment, come back to this orange button to review, sign, and receive confirmation, before 4 pm 11/29/2019.

Continue to next pages for instructions on each enrollment option.
Medical and Prescription Plan

If you're already enrolled in a plan, this block will display with your plan name, cost per paycheck, who is covered, and number of dependents; click the “Manage” link to review or make changes.

*NOTE: If you’re keeping your current plan and have no changes to your dependents, you may skip this step! Go to the Dental & Vision blocks.

If this is your first time enrolling, the block will show as “Waived.” Click the “Enroll” link.

On this screen: Choose one of three health care plans

Not sure which plan you want? Compare plans: https://hr.cornell.edu/open-enrollment-select-plan

Health Plan Choice, Row 1: HSA Health Savings Account Plan.

*If you choose the HSA Plan, you must also enroll in the Health Savings Account. See page 20.*

Health Plan Choice, Row 2: CPHL Cornell Program for Healthy Living Plan

*If you choose the CPHL Plan, you’re encouraged to select a provider ID for you and each of your dependents.*

Health Plan Choice, Row 3: Weill Weill Cornell Medicine Plan.

When you’ve made your selection, click the orange “Confirm and Continue” button at bottom of screen. You can still change your plan before submitting.
On this screen: Choose your coverage and dependents

- Choose the level of coverage from the drop-down menu (i.e., “Employee + Spouse”)
- Choose which dependents will be covered
- Add dependents if needed

When you’re finished, click the orange “Save” button at the bottom of screen. You’ll return to the Open Enrollment dashboard, where you can choose other enrollment options, save for later, or submit your enrollment.
How To Add A Dependent

Dependents are those who are covered by your health plans, such as your children, spouse, or partner (see rules regarding dependent eligibility). Beneficiaries are those who have been designated to receive benefits from your insurance enrollments in case of death.

- You can add dependents to your health care plans in Workday. New dependents require documentation to be submitted separately in order to receive coverage.
- You cannot upload documentation for your dependents in Workday. See page 4 for instructions on how to submit documentation.
- You don’t need to add beneficiaries in Workday. Contact the insurance provider to designate your beneficiaries. You can add or modify your beneficiaries with the provider at any time. If you’ve already entered beneficiaries in Workday in the past, they may show up as an option in the Workday dependent drop-down. You can select them as a dependent, but you will still need to send any required documentation to the HRSTC to add them as a health care dependent.

To add a dependent, select the health, dental, or vision plan of your choice, and then click the orange “Confirm and Continue” button at bottom of page. Don’t worry – you can still change your plan before submitting your enrollment.

On the next screen, choose a coverage option from the drop-down menu (ie, “employee and spouse”), and then click the “Add New Dependent” button.
This option is not active in Workday. If you want to make this dependent a beneficiary to your basic life insurance, GUI, personal accident and/or retirement plans, you must contact your insurance vendor separately (can be done at any time).

Click the orange “OK” button at bottom of screen to continue.

Keep scrolling down the screen to complete all information, including address, phone, email, etc.

Click the orange “Save” button at bottom of page when you’re finished. You can confirm that the new dependent is enrolled by opening the plan page again and confirming that the dependent appears in the chart and has a blue checkmark in the “Select” column. The new dependent will now appear as an option in all your plan choices, but you must check the “select” box to enroll them in each plan.

**IMPORTANT: DEPENDENT DOCUMENTATION**

Your dependent will not be covered unless you submit the required documentation to HRSTC postmarked or received by the November 29, 2019 deadline! (HRSTC offices will be closed November 28 & 29; mail and electronic submission will still be accepted)
Dental Care Plan

IMPORTANT: Because there is a new dental plan provider next year, you must enroll yourself and any dependents if you want dental coverage in 2020 -- enrollments WILL NOT CARRY OVER from last year!

The Dental plan block will show as “Waived.” Click the “Enroll” link.

Not sure which plan you want? Compare plans here: https://hr.cornell.edu/open-enrollment-dental

On this screen:
Choose one of two dental plans

On this screen:
Choose your coverage and dependents

- Choose the level of coverage from the drop-down menu. (i.e., “Employee + Spouse”)
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; simply select them from the list.
- Add new dependents if needed. (see instructions on page 16-17)

Click the orange “Confirm and Continue” button at bottom of screen.

