

# TIME TO ROCK ENROLL!

**2025 Endowed Open Enrollment**  
**October 28 - November 15, 2024**

## **DECISION/ENROLLMENT GUIDE**

- Review your benefits
- Enroll through Workday
- Documents required
- Benefair





## To Do:

### You may not need to do anything!

If you have no changes to make in your coverage and don't want a Flexible Spending Account (FSA) in 2025, your enrollments will stay the same as last year. You don't need to do anything in Workday.\*

**\*IMPORTANT: if you want an FSA in 2025**, you must re-enroll during Open Enrollment. FSA enrollments do not carry over year to year.

Go to [hr.cornell.edu/enroll](https://hr.cornell.edu/enroll) for complete details.

Any changes or enrollments must be made in [Workday](#). Make sure to click the SUBMIT button and print a copy of your confirmation page as evidence of your elections for the upcoming plan year.

## HR Services and Transitions Center (HRSTC)

### WE'RE HERE TO HELP

Have questions about your benefits?

### LOOK ONLINE:

[hr.cornell.edu](https://hr.cornell.edu)

### EMAIL US:

[hrrservices@cornell.edu](mailto:hrrservices@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

### Note:

All open enrollment requests must be SUBMITTED in Workday or postmarked by November 15, 2024 at 4:00 pm EST.

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## Follow these tips to make enrollment easy!

### ✓ **Complete any necessary worksheets**

Choose your medical, dental, and vision plans, decide on your coverage level, and calculate your FSA contributions. Worksheets are located on pages 4 -10 of this guide.

### ✓ **Have documents ready**

Are you adding dependents? Gather [documentation](#) you'll need to submit.

### ✓ **Find your "Open Enrollment Event" in Workday**

You should receive an email on October 28 notifying you that your "Open Enrollment Event" is ready. See page 12 for directions on how to get started in Workday.

### ✓ **Follow step-by-step instructions**

Screenshots are shown in this booklet along with error alerts. There are also instructions on each screen in Workday. If you get stuck, [contact HRSTC](#)!

### ✓ **Make sure to click "Submit" and print your confirmation!**

You'll receive a confirmation message with a successful submission -  
**be sure to print a copy for your records.**

If you do not properly submit your enrollment elections by the deadline (4:00 pm EST, November 15), your elections will not be accepted.



# Part A: Decision Worksheets

## 1 Who?



### Add dependents

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

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



#### IMPORTANT!

You will also need to provide documentation to the HRSTC. DO NOT UPLOAD documents to Workday: documentation must be received by the HRSTC before 4:00 pm EST November 15 or postmarked by November 15, 2024

#### Submit documentation by mail to:

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

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

<https://sft.cornell.edu>

*Note: When uploading, type in the email  
address [tmw54@cornell.edu](mailto:tmw54@cornell.edu) under "Prepare  
Upload," add your files, and select "21 days" for  
the expiration period.*

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

- 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: \_\_\_\_\_

# 2 Health Plan?

## Change your Aetna health plan?

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

**Your contribution rate:** \_\_\_\_\_

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

### 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 Child(ren) + Partner Child(ren)
- Dual Eligibility\* Family
- Dual Eligibility\* Domestic Partner Family

### \*Dual eligibility

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

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





## 3 Dental?

### Change your MetLife dental plan?

☐ Dental - Standard Plan

☐ Dental - Plus Plan

☐ Waive dental coverage

Contribution rate: \_\_\_\_\_

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

#### 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 Child(ren) + Partner Child(ren)

## 4 Vision?

### Change your DavisVision by MetLife coverage?

☐ Vision Plan

☐ Waive vision coverage

Contribution rate: \_\_\_\_\_

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

#### 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 Child(ren) + Partner Child(ren)

# 5 Spending Account?

## Flexible Spending Accounts

### 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.

## Medical FSA Contributions

Use this worksheet to help itemize unreimbursed health care expenses for you and your tax-qualified dependents for 2025.

### 1. Medical expenses (only the portion 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:** \_\_\_\_\_

**2. Dental expenses (only the portion 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  
(only the portion not covered by insurance)**

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

**TOTAL VISION AND HEARING EXPENSES:** \_\_\_\_\_

**GRAND TOTAL  
OF MEDICAL, DENTAL, AND VISION & HEARING:** \_\_\_\_\_

**MINUS 2024 ROLLOVER\* - UP TO \$640:** - \_\_\_\_\_

**EQUALS YOUR 2025 CONTRIBUTION:** = \_\_\_\_\_

*[\\*learn about spending account rollovers](#)*

**IRS maximum contribution limit**

The 2025 contribution limit for FSA medical care will be announced soon; the limit for 2024 was \$3,200 per employee.



# 5 Spending Account?



## Dependent Care FSA Contributions

Keep the following in mind when estimating your expenses for 2025:

- 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 differ when school is not in session.

### Dependent care expenses

Total dependent care expenses: \_\_\_\_\_

Minus 2025 Cornell Child Care Grant: - \_\_\_\_\_

**EQUALS 2025 CONTRIBUTION:** = \_\_\_\_\_

### IRS maximum contribution limit

The 2025 limit for FSA dependent care is \$5,000 per household (including any funds from the Child Care Grant).

