



New Employee

Benefits Decision & Enrollment Guide

FOR CORNELL UNIVERSITY'S ENDOWED EMPLOYEES

- Decision worksheets
- Step-by-step instructions



Welcome to Cornell!

Working at Cornell comes with great benefits.

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

HR Services and Transitions Center (HRSTC)

WE'RE HERE TO HELP

Have questions about your benefits?

LOOK ONLINE:

hr.cornell.edu

EMAIL US:

hrservices@cornell.edu

PHONE US:

(607) 255-3936

SEND US MAIL:

HR Services and Transitions Center
395 Pine Tree Road
East Hill Office Building, Suite 130
Ithaca, New York 14850

HOURS:

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

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This booklet is for new Cornell employees with ENDOWED BENEFITS.

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

Important Notes

✓ ENROLLMENT DEADLINE: 60 DAYS FROM DATE OF HIRE*

If you miss the enrollment deadline, your next opportunity to enroll in a health, dental, or vision plan, flexible spending account, or legal plan will be during the annual Open Enrollment period in November, with an effective date of January 1st.

**There are exceptions for certain qualifying events, such as marriage, birth of a child, adoption, divorce, etc. [More info about qualifying events](#). Contact [HRSTC](#) if you have questions about your [benefits eligibility](#).*

✓ Review and complete worksheets

Choose your medical, dental, and vision plan, decide on your coverage level, and calculate your savings account contributions. Worksheets are located in the first 12 pages of this guide.

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

✓ Have personal information and documents ready

When you enroll, you'll need the 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 online in Workday

An HRSTC counselor will help you enroll during your appointment. Or follow the step-by-step instructions starting on page 16 of this booklet.



Decision Worksheets

1 Who?



Decide who will be covered

Gather the information below for yourself and each dependent you wish to include in your coverage. You'll need to enter this info into Workday.

IMPORTANT!

You will also need to provide [documentation](#) to the HR Services and Transitions Center.

NOTE: DO NOT UPLOAD documents to Workday; documentation may be submitted during your onboarding appointment, by postal mail, or via Secure File Transfer (instructions in sidebar below).

- 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 by mail to:

HR Services and Transitions Center
395 Pine Tree Road
East Hill Office Building, Suite 130
Ithaca, New York 14850

Documentation can also be submitted through the Cornell Secure File Transfer Site (DropBox):

<https://sft.cornell.edu>

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

2 Health Plan?

Choose your health plan

All endowed health plans are insured by Aetna, Inc. Choose one of three options:

Cornell Program for Healthy Living (CPHL):

Wellness benefits are built into the plan, including a free Cornell Wellness Recreation membership or fitness discount. [Learn about the CPHL plan.](#)

Weill Cornell Medicine PPO (WCM-PPO):

This plan has been tailored to provide extended access to Weill Cornell Medical physicians in New York City, a world-class medical institution renowned for quality of care, in addition to the standard Aetna network of providers. If you're seeing a Weill physician, you're encouraged to confirm that this plan is accepted by them before you enroll. [Learn about the WCM-PPO plan.](#)

Aetna High Deductible Health Plan with Health Savings Account (HDHP/HSA):

A high deductible health plan with a savings account on the side. Cornell contributes \$1,000 to the HSA account each year (pro-rated for a new hire who joins after January 1). Make sure you understand [how the HDHP/HSA plan works](#) before enrolling.

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.)

2024 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).





How the plans work

Take these considerations into account when comparing how the plans work:

- 1. Covered Services:** All three plans provide comprehensive medical and prescription drug benefits, and cover in-network preventive care at 100%. [Click here for a summary of covered services.](#)
- 2. In-Network Providers:** All three plans provide you with a choice of where to receive care, but you'll pay less when you receive care from an Aetna participating provider. [Click here to see if your current providers are in-network.](#)
- 3. Spending Accounts:** If you enroll in the [HDHP/HSA plan](#), you'll be required to enroll in a Health Savings Account. If you enroll in the CPHL or WCM-PPO plan, or if you waive coverage, you have the option to open a medical [Flexible Spending Account](#).

Prescription Drug Coverage

Prescription drug coverage is included with your health insurance enrollment, regardless of which plan you choose. The coverage is a three-tier prescription drug plan provided through OptumRx, and allows for both retail services and home delivery.

The cost for each prescription will be dependent on the type of drug you receive, and whether you fill the prescription at a retail pharmacy or through mail-order.

[Read more details about prescription drug coverage.](#) Visit the [OptumRx website](#) for coverage information about a particular prescription drug.

ID Cards

You will receive health ID cards and prescription drug ID cards approximately 3 – 4 weeks after you have submitted your enrollments in Workday, all dependent documentation has been received and approved, and your coverage is effective.

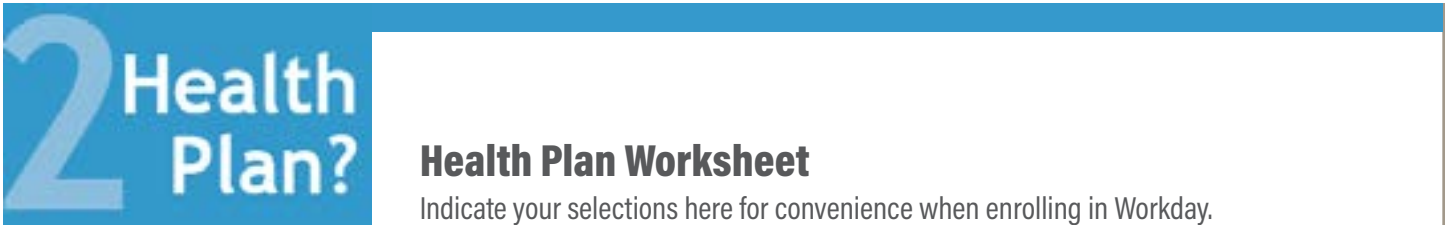
[Contact providers directly](#) with questions about specific coverage details and other resources.



Should you enroll as a dual eligibility couple or family?

You can if:

- 1. You and your spouse/domestic partner are both receiving pay from endowed funds.
- 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.



Health Plan Worksheet

Indicate your selections here for convenience when enrolling in Workday.

