New Employee
Benefits Decision & Enrollment Guide

FOR CONTRACT COLLEGE EMPLOYEES

• Decision worksheets
• Step-by-step instructions

2019

Cornell University
Division of Human Resources
Welcome to Cornell!

Working at Cornell comes with great benefits!

This booklet guides you through your benefits enrollment options as a new employee, and provides step-by-step instructions on how to enroll.

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This booklet is for new employees with CONTRACT COLLEGE BENEFITS.

Not sure if this is the right guide for you? Check your formal offer letter, or contact the HR Services & Transitions Center.
IMPORTANT NOTES:

☐ ENROLLMENT DEADLINES FROM DATE OF HIRE

30 Days: NY State Employee’s Retirement System or SUNY Optional Retirement Plan.
56 Days: Health and Dental Plan Coverage
60 Days: Flexible Spending Accounts, Group Universal Life (GUL) Insurance, Legal Plan Insurance
Anytime: Personal Accident Insurance, Tax Deferred Annuity, 457(b) Deferred Compensation Plan, Auto/Home/Pet Insurance, New York 529 College Savings Plan, Long Term Care Insurance

There are exceptions for certain qualifying events, such as marriage, birth of a child or adoption, divorce, etc. - more info about qualifying events.

☐ Review and complete worksheets

Choose your medical and dental plan, decide on your coverage level, and calculate any flexible savings account contributions. Worksheets are located in first 13 pages of this guide.

We recommend reviewing this information before your onboarding appointment, so that an HRSTC counselor can answer any questions.

☐ Have personal information and documents ready

When you enroll, you’ll need date of birth and social security number or ITIN (Individual Taxpayer ID Number) for yourself and each of your dependents; other documentation may also be required.

More details about required documentation.

☐ Enroll

Bring documentation to your onboarding appointment, and an HRSTC counselor will help you get enrolled. Or follow the step-by-step instructions in this guide.
Decision Worksheets

Decide who will be covered

Gather the information below for yourself and each dependent you wish to include in your coverage.

IMPORTANT!

You will also need to provide documentation to the HR Services & Transitions Center.

NOTE: DO NOT UPLOAD documents to Workday; documentation must be submitted in person or via postal mail.

- Legal Name: __________________________
- Social Security Number: _______________
- Date of Birth: ________________________
- Gender: ______________________________

- Legal Name: __________________________
- Social Security Number: _______________
- Date of Birth: ________________________
- Gender: ______________________________

- Legal Name: __________________________
- Social Security Number: _______________
- Date of Birth: ________________________
- Gender: ______________________________

- Legal Name: __________________________
- Social Security Number: _______________
- Date of Birth: ________________________
- Gender: ______________________________

Submit documentation and forms 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://it.cornell.edu/dropbox

Call the HRSTC at 607-255-3936 if you need help to upload your files.
Choose one:

**Empire Plan**
The Empire Plan is a unique plan designed exclusively for New York state’s public employees. This plan allows you to choose care either in-network with Empire or out of network. If you use out-of-network providers, you risk paying higher costs.

**NYSHIP Health Maintenance Organization (HMO) Plan:**
In an HMO plan, you choose an in-network primary care physician (PCP) for routine medical care and for referrals to specialists and hospitals. Your HMO choice will depend on the county in which you live or work.

**Prescription drug coverage**
Prescription drug coverage is included with your health insurance enrollment, regardless of which plan you choose.

**How the plans work**
See the [NYSHIP Health Insurance Choices 2019 booklet](#) for details about benefits, services and programs under the Empire Plan and the NYSHIP HMOs. Access NYSHIP online ([first-time user login instructions here](#)) to obtain additional information about health and dental plan benefits.

You can enroll and/or add eligible dependents within the 56 day waiting period for coverage effective the 57th day. You can enroll or add eligible dependents anytime with a 10-week waiting period unless you have a qualifying event based on IRS guidelines (such as marriage, birth of child, etc; see documentation requirements for Contract College employees). Limited changes can be made without the 10-week wait during the annual Option Transfer Period in the fall.

