Open Enrollment
Workday Decision/Enrollment Guide
FOR ENDOWED EMPLOYEES

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

NOVEMBER 1 - 17 2017
Do you need to re-enroll? You may not need to do a thing in Workday!

If you’re happy with your current medical and dental elections, have no changes to your dependents, and don’t want an FSA in 2018 — you don’t need to do anything — you will automatically remain in the same coverage as last year!

Important reminder: If you want a Flexible Spending Account in 2018, you must re-enroll during Open Enrollment. FSA enrollments do not carry over year to year.

CONTENTS

A: Decision worksheets
Convenient aids to help you plan your coverage and contributions. Have them handy when you go online to enroll in Workday.

B: Enrolling in Workday
A step-by-step guide to the enrollment process in Workday.

HR Benefit Services
WE’RE HERE TO HELP

Have questions about your benefits?

LOOK ONLINE:
enroll.hr.cornell.edu

EMAIL US:
benefits@cornell.edu

PHONE US:
(607) 255-3936

VISIT US:
East Hill Office Building (EHOB)
Suite 130
395 Pine Tree Rd.
Ithaca, NY 14850

HOURS:
8am - 4:30pm, M-F
IF YOU DO NEED TO MAKE CHANGES, FOLLOW THESE TIPS TO MAKE ENROLLMENT EASY

☐ Complete any necessary worksheets
Choose your medical and dental plan, decide on your coverage level, and calculate your savings account contributions. Worksheets are located in section A 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. Log in to Workday; click on your account icon in the top right corner of your screen, and choose “Inbox” from the drop-down menu. Click on “Open Enrollment Event” to get started.

☐ Follow step-by-step instructions
Screen shots are shown in this booklet along with error alerts. Once you get into Workday, you’ll also see instructions on each screen. If you get stuck, contact us!

☐ 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 November 17 deadline, 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 Benefit Services. DO NOT UPLOAD documents to Workday: documentation must be submitted in person before 4:30 p.m. November 17 or postmarked by November 17.

Submit documentation to:
Benefit Services
395 Pine Tree Road
East Hill Office Building, Suite 130
Ithaca, New York 14850

- Legal name: ________________________________
- Social Security Number: ______________________
- Date of Birth: ______________________________
- Gender: _________________________________

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- Social Security Number: ______________________
- Date of Birth: ______________________________
- Gender: _________________________________

- Legal name: ________________________________
- Social Security Number: ______________________
- Date of Birth: ______________________________
- Gender: _________________________________
Choose your medical plan

- Aetna Health Savings Account (HSA)
- Cornell Program for Healthy Living (CPHL)
- Weill Cornell Medicine PPO (WCM-PPO)
- Waive medical 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
- Dual Eligibility Family
- Dual Eligibility Domestic Partner Family

Contribution rate: ________________________________

You meet dual eligibility if the following requirements apply:
1. You and your spouse/domestic partner are both endowed employees.
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

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: ________________________________
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

Choose your dental plan

☐ Plan A+
☐ Plan A
☐ Plan B
☐ Waive dental coverage

Contribution rate:

Did you know that all endowed dental plans include vision benefits?

There are also benefits for Lasik and SoundCare, depending on the plan.

Learn more at Endowed Plans/Dental and Vision
Medical FSA Contributions

A Savings Calculator can help you itemize unreimbursed health and dependent care expenses to assist you in determining your health care spending account contributions.

Adapted from .
The online resource will automatically calculate your totals expenses.

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, 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 2017 ROLLOVER - UP TO $500:** ___________  
- ___________  
  = ___________

**EQUALS YOUR 2018 CONTRIBUTION:** ___________

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**IRS maximum contribution limit**

- The 2018 limit for **FSA medical** per employee is $2,650. This does not include the 2017 rollover dollars.
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 expense may be different during the months when school is not in session.

Dependent care expenses

Total dependent care expenses: ________________

Minus Cornell Child Care Grant: - ________________

EQUALS 2018 CONTRIBUTION: ________________

IRS maximum contribution limit

• The 2018 limit for FSA dependent care is $5,000 per household.
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 HSA plan, but want to plan for a medical or dependent care flexible spending account, continue to the next pages.