Select your medical plan

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

Your contribution rate:

Find rates in the [rate comparison chart](#)

Circle your coverage choice:

- 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
- Dual Eligibility Family
- Dual Eligibility Domestic Partner Family



3 Dental?

You have two MetLife plan choices: Dental Standard and Dental Plus - both offering you the flexibility to visit a provider in-network or out-of-network. If you decide to see an in-network (participating) dentist, your benefit will be higher and you will pay less out-of-pocket. You can also see an out-of-network provider, but you will receive a lesser benefit and pay more.

[More details about dental plan covered services and contribution rates.](#)

Choose your MetLife dental plan

- ☐ Enroll in Dental - Standard
- ☐ Enroll in Dental - Plus
- ☐ Waive dental coverage

Contribution rate: _____

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

4 Vision?

If you elect to enroll in the Davis Vision Plan, you can access care through the Davis Vision network of independent, private practice doctors or select retail partners such as VisionWorks.

The Davis Vision Plan provides coverage for eye exams, eyeglasses, frames, or contact lenses. If you go to a participating, in-network provider, you will pay less than if you go to an out-of-network provider.

[More details about vision plan covered services and contribution rates.](#)

Choose Davis vision coverage

- ☐ Enroll in Vision Plan
- ☐ Waive vision coverage

Contribution rate: _____

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

5 Spending Account?

Do you want a Flexible Spending Account?

Tax Savings for Any Health Plan

The Flexible Spending Account (FSA) helps save on your federal income and Social Security taxes by setting aside pretax money from your paycheck to use for eligible medical care and/or childcare expenses. An FSA doesn't replace health insurance. Cornell offers two types of FSA accounts:

- **Medical Care FSA** is for certain out-of-pocket expenses that insurance doesn't cover.
- **Dependent Care FSA** is for eligible dependent daycare expenses while you work (not for medical expenses for your dependents).

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 an Inspira Financial (Inspira) FSA before taxes are calculated. When you incur an eligible expense, you file a claim for reimbursement, or you can use the Inspira debit card to pay for eligible expenses such as co-pays and prescriptions.

- [Learn more about FSAs](#), including eligible expenses and online worksheets.

IMPORTANT: ENROLL WITHIN 60 DAYS OF DATE OF HIRE

A: MEDICAL CARE FSA Contribution Calculator

How much should you set aside in a medical 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:

- Over-the-counter items:

- Insulin, syringes and diabetic supplies:

- Chiropractic treatments:

- Other medical expenses:

YOUR TOTAL MEDICAL EXPENSES: _____

2. Dental expenses not covered by insurance

- Checkups 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 and 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** _____

IRS maximum contribution limit

The 2024 contribution limit for FSA medical care is \$3,200 per employee.



B: DEPENDENT CARE FSA Contributions

Pre-tax contributions to this account allow you to be reimbursed for eligible dependent (children and other qualified dependents) 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 expenses may be different during the months when school is not in session.

Dependent care expenses

YOUR ANNUAL CONTRIBUTION: _____

You may also apply for a Cornell Child Care Grant each year, 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 an [HR Services and Transitions Center](#) counselor.

IRS maximum contribution limit

The contribution limit for the dependent care FSA is \$5,000 per household.
Combined total of FSA dependent care and Child Care Grant award cannot exceed the \$5,000 limit.

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Spending Account?

Plan Your Health Savings Account Contribution

HSA Contributions

If you're enrolling in the Aetna [HDHP/HSA health plan](#), use this worksheet to plan your health savings account contribution.

Cornell will contribute up to \$1,000 (see Prorated Cornell Contribution Calculator below).

IRS maximum contribution limits for HSA

Including Cornell's contribution:

- \$4,150 for an individual
- \$8,300 for a family
- Individuals age 55 or older can contribute an additional \$1,000.


A: IRS Maximum Contribution
(\$4,150 individual / \$8,300 family / +\$1,000 age 55+)

B: Prorated Cornell Contribution (see calculator below)

C = A - B: Maximum amount you may contribute

Your contribution (between \$0 and amount "C"):

This is the amount you'll enter into Workday.



Prorated Cornell Contribution Calculator:

\$1,000 is prorated from date of hire. To determine the contribution you will receive from Cornell in 2024, please use the following formula:

If you are paid semi-monthly,
multiply \$41.67 x the ____ # of paychecks remaining in 2024
= Cornell contribution: _____

If you are paid biweekly,
multiply \$38.46 x the ____ # of paychecks remaining in 2024
= Cornell contribution: _____

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Insurance

Insurance Benefits

Basic Life Insurance

Endowed employees automatically receive coverage from New York Life Group Benefit Solutions (NYL GBS) for one-half of their annual salary up to a maximum of \$50,000. Learn more about [Basic Life Insurance](#) and use the [NYL GBS Benefit Guide](#) to learn how to designate beneficiaries once enrolled.

While there is no action you need to take in Workday for Basic Life, you may wish to review your additional life insurance needs by considering Voluntary Term Life Insurance as described on the Optional Benefits page, page 13.

Short Term Disability (STD)


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 eligibility and benefits](#).

Long Term Disability (LTD)

Endowed employees are enrolled in long-term disability coverage automatically. LTD benefits begin after six months of short-term disability exhausts and 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 eligibility and benefits](#).

New York State Paid Family Leave (NYPFL)

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. More about [NYPFL eligibility and benefits](#).



Retirement Savings

Plan	Plan Type	Endowed Employee Eligibility	Cornell Contribution	Employee Contribution	Annual Contribution Amount
CURP	403b	Salaried or hourly meeting certain requirements	Yes	No	Discretionary 10% of base salary (up to \$350,000 of eligible compensation) for 2025
TDA	403b	Salaried or hourly with FICA deductions	No	Yes	Up to \$23,500 for 2025 (higher for employees over age 50)
457(b)	457(b)	Projected compensation meets or exceeds 67% of the IRS annual compensation limit for the calendar year (67% of \$350,000 for 2025).	No	Yes	Up to \$23,500 for 2025

Cornell University Retirement Plan (CURP)

Cornell contributes a discretionary 10% of your base salary (up to \$350,000 of eligible compensation for 2025) into your CURP account, when you are eligible. By default, this discretionary contribution will be equally split between Fidelity Investments and TIAA; however, you can choose to allocate all or a different percentage of the contribution to either service provider through Workday.

Cornell University Tax-Deferred Annuity Plan (TDA)

You may also choose to voluntarily contribute to a Cornell University TDA Account. You elect the amount or percentage that will be contributed to your account directly from your paycheck, before tax. Also, you may select how the contributions are allocated between Fidelity Investments and/or TIAA, and the type of investment funds in which to invest.