**2019 Rates**
This [pdf comparison chart](#) shows plan features for the contract college health plan choices, including both HMOs and Empire Plan participating and non-participating providers.

Note: NYS requires 2 advance premiums, double deductions will be reflected in your pay. This does provide you with 28 days of coverage if you were to leave Cornell.
Dental Plan

The state of New York pays the full cost of this coverage, but you must enroll to participate in the plan (check the dental box on Form PS404 when enrolling in health care). Coverage is provided through EmblemHealth. Learn more about the NYSHIP dental insurance plan.

Effective Date:
The first of the month following six full months of active employment.
Enroll in Health & Dental Plans with Form PS404

Download Form PS404: hr.cornell.edu/contractcollegehealthplans

IMPORTANT: SUBMIT WITHIN 56 DAYS OF DATE OF HIRE

When Enrolling:
You must indicate a before or after tax election for health insurance premiums on the PS404 form in box 10-C. If you elect before tax, (which most do), your premiums will be deducted before taxes have been calculated.

Complete items 1 - 8.

Complete item 10 (A) or (B), to choose individual or family enrollment.

Then complete 10 (C).

If you are enrolling as a family from item 10 (B), complete item 10 (G), dependent information.
Submit this form and any documentation to Cornell HR Services & Transitions Center
To submit through the Cornell Secure File Transfer Site (DropBox) call the HRSTC (607) 255-3936
Tax Savings for Any Health Plan
You can use a flexible spending account (FSA) to reduce taxable income by setting aside money from your paycheck to use for eligible medical care and/or childcare expenses. An FSA doesn’t replace health insurance; it helps save you money on dependent/childcare and certain out-of-pocket expenses that insurance doesn’t cover. There are two FSA accounts to choose from: a Medical Care FSA, and/or a Dependent Care FSA. You may choose one, both, or neither.

How it Works
You make an annual or per-paycheck election for a payroll deduction to put money into a Payflex FSA before taxes are calculated. When you incur an eligible expense, you file a claim. You are then reimbursed with tax-free money.

Is an FSA Right For You?
Check out this flyer for an overview of PayFlex flexible spending accounts. Visit the HR website for more details about FSAs.

IMPORTANT: ENROLL WITHIN 60 DAYS OF DATE OF HIRE

A: HEALTH CARE FSA Contribution Calculator
How much should you set aside in a health care FSA? Use the calculator on the following pages to estimate unreimbursed health and dependent care expenses to assist you in determining your health care spending account contributions.

1. Medical expenses not covered by insurance
   - Deductibles, co-pays, co-insurance:
   - Physician visits and routine exams:
   - Prescription drugs:
   - Insulin, syringes and diabetic supplies:
   - Annual physicals:
   - Chiropractic treatments:
   - Other medical expenses:

   YOUR TOTAL MEDICAL EXPENSES:
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 ____________________________

**YOUR TOTAL DENTAL EXPENSES:** ____________________________

3. Vision and hearing care expenses not covered by insurance

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

**YOUR TOTAL VISION AND HEARING EXPENSES:** ____________________________

**GRAND TOTAL**

**OF MEDICAL, DENTAL, AND VISION & HEARING:** ____________________________

**EQUALS YOUR ANNUAL CONTRIBUTION**

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**IRS maximum contribution limit**

- The 2019 limit for FSA medical per employee is $2,700.
B: DEPENDENT CARE FSA Contributions

Pre-tax contributions to this account allow you to be reimbursed for eligible child care expenses (typically for children under age 13), provided the care received allows both you and your spouse to work. 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 expense may be different during the months when school is not in session.

**YOUR ANNUAL CONTRIBUTION:**

You may also apply for a Cornell Child Care Grant annually in September, whereby Cornell will contribute into the Dependent Care account on your behalf. Find out more about the Cornell Child Care Grant online or talk with a HR Services and Transitions Center counselor.

**IRS maximum contribution limit**

- The 2019 limit for contributions to FSA dependent care is $5,000 per household.
Insurance

Insurance Benefits

These benefits are paid for by Cornell. You’ll see them in Workday.