- Contribution from Cornell: $1,000
- Your contribution - lump sum or by paycheck: ________
- 55 or older additional contribution: ________
- 2018 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.

- $3,450 for an individual - you may contribute up to $2,450.
- $6,900 for a family - you may contribute up to $5,900.
- 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, 2017.

This is the only time period you can enroll for coverage beginning in 2018.

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

Is legal insurance right for you? Learn more.

WANT MORE DETAILS? CHECK OUT THESE RESOURCES

2018 Comparison Chart: View comparative prices for specific services. hr.cornell.edu/endowed-comparison-chart

Endowed Health Plans: See details on the different endowed plan options. hr.cornell.edu/2018-open-enrollment-select-plan

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
**Let’s Get Started!**

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

Click on the “Open Enrollment Event.”

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**Workday screen: 2018 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.
### Health Care Elections

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Elect / Waive</th>
<th>Enroll Dependents</th>
<th>Coverage</th>
<th>Employee Cost (Semi-monthly)</th>
<th>Employer Contribution (Semi-monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Prescription - Aetna HDHP Aetna HSA Plan</td>
<td>Elect/Leave</td>
<td>Sample Dependent</td>
<td>Employee + Employee (Child)</td>
<td>$97.00</td>
<td>$29.96</td>
</tr>
<tr>
<td>Medical and Prescription - Aetna FFS Cornell Program for Healthy Living</td>
<td>Elect/Leave</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical and Prescription - Aetna FFS Cornell Medicine</td>
<td>Elect/Leave</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental - Ameritas DEN A Plan A</td>
<td>Elect/Leave</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental - Ameritas DEN A Plan A+</td>
<td>Elect/Leave</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental - Ameritas DEN Plan B</td>
<td>Elect/Leave</td>
<td>Sample Dependent</td>
<td>Employee + Employee (Child)</td>
<td>$25.24</td>
<td></td>
</tr>
</tbody>
</table>

Continue

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**What you see in Workday**

Your elected health and dental plans from 2017 are shown. These selections will carry over as is unless you actively make a new election.

**Actions you may need to take**

1. Elect or waive among the three medical and prescription plans.
   - Choose or update your coverage level.
   - Add/enroll dependents.

2. Elect or waive among the two dental plans.
   - Choose or update your coverage level.
   - Add/enroll dependents.
Dependents are those who are covered by your health plans, such as your children, spouse, or partner (see rules regarding dependent eligibility). Your dependent could also be your beneficiary so you can choose either.

- You can add dependents to your coverage in Workday.
- You must submit any required documentation directly to Benefit Services, in person before 4:30 p.m. November 17 or postmarked by November 17.

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).
Workday screen: Supporting Information Required

CPHL Physician ID

What you see in Workday

This screen will **only** show for individuals who elected the Cornell Program for Health Living plan.

**Actions you may need to take**

ITHACA-AREA RESIDENTS:

- To take advantage of the optional Enhanced Wellness Program identify a PCP and provider ID from the Cornell Program for Healthy Living Provider List.

NON-ITHACA RESIDENTS:

- If you live outside of the Ithaca area, you can receive care from any participating Aetna provider – you are not required to have a PCP. If you would like to include one though, find their provider ID through Cornell’s customized DocFind® site.

**PRIMARY CARE PHYSICIAN ERROR ALERT**

If you **do not** want to elect a PCP now, you still need to enter a code to continue. Use 2222222 (seven ‘2’s) in order to complete your enrollment without naming a PCP. You can call Aetna after Jan. 1, 2018 to name a PCP but it will not show on your new Aetna ID card.

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**Health Care Elections 1 form**

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>*Employee Provider ID</th>
<th>Dependents</th>
<th>*Dependent Provider ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Prescription - Aetna PPO Cornell Program for Healthy Living (CPHL)</td>
<td>2222222</td>
<td>Sample Dependant</td>
<td>2222222</td>
</tr>
</tbody>
</table>
Workday screen: HSA

What you see in Workday

This screen will show for all individuals regardless of whether you elected the HSA or another plan. If you chose CPHL or WCM-PPO, the options will be grayed out and no action is needed for you to continue.