Eligible 457(b) Deferred Compensation Plan of Cornell University

You may choose to voluntarily contribute to a 457(b) retirement plan if your projected compensation meets or exceeds 67% of the IRS annual compensation limit for the calendar year (67% of \$350,000 for 2025, or \$234,500). Before deciding to enroll in the 457(b) retirement plan, you are strongly encouraged to contact Fidelity Investments and/or TIAA to fully understand the plan, including how the plan functions when you separate from Cornell University.

Learn more about [Retirement Savings](#).

Use this worksheet to determine contributions to your plans:

▪ Contribution from Cornell to CURP

10 %

or

\$

▪ Your TDA contribution:

%

\$

▪ TOTAL retirement contribution:

%

Enter a percentage or dollar amount that you want to contribute per paycheck. This is the amount you'll enter into Workday



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.

Voluntary Term Life Insurance (VTL)

You may supplement your basic life insurance by enrolling in New York Life Group Benefit Solutions 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 for \$50,000 and dependents with up to \$20,000 worth of coverage without medical evidence of insurability. Learn more about [Voluntary Term Life Insurance](#), and use the [NYL GBS Benefit Guide](#) to designate beneficiaries once enrolled. You can enroll in VTL insurance at any time or within 60 days of hire or a qualified life event. If you miss the 60-day period or elect an amount over the guaranteed issuance, you will be required to provide proof of good health.

Personal Accident Insurance (PAI)

New York Life Group Benefit Solutions offers coverage that can help pay your mortgage or children's college if you die as a 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 the [NYL GBS Benefit Guide](#) to designate beneficiaries once enrolled.

Long-Term Care Insurance (LTC)

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. If enrolled, you simply go to the veterinarian of your choice and submit covered expenses for reimbursement. More about [Auto & Home Insurance](#) 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](#). Note: 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

Cornell University's Child Care Grant provides financial assistance by reimbursing benefit-eligible employees for child care expenses, including infant and toddler child care, pre- school/pre-K programs, care on school holidays, school-age summer day camps/ programs, and school-age before/after school care, provided those expenses allow employees and their spouse/domestic partner (if applicable) to work or to seek work. By providing employees with this fully-funded Grant, Cornell hopes to allow them to explore options and find creative solutions to some of the child care challenges they face. Learn more about [Cornell's Child Care Grant](#) program.

Adoption Assistance

Cornell reimburses eligible employees for qualified adoption expenses up to \$10,000 per adoption. There is a maximum of three adoption reimbursements per family. Learn more about [adoption assistance](#).

Elder Care and Child Care Assistance

Learn about [Elder & Adult Care](#) and [Parenting](#) resources available to Cornell employees. Email worklife@cornell.edu to schedule a meeting with a dependent care consultant.

Care@Work by Care.com Premium Membership

Cornell provides eligible employees with a free premium membership to [Care.com](#) to help find babysitters, nannies, elder care providers, tutors, pet and house sitters.

Lactation Support

With over 40 designated spaces on the Ithaca, Geneva, and New York City campuses, working mothers are supported with space accommodations, time away from work to pump, and insurance coverage for pumps and lactation consultations. Learn more about [Breastfeeding & Lactation support](#).

Ithaca Campus Child Care

The [Cornell Child Care Center](#) offers high-quality child care and kindergarten prep programs on the Ithaca campus. The center is managed by Bright Horizons and licensed to provide care to 170 children, ages 6 weeks to 5 years. Learn more by visiting the website 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 related to your current job 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.

[Learn more about educational benefits](#) and see plan details for tax information.

Cornell Children's Tuition Scholarship

[Cornell Children's Tuition Scholarship \(CCTS\)](#) is a reimbursement program that provides the children of eligible employees a partial scholarship for study at Cornell or other accredited institutions.

NY'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](#).