Basic Life Insurance

Contract College employees enrolled in the New York State Employee Retirement System (NYSERS) program are provided basic life insurance under the death benefit. Employees enrolled in the SUNY Optional Retirement Plan (ORP) are also provided with basic life insurance, insured by Cigna Group Insurance receiving one-half of their annual salary up to a maximum of $50,000. Learn more about Basic Life Insurance and using Cigna’s Trusted Advisor website to designate beneficiaries once enrolled.

You may wish to review your additional life insurance needs by considering Group Universal Life Insurance as described on the Optional Benefits page, page 14.

Short Term Disability

The Cornell Short-Term Disability (STD) Plan provides benefits and partial compensation when you are unable to work for qualified health reasons unrelated to workers compensation. STD will provide 50% of your base pay for staff and 100% for academic positions, for a maximum of 26 weeks (approx. 6 months) in any 52 week period, and your job will be held in accordance with Cornell’s job hold policy provisions. More about Short Term Disability Short Term Disability eligibility and benefits.

Long Term Disability

Contract College employees are required to enroll and pay a nominal fee. LTD benefits continue as long as you remain disabled or until the maximum benefit period has been reached at your social security normal retirement age. More about Long Term Disability Long Term Disability eligibility and benefits.

New York State Paid Family Leave

In 2016, Governor Cuomo signed into law the New York State Paid Family Leave (NYPFL) policy that requires employers to offer paid leave for eligible staff members to bond with a new child, care for a family member with a serious health condition, or for a qualifying military exigency. New York State specified that the Paid Family Leave Program is employee-funded, and that employers shall collect an employee contribution through a payroll deduction determined annually. While there is no required action from you in Workday, if you are eligible for this benefit, it will appear on your Insurance Plan summary screen.
New York State Employees’ Retirement System (NYSERS)

NYSERS is designed to provide employees with retirement, disability, and death benefits. Your benefits are defined based upon a formula for your tier level. This formula includes years of membership and final average salary. For the current tier you are vested in your benefit in this plan after 10 years of retirement service credit.

Participation is mandatory for non-exempt regular full-time contract college employees. Participation is optional for other non-exempt CC employees. Exempt regular full-time CC employees must elect to participate in this plan or the SUNY Optional Retirement Plan (ORP) within 30 days from the date of hire. New members enroll in Tier 6; if you have a prior membership in NYSERS, you can resume your membership in your previous tier.

Your contribution will be 3% - 6% of your gross salary for your entire career based on your salary level. Overtime pay is capped at $15,000 with annual adjustments.
SUNY Optional Retirement Program (ORP)

SUNY ORP is designed to provide retirement income to faculty and exempt Contract College employees as an alternative to NYSERS. Contributions are based on your tier level. You are vested in your account balance after 366 days of participation.

Your contribution will be 3% - 6% of your gross salary for your entire career based on your salary level. Cornell contributes 8% of your pay during your participation for the first 7 years of service, and then 10% of pay for subsequent years. Pay is capped at $280,000 for year 2019.

Part-time faculty or exempt employees may elect to participate in ORP. If you participated in ORP in a prior job, then you will resume your participation in that tier.

Once an election is made to participate in ORP, it cannot be changed during any period of SUNY or Contract College employment. If you have another employer-funded retirement plan invested with TIAA, Voya, MetLife, VALIC or Fidelity from a prior job, you should contact the HR Services and Transitions Center to determine if you are eligible to have the vesting period waived.

Download Cornell’s ORP Retirement Plan Election Form

For more information about the SUNY ORP plan, visit the HR website

Submit this form and any documentation to Cornell HR Services & Transitions Center

To submit through the Cornell Secure File Transfer Site (DropBox) call the HRSTC (607) 255-3936

HR Services & Transitions Center
395 Pine Tree Road
East Hill Office Building, Suite 110
Ithaca, New York 14850
Cornell University Tax-Deferred Annuity Plan (TDA)

The TDA plan offers eligible employees a way to save more for their retirement. Employees elect the dollar amount or percentage that will be contributed to their account directly from their paycheck, before tax. Participating employees may select how the contributions are allocated between TIAA and/or Fidelity and the type of funds in which to invest. All eligible employees are fully and immediately vested in their account balance once enrolled, meaning the money is yours to keep when you separate from Cornell.