# Spending Account?

## Aetna Health Savings Account (HSA) Contributions

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

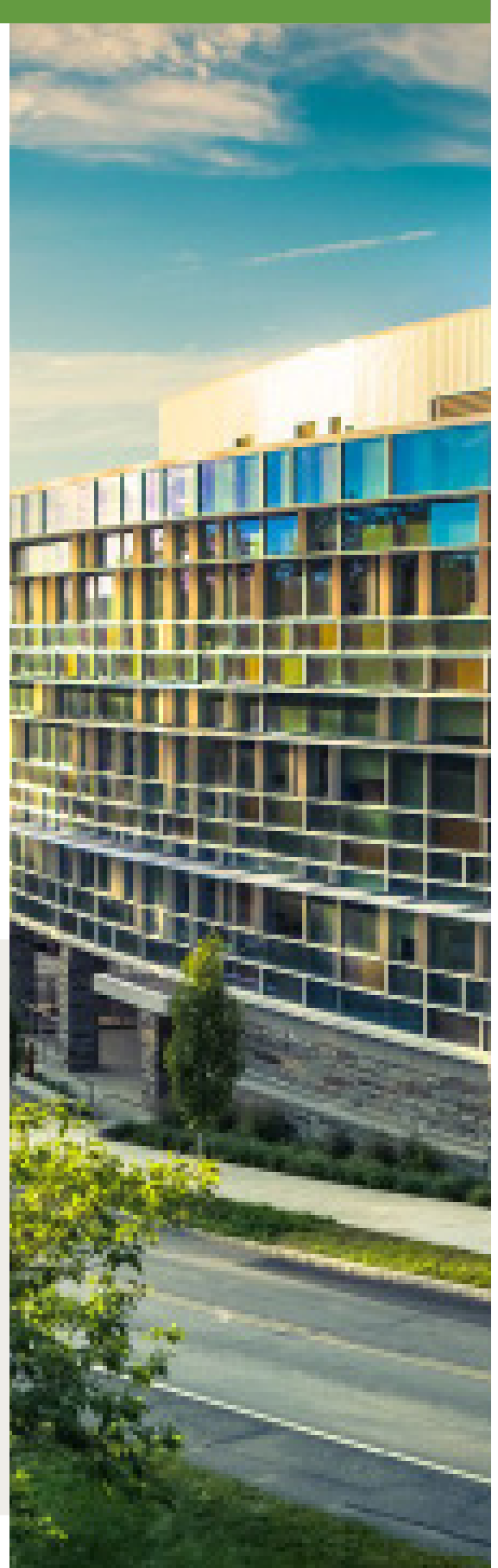
**Note:** If you're not participating in the Aetna HSA, but want to plan for a medical or dependent care flexible spending account, see pages 7-9).

- Contribution from Cornell: \$1,000
- Your contribution - lump sum or by paycheck:
- 55 or older additional contribution:
- **2025 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.**

- \$4,300 for an individual - you may contribute up to \$3,300.
- \$8,550 for a family - you may contribute up to \$7,550.
- Individuals age 55 or older can contribute an additional \$1,000.



# 6 Legal?

## Legal Insurance

Optional legal insurance has a separate open enrollment period:  
October 28 - December 31, 2024.

This is the only time period you can enroll in or cancel coverage to be effective in 2025.

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

Is legal insurance right for you? [Learn more about legal insurance.](#)

## Check out these resources for more details:

### How To Compare Plans:

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

### Endowed Health Plan Rates:

This pdf [rate comparison chart](#) shows rates for the endowed health plan choices by non-exempt/hourly staff pay periods (biweekly) and exempt/salary staff and faculty pay periods (semimonthly).

### Drug Coverage:

Download the Formulary to see tier pricing for prescription drugs; and view details about home delivery, specialty prescriptions, co-pays, contraceptive coverage, and prior authorization information.

[hr.cornell.edu/understand-your-benefits/health-care/endowed/endowed-prescription-drug-coverage](http://hr.cornell.edu/understand-your-benefits/health-care/endowed/endowed-prescription-drug-coverage)