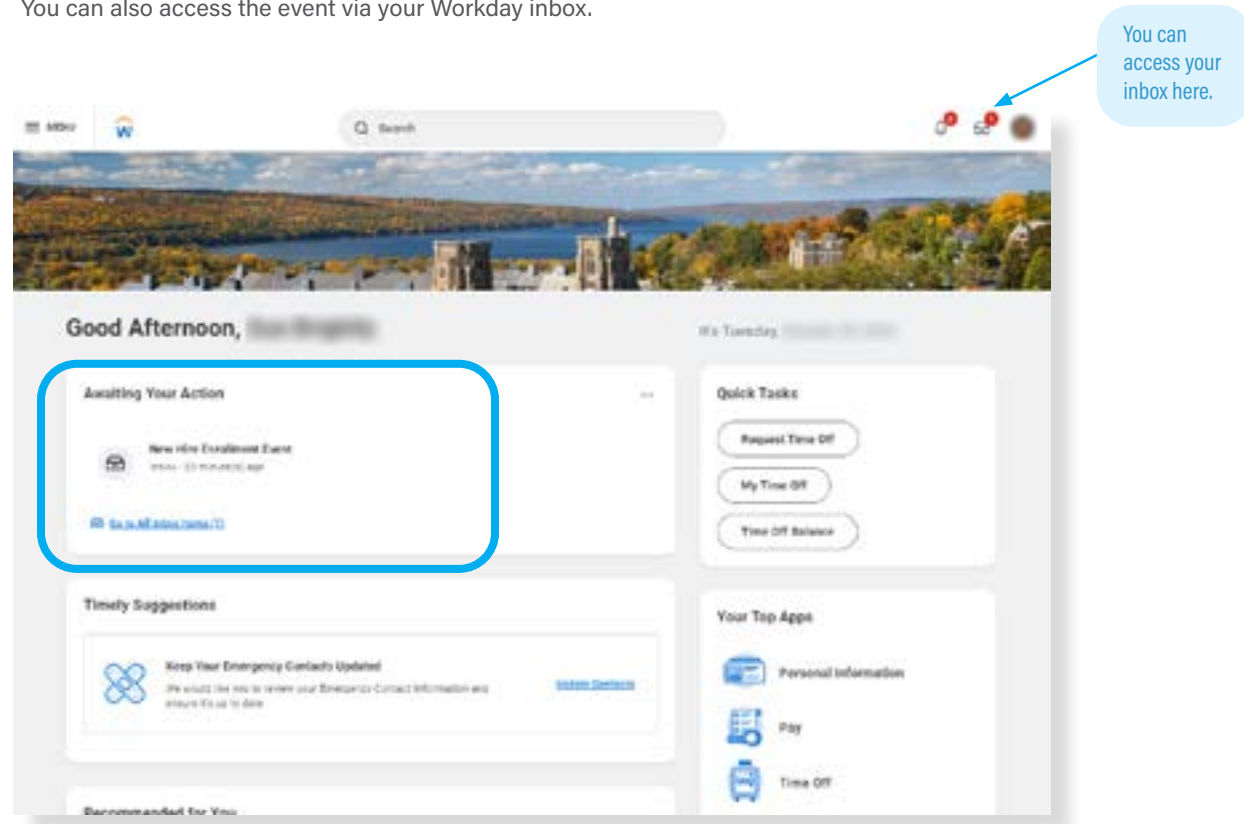




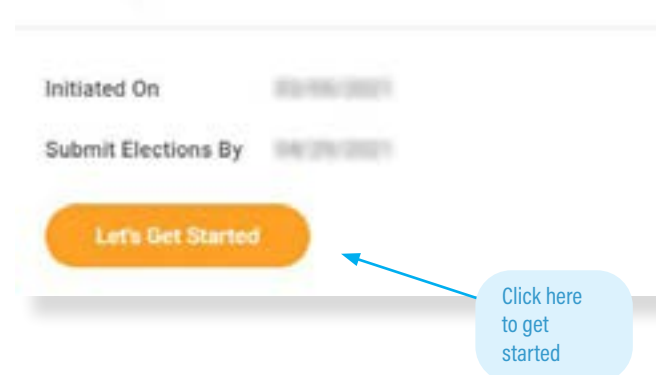
Enrolling in Workday

What you see in Workday

Log in to Workday. Your “New Hire Enrollment Event” will be in the “Awaiting Your Action” block. You can also access the event via your Workday inbox.



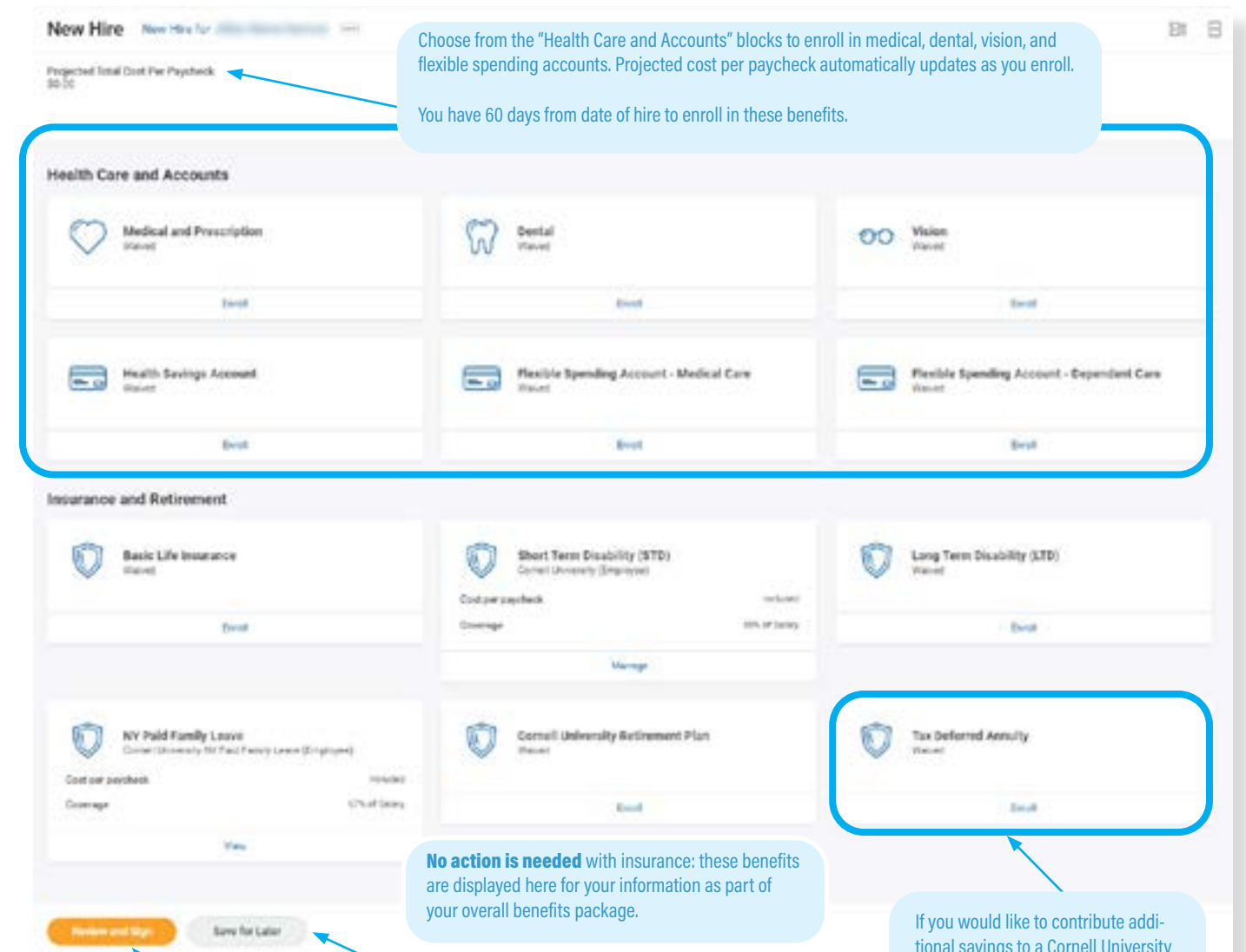
Click on the “New Hire Enrollment Event” and then click the orange “Let’s Get Started” button.



Enrollment Dashboard

Dashboard Page:

The dashboard layout shows all your benefits options in one place. Just choose the enrollments you want -- you don't need to click through options you don't need.



When you're ready to submit your enrollment, come back to this orange button to review, sign, and receive confirmation. Enrollment must be completed within 60 days of your date of hire.

You can save your enrollment in progress if you have questions.