These contributions can be allocated in full or as a percentage to TIAA and Fidelity through Workday as described on page 22 of this guide.
Optional Benefits

You can choose to enroll in these voluntary programs to receive Cornell’s discounted group rates.

**Enrollment is directly with the vendor, and does not appear in Workday. Once established, your deduction will appear in your pay stub.**

**Group Universal Life Insurance**

You may supplement your basic life insurance by enrolling in Cigna group universal life insurance at any time. The maximum amount of coverage available within 60 days of your hire date without evidence of insurability is 5 times your base annual salary or $1,000,000 (whichever is less). During these initial 60 days you may also purchase coverage for your spouse/domestic partner in the amount of $50,000 without medical evidence of insurability. Learn more about Group Universal Life Insurance, and use Cigna’s Trusted Advisor website to designate beneficiaries once enrolled.

**Personal Accident Insurance**

Cigna offers coverage that can help pay your mortgage or children’s college if you die as the result of a covered accident. It also pays benefits if you are injured in a covered accident. PAI pays whether the covered accident is work-related or not, anywhere in the world. Learn more about Personal Accident Insurance, and use Cigna’s Trusted Advisor website to designate beneficiaries once enrolled.

**Long-Term Care Insurance**

RetirementGuard provides access to a selection of policies that can help cover the costs associated with extended long-term care due to a chronic disease or long-lasting disability. More about Long-Term Care Insurance.

**Auto, Home, and Pet Insurance**

Mercer Voluntary Benefits provides access to group rates for auto, home, and personal property liability insurance, which can be conveniently deducted from your paycheck. Pet insurance is also available through Nationwide Insurance. Go to the veterinarian of your choice and submit covered expenses for reimbursement. More about Auto, Home, and Pet Insurance.

**Legal Insurance**

Covered services include identity theft, IRS audit/defense, trusts, powers of attorney, will preparation, and tenant matters/home sales. If you have a legal matter that’s not covered, you still receive at least 25% off the normal hourly rate. Is legal insurance right for you? Learn more about Legal Insurance. New employee enrollment deadline is 60 days from date of hire.
Care and Support Benefits

We value families and provide benefits to support those who depend on you.

Child Care Grant
This program awards yearly grants up to $5,000 tax free to cover eligible child care from infancy through school-age. Employees must be eligible to participate in the dependent care FSA. Online applications are taken during the month of September every year for awards beginning in the new calendar year. Learn more about Cornell’s Child Care Grant program.

Adoption Assistance
Cornell reimburses eligible employees for qualified adoption expenses up to $5,000 per adoption ($6,000 for a child with special needs). There is a maximum of three adoption reimbursements per family. Learn more about adoption assistance.

Elder Care and Child Care Assistance
Get help caring for a loved one from Cornell’s Dependent Care Resource and Referral Service. Email worklife@cornell.edu to schedule a meeting with the dependent care consultant.

Ithaca Campus Child Care
The Cornell Child Care Center offers high-quality child care and kindergarten prep programs on the Ithaca campus on a first-come, first-served basis. The center is managed by Bright Horizons Family Solutions and licensed to provide care to 170 children, ages 6 weeks to 5 years. Backup care at the center is open to all faculty, staff, and student families regardless of enrollment, at a discounted rate for up to 10 days per year. You may request care online or by calling (607) 255-1010.

Educational Benefits

Never stop learning. We understand the value of education. That’s why we offer benefits that support your career and personal development, and education for your children, too.

Employee Degree and Tuition Aid Programs
The Employee Degree Program provides full tuition for eligible employees to pursue a Cornell University undergraduate or graduate degree that is current job-related or Cornell career-related. The Tuition Aid Program allows eligible employees to take job-related courses or earn a degree outside of Cornell with partial tuition reimbursement. See plan details for tax information.