Click the orange “Save” button at bottom of screen to return to the open enrollment dashboard.
IMPORTANT: Vision care is now a separate plan option and no longer included in dental plan coverage. If you want vision care coverage for yourself or your dependents in 2020, you must enroll in the vision care plan!

The Vision plan block will show as “Waived.” Click the “Enroll” link.

Not sure if you want vision care coverage? Learn more: https://hr.cornell.edu/open-enrollment-vision

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**Vision Care Plan**

**On this screen:**
Select the vision plan

![Vision Plan Screen]

- **Plans Available**

<table>
<thead>
<tr>
<th>Selection</th>
<th>Benefit Plan</th>
<th>You Pay (per month)</th>
<th>Company Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
<td>Davis Vision V13 Davis Vision</td>
<td>$5.57</td>
<td>$3.00</td>
</tr>
<tr>
<td>Waived</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Click the orange “Confirm and Continue” button at bottom of screen.

---

**On this screen:**
Choose your coverage and dependents

![Dependents Screen]

- Choose the level of coverage from the drop-down menu. (i.e., “Employee + Spouse”)
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; simply select them from the list.
- Add new dependents if needed. (see instructions on page 16-17)

Click the orange “Save” button at bottom of screen to return to the open enrollment dashboard.
If you enrolled in the HSA Health Plan, you must also enroll in the Health Savings Account. You must re-enroll every year!

The Health Savings Account block will show as “Waived.” Click the “Enroll” link.

- If you’re enrolled in the HSA plan, you can’t enroll in the PayFlex Medical Care FSA.
- HSA enrollees may choose to also enroll in a Dependent Care FSA (but not the Medical FSA).
- Refer to page 10 of this booklet for a worksheet to help determine your contribution.

Learn more about how the HSA works: [https://hr.cornell.edu/sites/default/files/documents/hsa_overview.pdf](https://hr.cornell.edu/sites/default/files/documents/hsa_overview.pdf)

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**On this screen:**
**Select Health Savings Account**

Select a plan or you can waive to opt out of Health Savings Account.

**On this screen:**
**Input your contribution**

- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.
- If you don’t want to contribute more than Cornell’s $1,000 contribution, enter $0.

Click the orange “Save” button at bottom of screen to return to the open enrollment dashboard.

---

Click the orange “Confirm and Continue” button at bottom of screen.
PayFlex Medical Care Flexible Spending Account

If you want to participate in a 2020 PayFlex Medical Care account, you must re-enroll!

The Flexible Spending Account - Medical Care block will show as “Waived.”
Click the “Enroll” link.

- You can choose whether you want to participate in either the Medical Care or Dependent Care FSAs, both, or neither.
- If you’re enrolled in the HSA plan, you can’t enroll in the Medical Care FSA.
- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.

Learn more about Flexible Spending Accounts: https://hr.cornell.edu/spending-accounts

On this screen: Select “PayFlex”

On this screen: Input your contribution

- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.

Click the orange “Confirm and Continue” button at bottom of screen.

Click the orange “Save” button at bottom of screen to return to the open enrollment dashboard.
If you want to participate in a 2020 PayFlex Dependent Care account, you must re-enroll!

The Flexible Spending Account - Dependent Care block will show as "Waived." Click the “Enroll” link.

• You can choose whether you want to participate in either the Medical Care or Dependent Care FSAs, both, or neither.
• Refer to page 9 of this booklet for a worksheet to help determine your contribution.

Learn more about Flexible Spending Accounts: https://hr.cornell.edu/spending-accounts

IMPORTANT: CHILD CARE GRANT RECIPIENTS
Recipients of a 2020 Cornell Child Care Grant should not include 2020 award amounts in their DEPENDENT CARE totals. Only include additional dollars you wish to be deducted from YOUR pay; i.e., if Cornell’s award is $3,000, enter $2,000 in Workday as supplement from your own pay to reach the $5,000 household limit.

On this screen: Select “PayFlex”

Click the orange “Confirm and Continue” button at bottom of screen.

On this screen: Input your contribution

• Refer to page 9 of this booklet for a worksheet to help determine your contribution.
• Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.

Click the orange “Save” button at bottom of screen to return to the open enrollment dashboard.
Review and Submit

You’re almost done! When you’ve completed your last enrollment and clicked the “Save” button, you’ll be returned to the dashboard screen.

Click the orange “Review and Sign” button at bottom of screen.

What you see in Workday:

*For assistance at any time, download the [Workday Decision Enrollment Guide](#).*

**You’re almost done!**

If you received a “Critical alert” message, click here.