Continue to the next page for instructions on each enrollment option

Medical and Prescription Plan

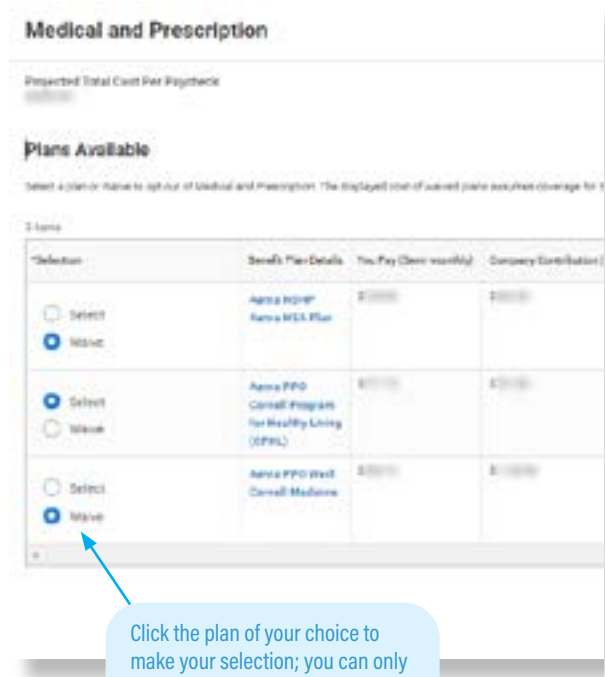


Click the "Enroll" link to choose your plan and dependents.



On this screen: Choose one of three health care plans

Not sure which plan you want? [Compare plans](#)



Click the plan of your choice to make your selection; you can only choose one - the other options will automatically show as waived.

Health Plan Choice, Row 1: HSA

Aetna High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)

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

Health Plan Choice, Row 3: Weill PPO

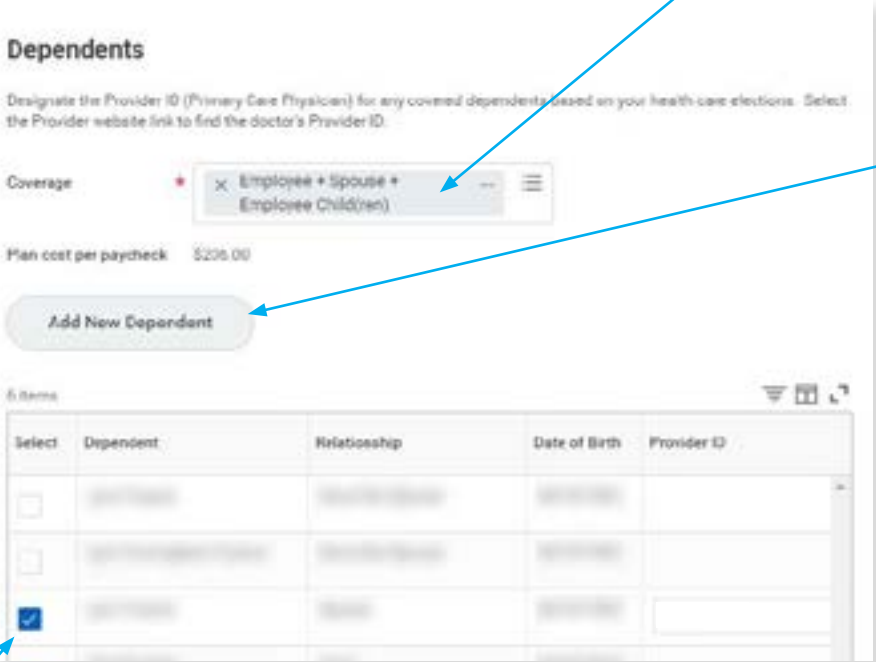
Weill Cornell Medicine Plan



When you've made your selection, click the orange "Confirm and Continue" button at the bottom of the 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



Choose level of coverage

Need to add a dependent? See instructions on following pages.

Select from existing dependents in this table



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, but these are not entered or stored in Workday.

- You can add **dependents** to your health care plans in Workday. New dependents require documentation to be submitted separately 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. See page 4 for details.

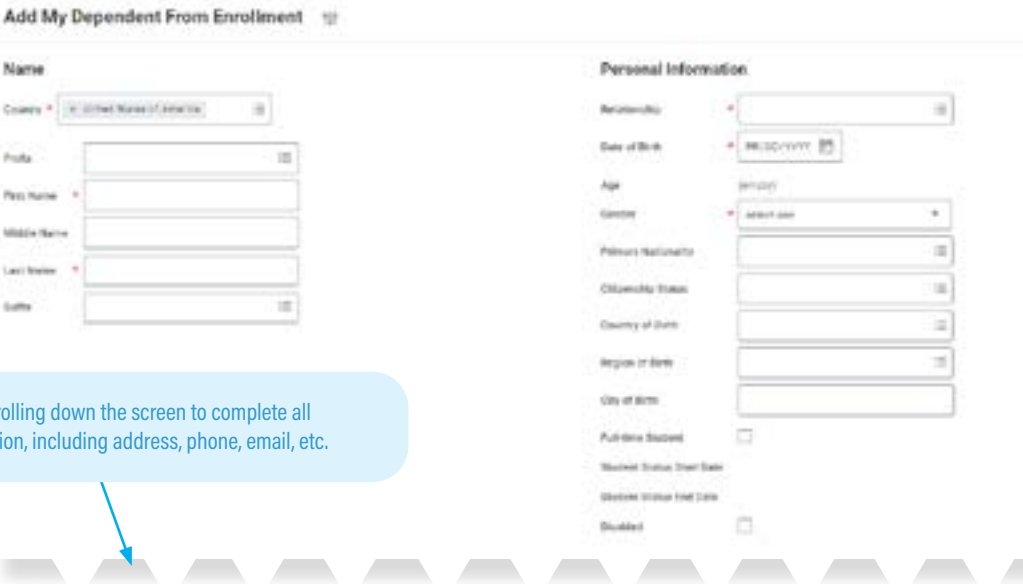
If you want to make this dependent a beneficiary to your basic life insurance, VTL, personal accident and/or retirement plans, you'll need to contact your insurance vendor separately (can be done at any time).



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



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

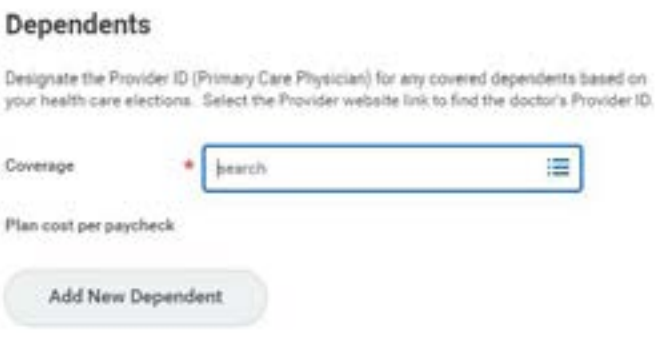


Keep scrolling down the screen to complete all information, including address, phone, email, etc.