Cornell Children’s Tuition Scholarship
Cornell Children’s Tuition Scholarship (CCTS) provides the children of eligible employees a partial scholarship for study at Cornell or other accredited institutions.

New York’s 529 College Savings Program
This flexible savings program is designed to help families of all income levels save for college. Employees can enroll for as little as $15 per pay period with after-tax payroll deductions. The program also offers an annual New York State income tax deduction for contributions up to $5,000 for individuals and $10,000 for married couples filing jointly. Qualified withdrawals are income tax free. Learn more about NY’s 529 College Savings Program.
Let’s Get Started!

When you login to Workday, check your inbox in the upper right corner of the screen.

Click on the “New Hire Enrollment Event.”

Workday screen: Health & Dental Elections

On the first Workday screen, refer to your worksheets for dependents, health plan, and dental plan. Depending on what you elect, you may be taken to other screens for further details.
Workday screen: 2019 Health & Dental Elections

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>*Elect / Waive</th>
<th>Email Dependents</th>
<th>Coverage</th>
<th>Employee Cost (Semi-monthly)</th>
<th>Employer Contribution (Semi-monthly)</th>
</tr>
</thead>
<tbody>
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<td>Medical and Prescription - New York State 001 - The Empire Plan</td>
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<td></td>
<td>Employee</td>
<td>$57.64</td>
<td>$302.56</td>
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<td></td>
</tr>
<tr>
<td>Excellus BlueCross BlueShield - Central New York Region</td>
<td>Elect</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>Elect</td>
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<td>Elect</td>
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<tr>
<td>Dental - New York State</td>
<td>Elect</td>
<td></td>
<td>Employee</td>
<td>$13.57</td>
<td></td>
</tr>
</tbody>
</table>

**What you see in Workday**

All of the options are waived by default. If you change nothing, you will be waived (not covered) from all health and dental plans.

**Actions you may need to take**

1. Elect or waive among the medical and prescription plan choices.
2. Elect or waive the dental plan.
Workday screens: Add Dependent

Dependents are those who are covered by your health or dental plans, such as your children, spouse, or partner (see rules regarding dependent eligibility).

Your dependent may also be your beneficiary, but please keep in mind that designating beneficiaries within Workday does not transmit to your vendors.

- If you chose any coverage level other than individual, you will need to “Add New” dependents to your coverage in Workday.
- You must submit any required documentation directly to the HR Services and Transitions Center within 56 days of your date of hire.

If you select “New Dependent,” you will get another screen. You need to complete the top portion of this screen (shown here), and three of the tabs below the gray bar (shown on the following page).
### Tab 1: Legal Name

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country</td>
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<tr>
<td>Prefix</td>
<td></td>
</tr>
<tr>
<td>First Name</td>
<td></td>
</tr>
<tr>
<td>Middle Name</td>
<td></td>
</tr>
<tr>
<td>Last Name</td>
<td></td>
</tr>
<tr>
<td>Suffix</td>
<td></td>
</tr>
</tbody>
</table>

### Tab 2: Contact Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Use Existing Address</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td>United States of America</td>
</tr>
<tr>
<td>Address Line 1</td>
<td></td>
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<tr>
<td>Address Line 2</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td></td>
</tr>
<tr>
<td>Postal Code</td>
<td></td>
</tr>
<tr>
<td>County</td>
<td></td>
</tr>
<tr>
<td>Usage</td>
<td></td>
</tr>
<tr>
<td>Type</td>
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</tr>
<tr>
<td>Use For</td>
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</tr>
<tr>
<td>Visibility</td>
<td></td>
</tr>
<tr>
<td>Comments</td>
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### Tab 3: National IDs

<table>
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</thead>
<tbody>
<tr>
<td>*Country</td>
<td>United States of America</td>
</tr>
<tr>
<td>*National ID Type</td>
<td>Social Security Number (SSN)</td>
</tr>
<tr>
<td>Identification #</td>
<td>000-00-0000</td>
</tr>
</tbody>
</table>
What you see in Workday

This is where you select a Flexible Spending Account for Medical and/or Dependent Care for 2019. Note that you must re-enroll annually during the Contract College Option Transfer Period if you’d like to continue your FSA next year.