Actions you may need to take

*If you elected the Aetna High Deductible Health Plan, you must enroll in an HSA to receive $1,000 from Cornell!*

- Click the ‘Elect’ button to enroll in a Health Savings Account (HSA).
- Enter your contribution amount as a lump sum or by paycheck.
- Do not include the university’s $1,000 contribution.
- If you don’t want to make a contribution of your own, you must enter $0.

HSA CONTRIBUTION ALERT

If you **only** want to receive the $1,000 from Cornell, you **must** enter $0 as your contribution.

You can enter your contribution by total for the year or per paycheck -- Workday will automatically calculate the other figure for you!
Workday screen: Flexible Spending Accounts for Medical and Dependent Care

What you see in Workday

If you want a Flexible Spending Account for Medical and/or Dependent Care you must enroll every year!

Actions you may need to take

CHOOSE ONE PLAN OR BOTH:

- Click on the ‘Elect’ button for the plan(s) you wish to enroll
- Enter your contribution

FSA ENROLLMENT REQUIRED ANNUALLY

You can only sign up for an FSA during open enrollment (unless you have a qualifying life event). Enrollment is required each year that you want to participate.
**HSA & Medical FSA ERROR ALERT**

If you enroll in the Aetna High Deductible Health Plan and Health Savings Account (HSA), you are **not** eligible to enroll in a Flexible Spending Medical Account. However, you may still enroll in a Flexible Spending Dependent Care Account.

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**CHILD CARE GRANT RECIPIENTS**

Recipients of a Cornell Child Care Grant **should not** include award amounts in their DEPENDENT CARE totals for 2018. 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.

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<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Elect / Waive</th>
<th>Contributions</th>
<th>Supporting Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexible Spending Account - Medical Care - PayFlex</td>
<td>Elect</td>
<td>Your number of remaining payroll deductions for the year 24</td>
<td>Minimum Contribution (Annual) $0.24</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Your actual contributions from payroll $0.00</td>
<td>Maximum Contribution (Annual) $2,050.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>How much do you want to contribute for the total year? 1,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>How much do you want to contribute per paycheck (Semi-monthly)? 41.67</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Flexible Spending Account - Dependent Care - PayFlex</th>
<th>Elect / Waive</th>
<th>Contributions</th>
<th>Supporting Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Elect</td>
<td>Your number of remaining payroll deductions for the year 24</td>
<td>Minimum Contribution (Annual) $0.14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Your actual contributions from payroll $0.00</td>
<td>Maximum Contribution (Annual) $5,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>How much do you want to contribute for the total year? 3,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>How much do you want to contribute per paycheck (Semi-monthly)? 125.00</td>
<td></td>
</tr>
</tbody>
</table>
### What you see in Workday

These benefits are automatic, and presented only for your information.

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.

**Note that the open enrollment period for legal insurance is November 1 through December 31, 2017; enrollment must be made directly with ARAG through Mercer Voluntary Benefits.**

**No action is needed on this screen!**

### Insurance Elections

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Elect / Waive</th>
<th>Coverage Level</th>
<th>Covers Dependents</th>
<th>Calculated Coverage</th>
<th>Employee Cost (Semi-monthly)</th>
<th>Employee Contribution (Semi-monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life Insurance - Cigna (Employee)</td>
<td>Elect</td>
<td>0.5x Salary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short Term Disability (STD) - Cornell University (Employee)</td>
<td>Elect</td>
<td>50% of Salary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long Term Disability (LTD) - Cigna - Endowed (Employee)</td>
<td>Elect</td>
<td>60% of Salary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NY Paid Family Leave - Cornell University New York Paid Family Leave (Employee)</td>
<td>Elect</td>
<td>67% of Salary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Continue]
Workday screen: Review and Submit

What you see in Workday

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

Action required

Once you are satisfied with your choices, you MUST click ‘Submit’ for Workday to save your elections. Your submission is not complete until you receive the confirmation message shown on the next page.

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**

Your submission is not complete until you receive this Confirmation message, which you should print for your records.

Use the Print button to print a copy or save as a pdf for your records!
Oops!
Submitted, and need to make a change?
Go to the Workday homepage and click on the “Benefits” icon. Select “Change Open Enrollment” under the “Current Cost” heading.

This option will be available until November 17.

HR Benefit Services
WE’RE HERE TO HELP
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