Click the orange “Save” button at the bottom of the 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.

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.



IMPORTANT: DEPENDENT DOCUMENTATION

Your dependent will not be covered unless you submit the [required documentation](#) to HRSTC postmarked or received within 60 days of your hire date!

Dental Care Plan

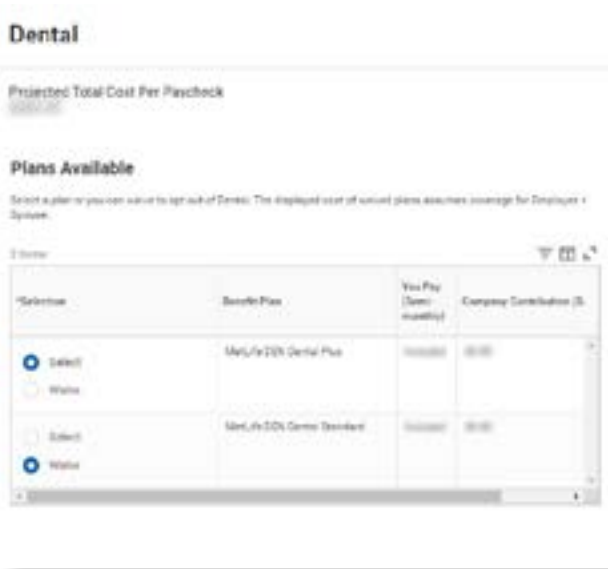


Would you like a dental plan?

Click the “Enroll” link.

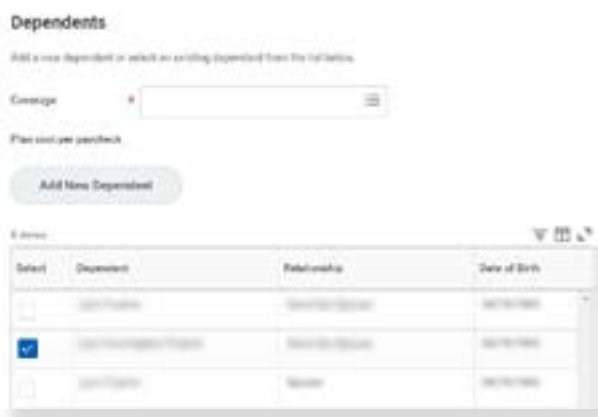
Not sure which dental plan you want? [Compare dental plans.](#)

On this screen:
Choose one of two dental plans



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

On this screen:
Choose your coverage and dependents

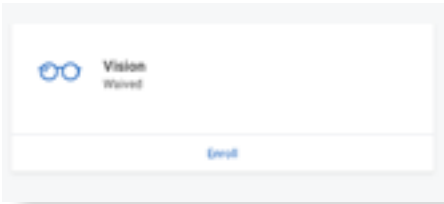


- Choose the level of coverage from the drop-down menu. (i.e., “Employee + Spouse”)
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; select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

Vision Care Plan

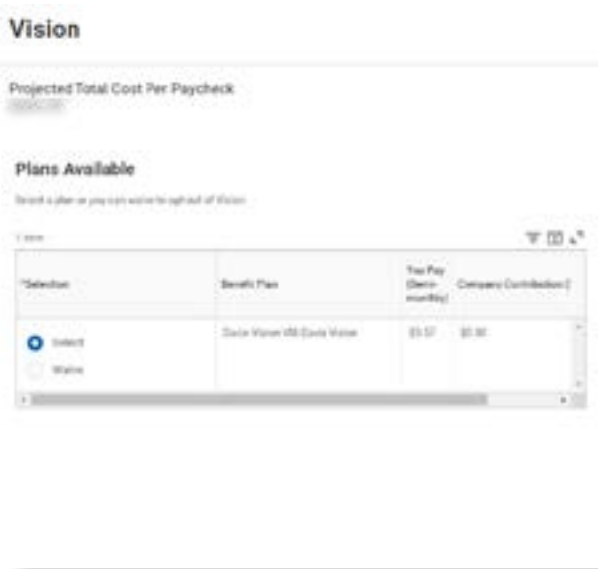


Would you like a vision plan?

Click the “Enroll” link.

Not sure if you want vision care coverage? [Learn more about the vision plan.](#)

On this screen:
Select the vision plan



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

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

Aetna High Deductible Health Plan with Health Savings Account (HSA)



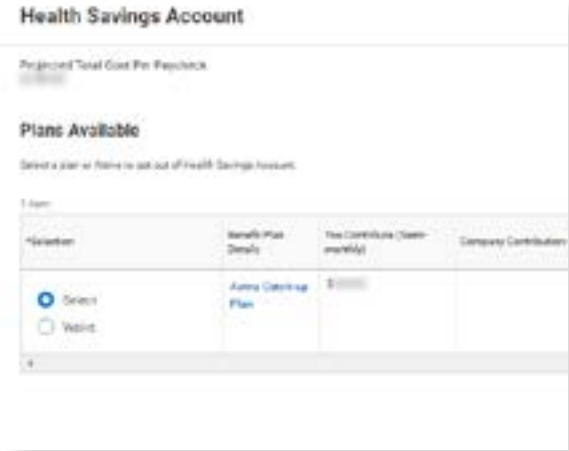
If you enrolled in the Aetna HDHP HSA Plan, you must also enroll in the Health Savings Account (HSA). You must re-enroll every year!

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 Inspira Financial 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](#).

On this screen: Select 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 “Confirm and Continue” button at bottom of screen.



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

Inspira Financial Medical Care Flexible Spending Account

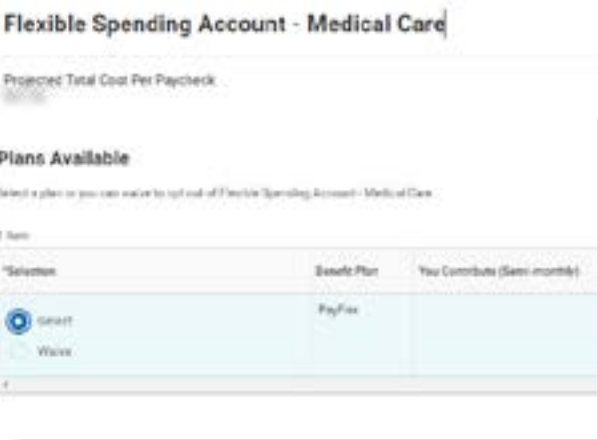


Click the “Enroll” link.