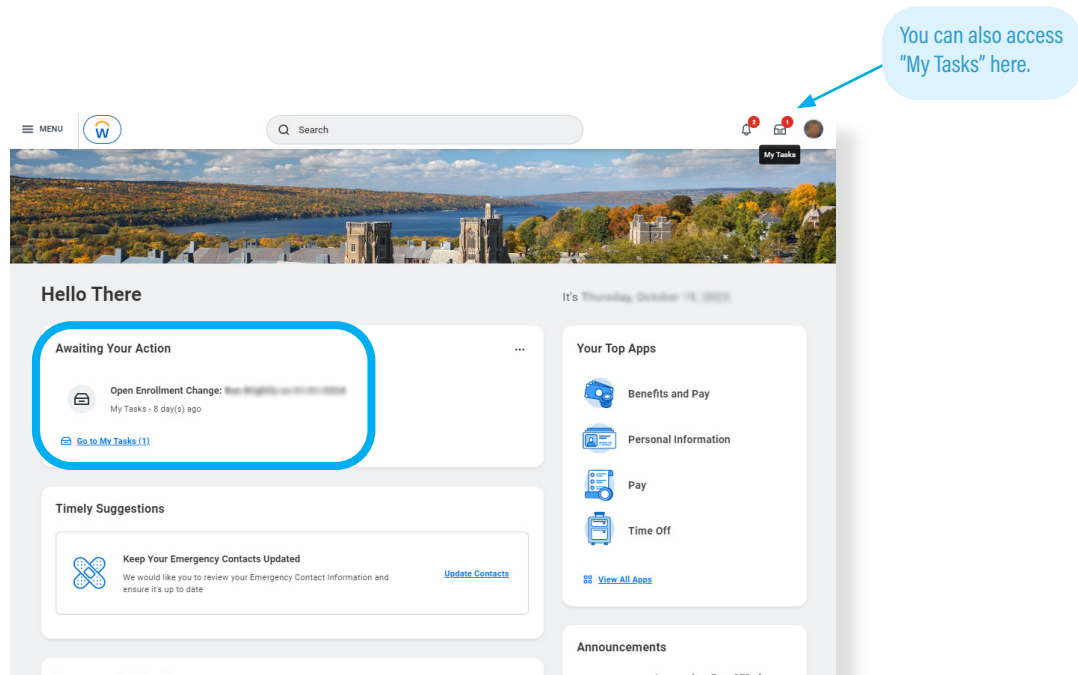




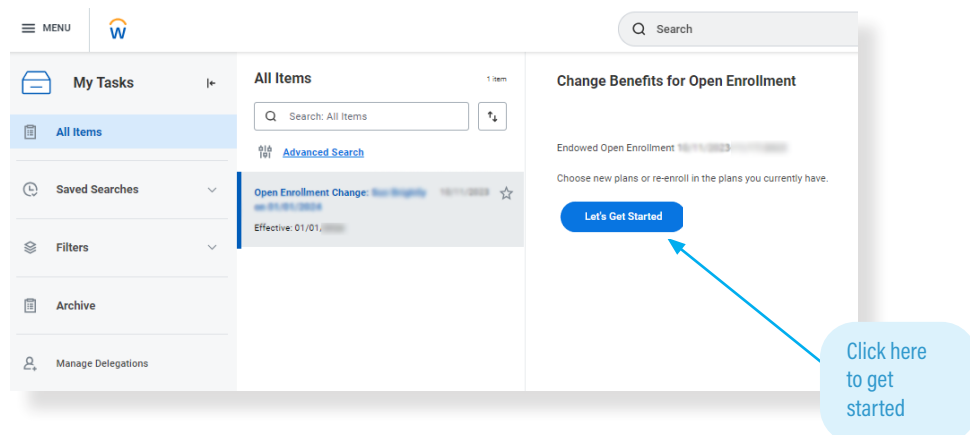
# Part B: Enrolling in Workday

## What you see in Workday

Log in to Workday (<https://hr.cornell.edu/workday>). Your Open Enrollment Change event will be in the “Awaiting Your Action” block. You can also access the event via your “My Tasks” inbox.



Click on the “Open Enrollment Change” event and then click the “Let’s Get Started” button.



# Endowed Open Enrollment Dashboard

## Dashboard Page:

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

The dashboard interface includes a top navigation bar with a menu icon, the CW logo, a search bar, and notification icons. The main content area is titled "Endowed Open Enrollment" and displays a "Projected Total Cost Per Paycheck" of \$1,234.56. Below this, the "Health Care and Accounts" section is highlighted with a blue border and contains six cards: Medical and Prescription (Aetna HDHP Aetna HSA Plan, \$123.45), Dental (MetLife DEN Standard, \$57.89), Vision (Davis Vision VIS Davis Vision, \$5.67), Health Savings Account (Waived), Flexible Spending Account - Medical Care (Waived), and Flexible Spending Account - Dependent Care (Waived). The "Insurance" section below contains four cards: Basic Life Insurance (Cigna (Employee), Included, 0.5 X Salary), Short Term Disability (STD) (Cornell University (Employee), Included, 50% of Salary), Long Term Disability (LTD) (Cigna - Endowed (Employee), Included, 60% of Salary), and NY Paid Family Leave (Cornell University NY Paid Family Leave (Employee), Included, 67% of Salary). A callout states: "No action is needed with insurance: these benefits are displayed here for your information as part of your overall benefits package." At the bottom, there are two buttons: "Review and Sign" and "Save for Later". Callouts explain that users can save their enrollment in progress and return to the "Review and Sign" button to submit before 4 pm on 11/15/2024. A large blue arrow points to the right with the text: "Continue to the next pages for instructions on each enrollment option".

**Endowed Open Enrollment**

Projected Total Cost Per Paycheck \$1,234.56

Projected cost per paycheck automatically updates as you enroll.