This screen summarizes your enrollments. Once you are satisfied with your choices, you MUST scroll down to the bottom of the page to check the “I Accept” box, and then click the orange “Submit” button to finalize your elections.

Your submission is complete when you receive the success message and a link to view your 2022 Benefits Statement, which you should print for your records.

### Selected Benefits

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Begin Date</th>
<th>Deduction Begin Date</th>
<th>Coverage</th>
<th>Dependents</th>
<th>Beneficiaries</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Prescription</td>
<td>09/18/2019</td>
<td>01/01/2020</td>
<td>Employee + Spouse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aetna PPO Cornell Program for Healthy Living (CPL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>01/01/2020</td>
<td>01/01/2020</td>
<td>Employee + Spouse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Dependent Standard</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td>01/01/2020</td>
<td>01/01/2020</td>
<td>Employee + Spouse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent Vision Care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>10/17/2014</td>
<td>10/17/2014</td>
<td>0.5% Salary</td>
<td>Included</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Extra Life Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Note:

- **Critical Alert**: Did you receive a “Critical Alert” message? Click here for help: [https://hr.cornell.edu/sites/default/files/oe_critical_alert_message.pdf](https://hr.cornell.edu/sites/default/files/oe_critical_alert_message.pdf)
- **Your Selected Benefits**: including coverage and coverage dates, dependents, and cost will be presented in a table. Beneficiaries will not appear, since they are managed directly with the vendors.
- **Automatic Benefits**: Also included are your life insurance and leave benefits, which require no action.
- **Waived Benefits**: Below this display is a list of benefits you have waived - make sure this is correct!
- **Benefits Cost**: The next display shows your per paycheck deduction and Cornell’s contribution.
- **Document Upload**: An area to upload attachments appears near the bottom; please disregard -- we are unable to upload documents to Workday at this time. See page 4 for uploading details.
- **Electronic Signature**: YOU MUST CHECK THE “I Accept” CHECKBOX TO CONFIRM THAT YOU HAVE REVIEWED YOUR ELECTIONS AND ARE SATISFIED WITH YOUR ENROLLMENT IN ORDER TO SUBMIT!

Everything looks good? You must click the orange “Submit” button at bottom of screen to complete your enrollment!

One more thing - your submission is not complete until you receive a confirmation message -- see next page.
Confirmation

What you see in Workday

Your submission is not complete until you receive this Confirmation screen:

Submitted

Success, You’re Enrolled

If you have saved for later, be sure to return and submit your elections by 4:00 PM EST, Friday, November 29.

If you have submitted your elections but need to make a change, go to the Workday homepage and click on the “Benefits” icon scroll down to the bottom of page and select “Change Open Enrollment” under the “Current Cost” heading. This option will be available until 4:00 PM EST, Friday, November 29.

Important Dates:

- Benefits go into effect: 01/01/2020
- Final day to update benefits: 11/29/2019

View 2020 Benefits Statement

HIGHLY RECOMMENDED:
Click the “View 2020 Benefits Statement” to download a PDF that you can save or print for your personal records!

Oops!
Submitted, and need to make a change?

Don’t worry -- it happens! Log in to Workday and click on the “Benefits” icon. Scroll down to the bottom of screen and select “Change Open Enrollment” under the “Current Cost” heading.

This option will be available until 4:00 pm EST November 29, 2019.
Has questions about your benefits?

LOOK ONLINE:
hr.cornell.edu/enroll

EMAIL US:
HRservices@cornell.edu

PHONE US: (607) 255-3936

VISIT US:
East Hill Office Building (EHOB)
Suite 110
395 Pine Tree Rd.
Ithaca, NY 14850

HOURS:
8am - 4:30pm, M-F

Note:
Our offices will be closed November 28 & 29;
mail and electronic submissions will still be accepted.

Questions?

Meet in-person with Cornell and vendor representatives:

**BENEFAIR ITHACA:** 11/5, 9am-3pm, G10 Biotech

**BENEFAIR NYC:** 11/11, 1-4pm, Tata Innovation Ctr, Roosevelt Island

**DENTAL/VISION PLAN PRESENTATIONS:**
Presentations on both Dental and Vision Plans will occur at both Benefairs; additional presentations will be held on the Ithaca campus November 4, 6, 8, 13, 15, and 19; visit hr.cornell.edu/enroll for the schedule.