- 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](#).

On this screen: Select “Inspira”



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

On this screen: Input your contribution

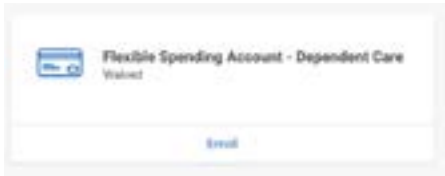


- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.



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

Inspira Financial Dependent Care Flexible Spending Account



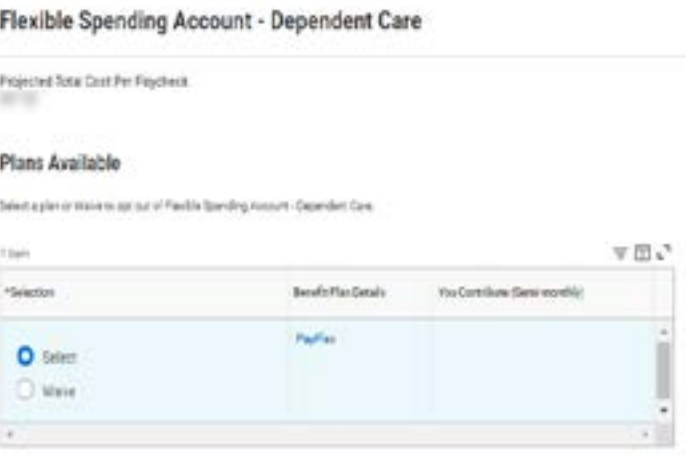
Do you want a Dependent Care Flexible Spending Account?

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. (Note: if you’re enrolled in the HSA plan, you can’t enroll in the Medical Care FSA).
- Refer to page 9 of this booklet for a worksheet to help determine your contribution.

Learn more about Flexible Spending Accounts

On this screen: Select “Inspira”



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.

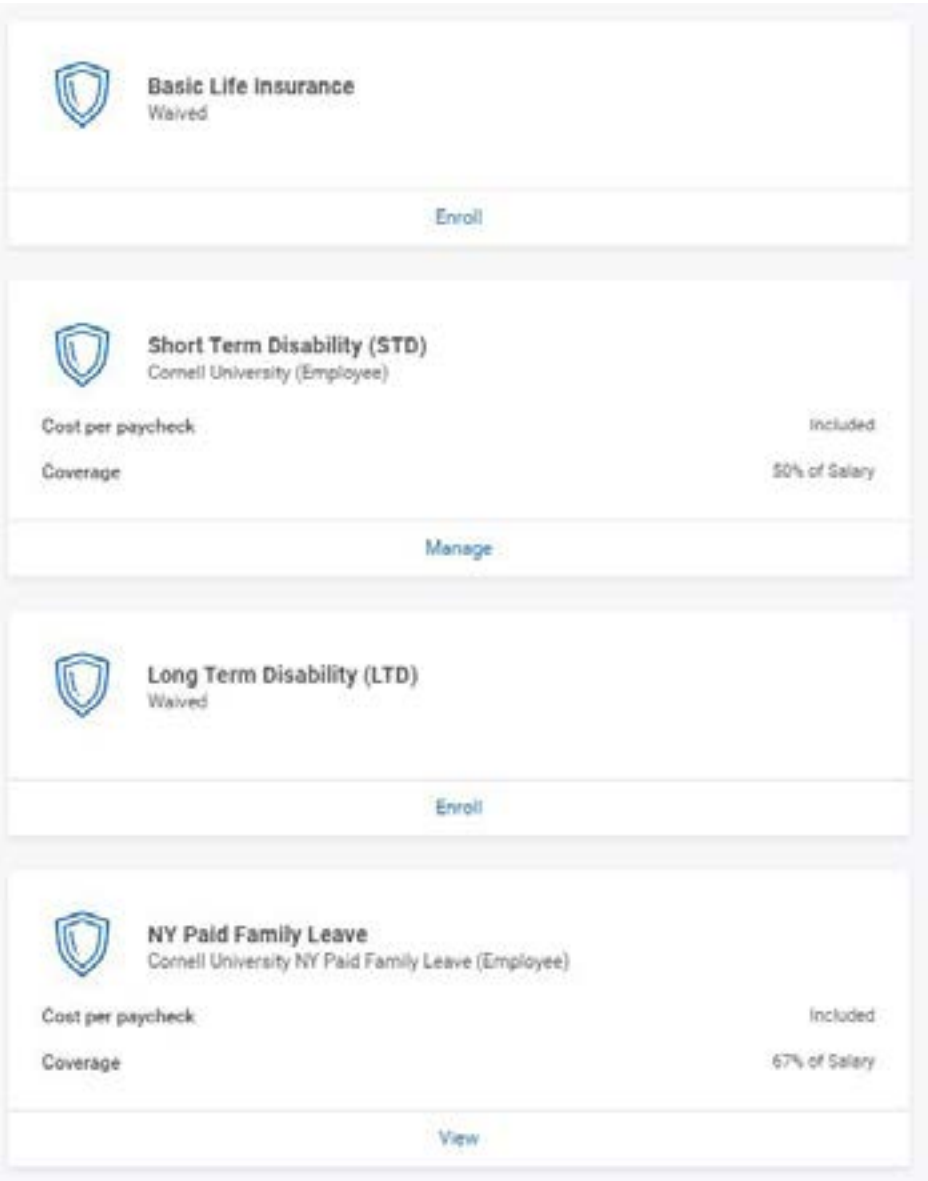


Click the orange “Save” button at bottom of screen to return to the dashboard.

Insurance

Although the blocks will show links to “Enroll,” you will be automatically enrolled in these benefits.