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

### Health Care and Accounts

Card	Icon	Plan	Cost per paycheck	Coverage	Dependents	Action
Medical and Prescription	Heart	Aetna HDHP Aetna HSA Plan	\$123.45	Employee + Spouse	1	Manage
Dental	Tooth	MetLife DEN Standard	\$57.89	Employee + Spouse	1	Manage
Vision	Glasses	Davis Vision VIS Davis Vision	\$5.67	Employee + Spouse	1	Manage
Health Savings Account	Wallet	Waived				Enroll
Flexible Spending Account - Medical Care	Wallet	Waived				Enroll
Flexible Spending Account - Dependent Care	Wallet	Waived				Enroll

### Insurance

Card	Icon	Plan	Cost per paycheck	Coverage	Action
Basic Life Insurance	Shield	Cigna (Employee)	Included	0.5 X Salary	Manage
Short Term Disability (STD)	Shield	Cornell University (Employee)	Included	50% of Salary	Manage
Long Term Disability (LTD)	Shield	Cigna - Endowed (Employee)	Included	60% of Salary	Manage
NY Paid Family Leave	Shield	Cornell University NY Paid Family Leave (Employee)	Included	67% of Salary	Manage

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

You can save your enrollment in progress if you have questions. You must submit by 11/15/2024


When you're ready to submit your enrollment, come back to this button to review, sign, and receive confirmation, before 4 pm on 11/15/2024

**Review and Sign** **Save for Later**

Continue to the next pages for instructions on each enrollment option

# Medical and Prescription Plan

**Health Care and Accounts**

 **Medical and Prescription**  
Aetna PPO Cornell Program for Healthy Living (CPHL)

Cost per paycheck \$206.00

Coverage Employee + Spouse + Employee Child(ren)

Dependents 4

[Manage](#)

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

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

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

## On this screen: Choose one of three health care plans

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

### Medical and Prescription

Projected Total Cost Per Paycheck

#### Plans Available

Select a plan or Waive to opt out of Medical and Prescription. The displayed cost of waived plans assumes coverage for Employee + Spouse.

3 items

Benefit Plan	*Selection	You Pay (Semi-monthly)	Company Contribution (Semi-monthly)
Aetna HDHP Aetna HSA Plan	<input type="radio"/> Select <input checked="" type="radio"/> Waive		
Aetna PPO Cornell Program for Healthy Living (CPHL)	<input checked="" type="radio"/> Select <input type="radio"/> Waive		
Aetna PPO Weill Cornell Medicine	<input type="radio"/> Select <input checked="" type="radio"/> Waive		

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

Confirm and Continue

When you've made your selection, click the "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

### Dependents

Designate the Provider ID (Primary Care Physician) for any covered dependents based on your health care elections. Select the Provider website link to find the doctor's Provider ID.

Coverage

× Employee + Spouse + Employee Child(ren)

Plan cost per paycheck \$206.00

Add New Dependent

6 items

Select	Dependent	Relationship	Date of Birth	
<input type="checkbox"/>	Dependent 1	Relationship 1	Date of Birth 1	
<input type="checkbox"/>	Dependent 2	Relationship 2	Date of Birth 2	
<input checked="" type="checkbox"/>	Dependent 3	Relationship 3	Date of Birth 3	
	Dependent 4	Relationship 4	Date of Birth 4	

Choose level of coverage

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

Select from existing dependents in  
this table

Save

When you're finished, click the "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.

## Plans Available

Select a plan or you can waive to opt out of Medical and Prescription. The displayed cost of waived plans assumes coverage for Employee + Spouse + Employee Child(ren).

3 items

*Selection	Benefit Plan	You Pay (Semi-monthly)	Com
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna HDHP Aetna HSA Plan	\$138.00	\$46
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Aetna PPO Cornell Program for Healthy Living (CPHL)	\$206.00	\$68
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna PPO Well Cornell Medicine	\$303.00	\$1,0

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

Confirm and Continue

On the next screen, choose a coverage option from the drop-down menu (i.e., “employee and spouse”), and then click the “Add New Dependent” button.

## Dependents

Designate the Provider ID (Primary Care Physician) for any covered dependents based on your health care elections. Select the Provider website link to find the doctor's Provider ID.

Coverage

\* search

Plan cost per paycheck

Add New Dependent

Add My Dependent From Enrollment

X

Ben Higgins

...

On the next screen you will add your dependent.

▶

Note: Beneficiaries are not maintained in Workday, if you want to add dependents as beneficiaries to basic life insurance, VTL, personal accident and/or retirement plans, they need to be added separately with the [vendors](#), which can be done at any time.

Click **OK** to continue.