Actions to take

CHOOSE ONE PLAN OR BOTH:

- Click on the ‘Elect’ button for the plan(s) you wish to enroll
- Enter your contribution
- Click “Continue” once your selection is complete.

You can enter your contribution either by total for the year or total per paycheck, and Workday will automatically calculate the other figure based on the number of deductions remaining for the year.
Workday screen: Insurance

**What you see in Workday**

This is where you will enroll in Basic Life Insurance, if you are enrolling in the SUNY Optional Retirement Plan (ORP). In addition, enroll in Long Term Disability.

**Actions you may need to take**

- Click the “Elect” button for Basic Life only if you are enrolling in the ORP retirement plan.
- Click the “Elect” button for Long Term Disability.
- Short Term and NYPaid Family Leave will be elected already if applicable.

Visit the HR website if you would like information about obtaining additional insurance, including group universal life, long-term care, personal accident, auto, home, or pet insurance.
Workday screen: Retirement Savings

**What you see in Workday**
Tax-deferred annuity (TDA) contributions and vendors are managed on this page. You can enroll and make changes to a TDA in Workday at any time.

**Actions you may need to take**

**Step #1:** If you choose to voluntarily contribute to a TDA, enter the amount you would like withheld per paycheck as either a percentage of your salary or as a total dollar amount per paycheck.

**Step #2:** If you complete step 1, choose between the three choices and allocate the percentage you would like to go to each choice. Your total must equal 100%.

**Step #3:** If you are eligible for a 457(b) Deferred Compensation Plan, the option to make additional contributions will appear.

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**Benefit Coverage Type:** Tax Deferred Annuity

<table>
<thead>
<tr>
<th>Benefit Coverage Type</th>
<th>Tax Deferred Annuity</th>
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<td>Employee Contribution Percent</td>
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<tr>
<td>Employee Contribution Amount</td>
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<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Employee Contribution Allocation</th>
<th>Calculated Contribution</th>
<th>Employee Contribution Allocation</th>
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<tbody>
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Continue
Workday screen: Review and Save for Later

What you see in Workday

You’re almost done! This screen summarizes your enrollments.

Submit now or save for later to review at your Onboarding Appointment

We encourage you to “Save for Later” and review your choices with your HR Services and Transitions Center counselor.

If you choose to submit now, your submission is not complete until you receive the confirmation message shown on the next page.

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Coverage Begin Date</th>
<th>Deduction Begin Date</th>
<th>Coverage</th>
<th>Calculated Coverage</th>
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<th>Beneficiaries</th>
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<th>Employer Contribution (Semi-monthly)</th>
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<td></td>
<td></td>
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<tr>
<td>Short Term Disability (STD) - Cornell University (Employee)</td>
<td>07/18/2016</td>
<td>07/18/2016</td>
<td>50% of Salary</td>
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<tr>
<td>Long Term Disability (LTD) - Cigna - Contract College (Employee)</td>
<td>07/18/2016</td>
<td>07/18/2016</td>
<td>60% of Salary</td>
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<td><strong>Total</strong></td>
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</tbody>
</table>

We encourage you to “Save for Later” and review your choices with your HR Services and Transitions Center counselor.

If you know you’re ready to enroll, you must click the “Submit” button at bottom of page to complete your enrollment!

Your submission is not complete until you receive a confirmation message.
Workday screen: Confirmation

What you see in Workday

If you chose to “Submit” and received this Confirmation message, Workday will begin to process your elections. You should print this page for your records. Don’t forget that you must still submit physical copies of required documentation to complete your enrollment.

Use the Print button to print a copy or save as a pdf for your records!
Be sure to browse the New Employee Guide To Your First Year at Cornell

hr.cornell.edu/welcome

for tips, resources, and what to expect!