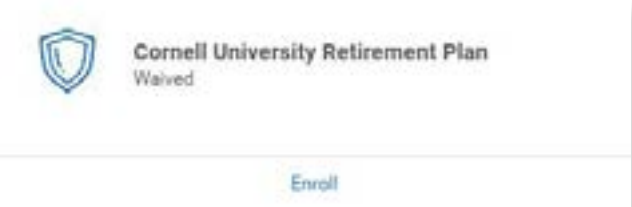
See page 11 and visit the HR website if you would like information about obtaining additional insurance, including voluntary term life, long-term care, personal accident, auto, home, or pet insurance.



Retirement Savings

You can make changes to your contribution allocations at any time in Workday.

Cornell University Retirement Plan (CURP)



If you are eligible for the Cornell 10% discretionary contribution to CURP, you will automatically be enrolled, but you may choose between the percentage of Cornell's contribution you wish to go to Fidelity Investments and/or to TIAA. Your total must equal 100%. If you do nothing, by default, the investment is split 50-50 between the two vendors. [More about CURP.](#)

Retirement Savings Elections by Coverage Type

Benefit Coverage Type Cornell University Retirement Plan

Employer Contribution

When entering employer contributions, the total for Plan Contribution Percentage must add up to 100%.

Employer Contribution: 2 items

Benefit Plan	Plan Contribution Percentage
Fidelity (CURP)	<input type="text" value="0"/>
TIAA-CREF (CURP)	<input type="text" value="0"/>
	<input type="text" value="0"/>



Click the orange "Continue" button at bottom of screen to return to the dashboard.

Cornell University Tax-Deferred Annuity Plan (TDA)



If you would like to make additional contributions to a retirement plan, you may enroll in the [Cornell University Tax-Deferred Annuity Plan \(TDA\)](#).

Choose the contribution type you prefer: as a dollar **amount**, or as a **percentage** of your salary, per paycheck. A drop-down box for your contribution will appear; fill it in, and the amount to be withheld per paycheck will appear at the top of the screen.

Choose between the vendor options and allocate the percentage you would like to go to each choice. Your total must equal 100%. The per-paycheck contribution will show in the Calculated Contribution column.

If you are eligible for a [457\(b\) Deferred Compensation Plan](#), the option to make additional contributions will appear.

Do NOT choose to allocate 100% of your pay to the TDA and/or the 457(b). Your voluntary contributions are taken out of your salary before tax and benefit deductions are calculated. It is your responsibility to ensure your net paycheck will cover all those deductions.

Tax Deferred Annuity Retirement Savings Election - Waiver for 2023/2024/2025

Enrollment Total Cost Per Paycheck: \$67.82

Retirement Savings Elections by Coverage Type

Select Coverage Type: Tax-Deferred Annuity

Employee Contribution

Contribution Type:

How much would you like to contribute to your TDA? (Enter amount or percentage)

Benefit Plan	Plan Contribution Percentage	Calculated Contribution
Fidelity (CURP)	<input type="text" value="0"/>	\$0.00
TIAA-CREF (CURP)	<input type="text" value="0"/>	\$0.00
	<input type="text" value="0"/>	\$0.00



Click the orange "Continue" button at bottom of screen to return to the dashboard.

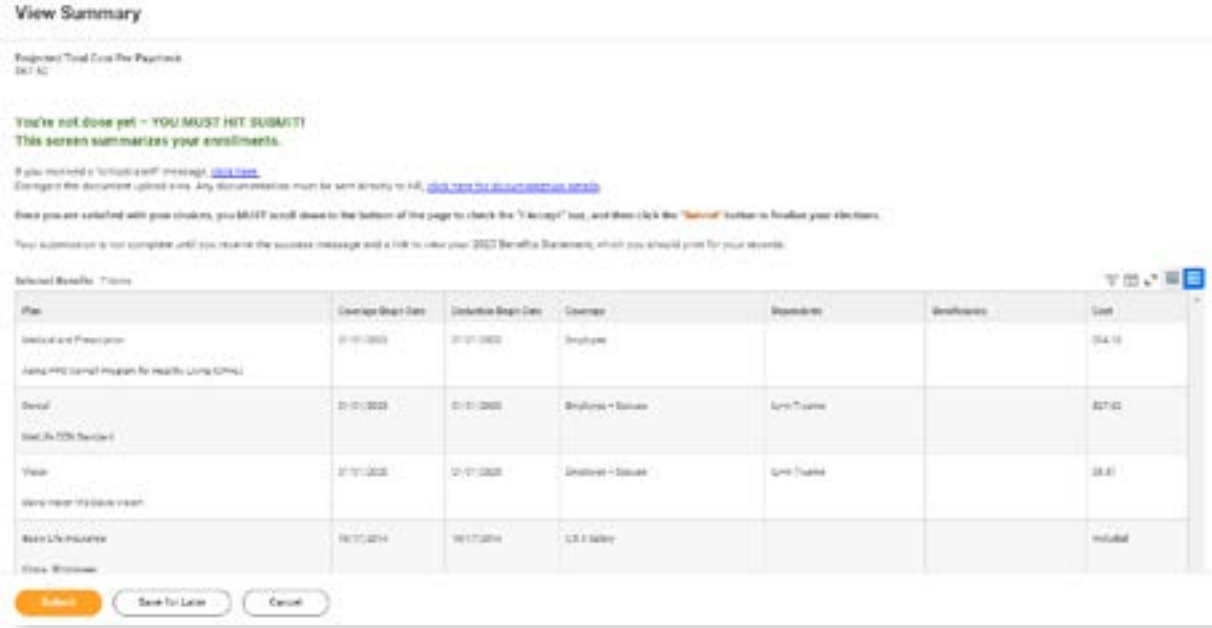
Review and Submit

You're almost done! When you've completed your enrollments 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:



- **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 of page; please disregard -- we are unable to upload documents to Workday at this time. See page 4 for uploading details.
- **SCROLL TO BOTTOM OF PAGE FOR 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

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

Success, You're Enrolled

You have submitted your elections – Please view and print your Benefits Statement

To complete your enrollment in the health plans, you MUST provide the required documentation which may include copies of:

- your child(ren)'s birth certificate or visa/passport,
- adoption papers/court order confirming custody,
- marriage license, divorce decree, or statement of domestic partnership,

Copies may be required to enroll in the dental and vision plans.

All documents required as part of proof of benefit eligibility should be sent directly to HR Services and Transitions Center, 130 East Hill Office Building.

View 2024 Benefits Statement

HIGHLY RECOMMENDED:

Click the “View 2024 Benefits Statement” to download a PDF that you should print for your confirmation that you’ve successfully submitted.



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!