Cancel

OK

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

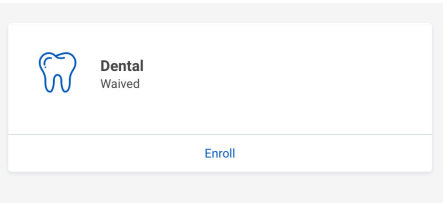
Click the “Save” button at the bottom of the page when you’re finished. You can confirm that the new dependent is enrolled by opening the plan page again and confirming that the dependent appears in the chart and has a blue checkmark in the “Select” column. The new dependent will now appear as an option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



17



# Dental Care Plan



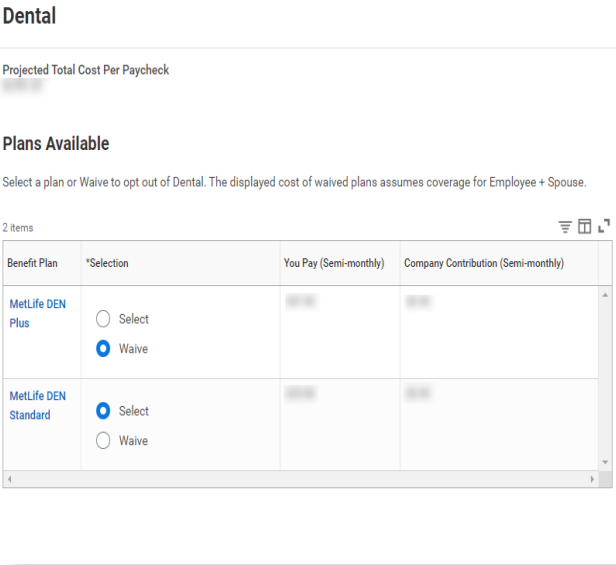
If you’re already enrolled in a plan, this block will display with your plan name, cost per paycheck, who is covered, and number of dependents; click the “Manage” link to review or make changes.

*\*NOTE: If you’re keeping your current plan and have no changes to your dependents, you may skip this step!*

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

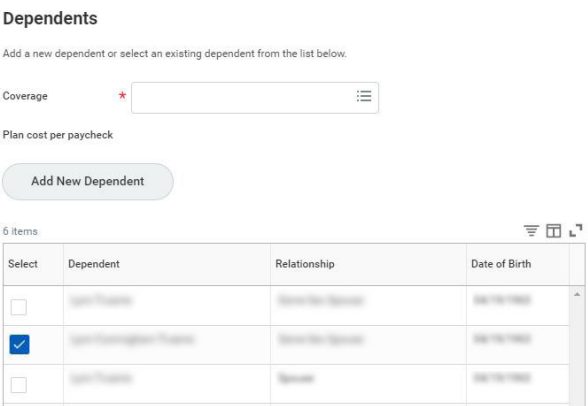
Not sure which plan you want? [Compare dental plans](#)

## On this screen: Choose one of two dental plans



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

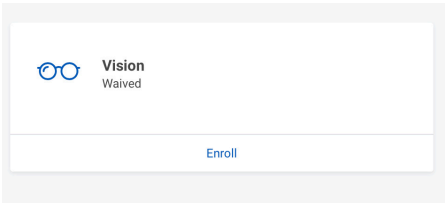
## On this screen: Choose your coverage and dependents



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

# Vision Care Plan



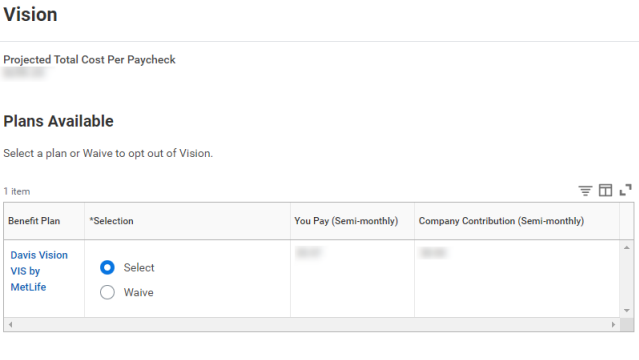
If you're already enrolled in a plan, this block will display with your plan name, cost per paycheck, who is covered, and number of dependents; click the "Manage" link to review or make changes.

*\*NOTE: If you're keeping your current plan and have no changes to your dependents, you may skip this step!*

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

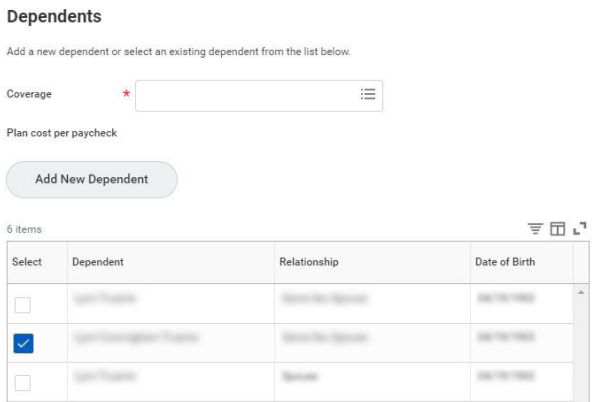
Not sure if you want vision care coverage? [Learn more about vision care](#)

## On this screen: Select the vision plan



Click the "Confirm and Continue" button at bottom of screen.

## On this screen: Choose your coverage and dependents

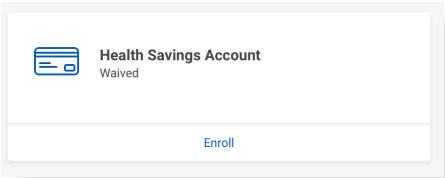


- Choose the level of coverage from the drop-down menu. (i.e., "Employee + Spouse")
- Choose which dependents will be covered.
- If your dependents already appear because they were covered by your plans in the past, you will not need to provide documentation again to enroll them in the new plan; simply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



Click the "Save" button at bottom of screen to return to the open enrollment dashboard.

# Aetna Health Savings Account (HSA)



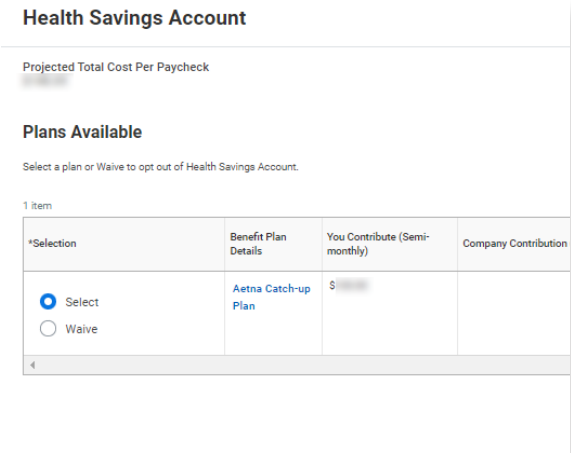
If you enrolled in the Aetna HDHP HSA Plan, you must also enroll in the Health Savings Account (HSA). You must re-enroll every year!

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 plan works](#).

## On this screen: Select Health Savings Account

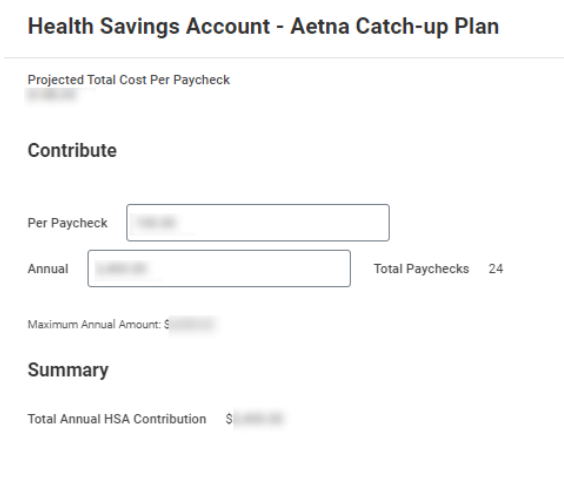


- Select the “Aetna Catch-up Plan”

Confirm and Continue

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

## On this screen: Input your contribution



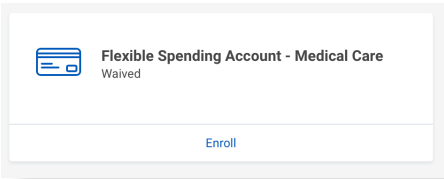
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.
- If you don’t want to contribute more than Cornell’s \$1,000 contribution, enter \$0.

Save

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



# Medical Care Flexible Spending Account



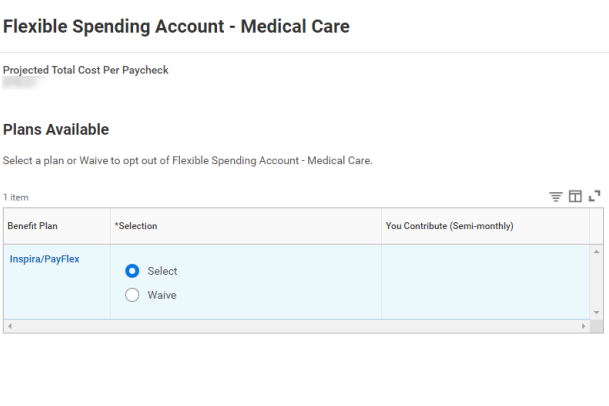
If you want to participate in a 2025 Medical Care account, you must re-enroll every year and elect a new contribution amount!

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

- You can choose whether you want to participate in either the Medical Care or Dependent Care FSAs, both, or neither.
- If you’re enrolled in the HDHP/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](#).

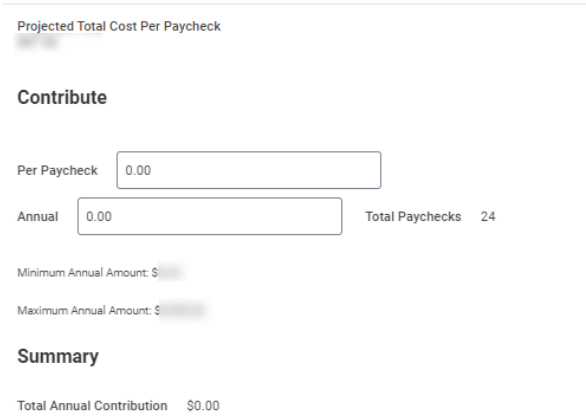
## On this screen: Select “Inspira/PayFlex”



Confirm and Continue

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

## On this screen: Input your contribution

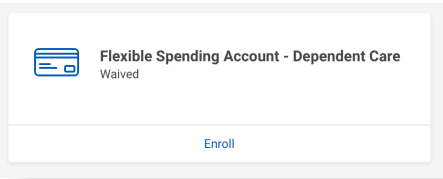


- Refer to pages 7-8 of this booklet for a worksheet to help determine your contribution.
- Type in either an annual amount or per paycheck deduction; the other field will calculate automatically.

Save

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

# Dependent Care Flexible Spending Account



If you want to participate in a 2025 Dependent Care account, you must re-enroll every year and select a new contribution amount!

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

- A Dependent Care FSA is for your eligible dependent day care expenses, *not* for their medical expenses. (e.g., I estimate my child will have summer day camp expenses in 2025 of \$3,000. I can use this dependent care FSA to set aside pre-tax dollars to then pay myself back on eligible dependent day care expenses.)
- Refer to page 9 of this booklet for a worksheet to help determine your contribution.

Learn more about [Flexible Spending Accounts](#).



## IMPORTANT: CHILD CARE GRANT RECIPIENTS

Recipients of a 2025 Cornell Child Care Grant *should not* include 2025 award amounts in their DEPENDENT CARE totals. Only include additional dollars you wish to be deducted from YOUR pay; i.e., if Cornell's award is \$3,000, enter up to \$2,000 in Workday as supplement from your own pay to stay within the \$5,000 household limit.

### On this screen: Select "Inspira/PayFlex"

#### Flexible Spending Account - Dependent Care

Projected Total Cost Per Paycheck

#### Plans Available

Select a plan or Waive to opt out of Flexible Spending Account - Dependent Care.

1 item

Benefit Plan	*Selection	You Contribute (Semi-monthly)
Inspira/PayFlex	<input checked="" type="radio"/> Select <input type="radio"/> Waive	

Confirm and Continue

Click the "Confirm and Continue" button at bottom of screen.

### On this screen: Input your contribution

#### Flexible Spending Account - Dependent Care

Projected Total Cost Per Paycheck

#### Contribute

Per Paycheck   
Annual  Total Paychecks 24

Minimum Annual Amount: \$0.24

Maximum Annual Amount: \$5,000.00

#### Summary

Total Annual Contribution \$0.00

- 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.

Save

Click the "Save" button at bottom of screen to return to the open enrollment dashboard.

# Review and Submit

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

**Review and Sign**

Click the "Review and Sign" button at bottom of screen.

## What you see in Workday:

### View Summary

Projected Total Cost Per Paycheck

#### FINAL STEP - REVIEW AND CLICK SUBMIT

This screen summarizes your enrollments.

Once you are satisfied with your choices, you MUST scroll down to the bottom of the page to check the "I Accept" box, and then click the "Submit" button to finalize your elections.

Your submission is not complete until you receive the success message and a link to view your 2025 Benefits Statement, which you should print for your records.

Disregard the document upload area. **Any documentation must be sent directly to HR Services and Transitions Center, 395 Pine Tree Rd, East Hill Office Building, Suite 130, [click here for documentation details](#).**

Selected Benefits 7 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Medical and Prescription Aetna PPO Cornell Program for Healthy Living (CPHL)			Employee			
Dental MetLife DEN Standard			Employee + Spouse			
Vision Davis Vision VIS by MetLife			Employee + Spouse			
Basic Life Insurance New York Life Insurance Company (Employee)						Included
Short Term Disability (STD)						Included

Submit

Cancel

- **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:** Your basic life insurance and leave benefits are also included, 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.
- **Attachments 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!**

**Submit**

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

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



# Confirmation

## What you see in Workday

**Your submission is not complete until you receive this Confirmation screen!**

### Submitted



You've submitted your elections.

**You have submitted your elections – Please view and print your 2025 Benefits Statement**

If you are **adding a dependent that was not previously covered**, then you **MUST** provide the required documentation to complete your enrollment in the health, dental, and vision plans. Required documentation may include but is not limited to the following for adding a dependent:

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

All documents required as part of proof of benefit eligibility should be sent directly to HR Services and Transitions Center, 395 Pine Tree Rd, East Hill Office Building, Suite 130, [click here for documentation details](#).

#### Important Dates:

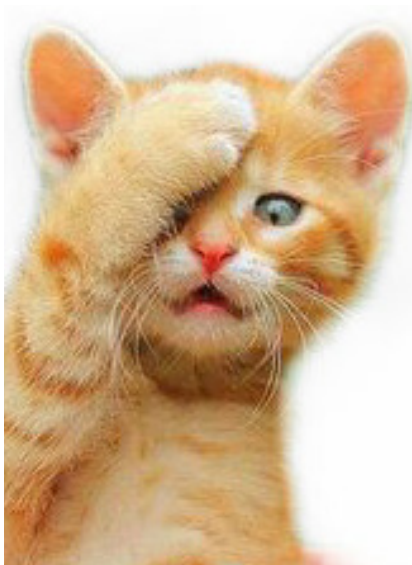
Benefits go into effect 01/01/2025

Final day to update benefits

[View 2025 Benefits Statement](#)

### HIGHLY RECOMMENDED:

Click the "View 2025 Benefits Statement" to download a PDF that you should print for your confirmation that you've successfully submitted.



## Oops!

## Submitted, and need to make a change?

Don't worry - it happens!

Log in to Workday and click on the "Benefits and Pay" icon in the menu link in the upper left corner of the screen.

Your Benefit Event is located under the "Needs Attention" heading in the middle of the page.

Click the "Edit" link to make changes.

This option will be available until 4:00 pm EST, November 15, 2024.

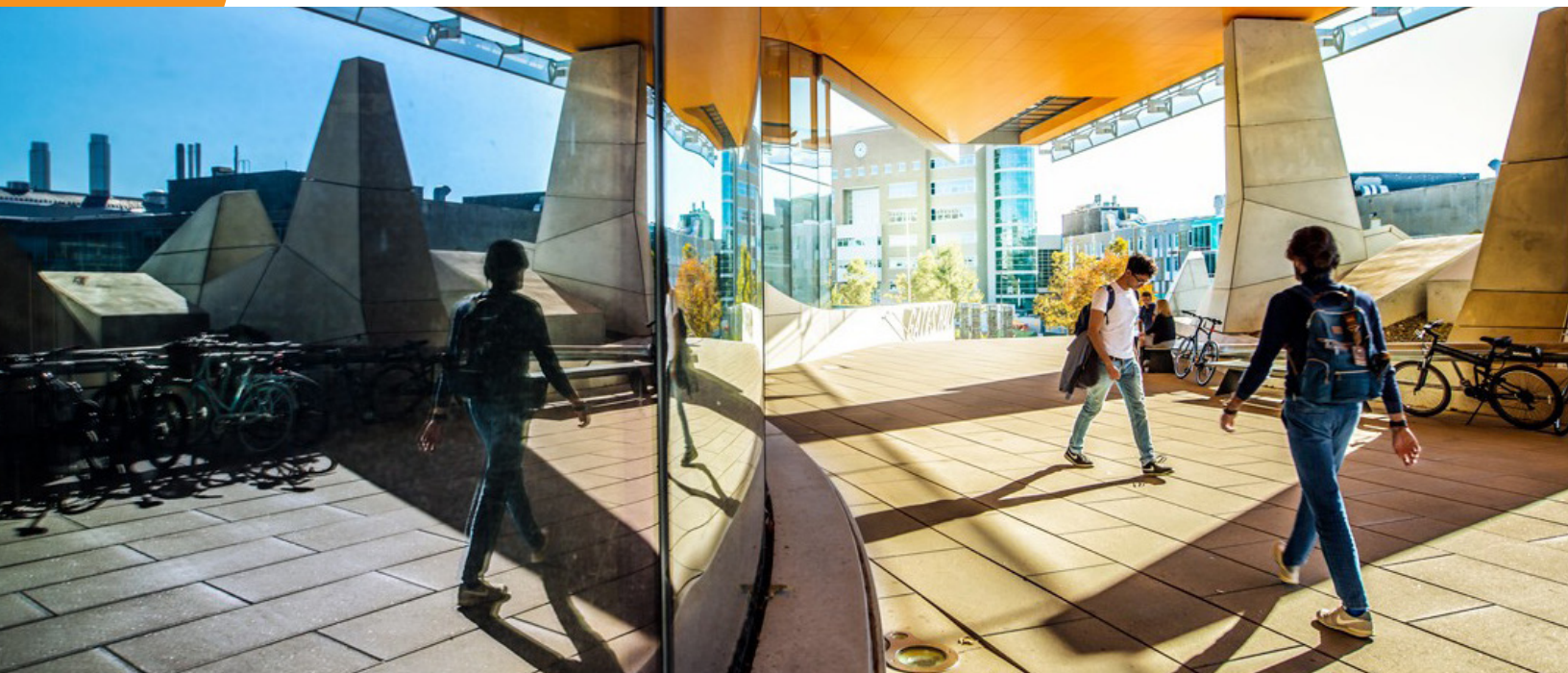
# Questions?

**Join Us for BENEFAIR!**

**October 29, Biotech G10, 9:00 am - 1:30 pm**

**Visit [hr.cornell.edu/Benefair](http://hr.cornell.edu/Benefair) for schedule & details.**

- Aetna Health Plans
- Optum Rx Prescription Drug Program
- MetLife Dental
- Davis Vision by MetLife
- Inspira Financial Flexible Spending Accounts
- New York Life Group Benefit Solutions
- Auto, Home, Pet, and Legal Insurance
- Fidelity Investments and TIAA Retirement Savings
- New York's 529 College Savings Program



## HR Services and Transitions Center

**WE'RE HERE TO HELP**

Have questions about your benefits?

LOOK ONLINE:  
[hr.cornell.edu/enroll](http://hr.cornell.edu/enroll)

EMAIL US:  
[HRservices@cornell.edu](mailto:HRservices@cornell.edu)

PHONE US: (607) 255-3936

SEND US MAIL:  
HR Services & Transitions Center  
395 Pine Tree Rd.  
East Hill Office Building, Suite 130  
Ithaca, NY 14850

HOURS:  
8:00 am - 4:30pm EST, M-F