2017 Open Enrollment Benefits for Cornell University Endowed Faculty and Staff

Deadline: November 1–November 18

Whether you want enhanced wellness, cost control or freedom to make choices about your care, we have a health plan just for you.
# Health, Wealth, Wellness – your fall benefits checklist

Benefits open enrollment for endowed faculty and staff will be held Nov. 1-18 for coverage effective Jan. 1, 2017. This annual Open Enrollment event is the only time endowed employees can enroll in or make changes to health and dental benefits – including adding or removing dependents – or enroll in a flexible spending account for medical or dependent care, or legal insurance in absence of a [qualifying event](#).

Though not included in Cornell’s Open Enrollment, employees should consider reviewing other benefits at this time, including retirement tax-deferred annuities contributions; pet, auto and home insurance; and beneficiaries.

## Benefits in your Workday Open Enrollment Event

### Health

Endowed faculty, staff and families have the option of three plans.

- Cornell Program for Healthy Living (CPHL), with OptumRx prescription drug coverage
- Weill Cornell PPO, with OptumRx prescription drug coverage
- Aetna Health Saving Account plan, with OptumRx prescription drug coverage

Highlight of changes are covered on page 3 with plan details on pages 5-12.

### Dental & Eye Care

Includes three dental plans described on page 14. You can change plan options for 2017, or enroll for the first time. The dental rates are not changing for 2017. Eye care is included at no additional cost when you enroll in the group dental insurance plan.

### Flexible Spending Accounts (FSA)

Consider saving money toward your expenses by enrolling in the FSA plan for 2017. This plan is a simple tax break, allowing you to use pre-tax dollars to pay out-of-pocket expenses. There are two types:

- The Medical Care account is money you set aside to pay for medical expenses not covered by health and dental insurance for dependents and adult children up to the age of 26. The IRS 2017 limit is $2,600.
- The Dependent Care account is money you set aside for day care expenses for children under the age of 13 who are your tax dependents. The IRS 2017 household maximum is $5,000.

More details on page 15.

## Additional benefits to review at this time

### Legal Insurance

You can save on legal services such as wills, trusts, estate planning, consumer protection, elder law and more with affordable coverage through ARAG. This benefit is not managed by Cornell in Workday, but it does have a similar annual open enrollment – the period during which to enroll is Nov. 1 - Dec. 31. More details on page 17.

### Retirement

Contributions to Cornell’s Tax-Deferred Annuity Plan (TDA) can be updated at any time throughout the year. If you want a new or increased contribution to be spread throughout the calendar year, now is a good time to review and update.

The 2017 limits are $18,000 if you are younger than age 50 and $24,000 if you are age 50 or older. You may be able to contribute more if you have 15 years of consecutive service with Cornell depending upon several factors.

Your current TDA contributions will automatically roll over each year; however, to contribute the maximum amount to your TDA in 2017, you must actively change your amount through Workday to meet the new limit. If you do not make a change to your contribution amount, you will continue to contribute at the same level. More details on page 18.

### Beneficiaries

Retirement beneficiaries are not managed through Workday. Contact your vendors directly to check your beneficiary listings and update if necessary.
Deadline

Open Enrollment will be held November 1-18 for coverage effective January 1, 2017

• Review this booklet or visit enroll.hr.cornell.edu for plan options and rates.
• Log in to workday.cornell.edu with your NetID to enroll in a new plan, drop a plan, or make changes to existing coverage (such as adding or removing dependents).
• In Workday, click on your “Inbox” at the top right of the screen and open the “Open Enrollment Change Event” message. Your benefit options will display on the screen. The text at the top of the page guides you through the enrollment process and provides web links to helpful resources.

Documentation Required

If you are enrolling or adding a dependent(s) to your health or dental plan, you are required to provide documentation. If you do not provide copies of the following documentation to Benefit Services by November 18, your enrollment will be invalidated.

Health Plan Documents Required

• Spouse: marriage certificate,
• Domestic Partner: Statement of Domestic Partnership form
• Child: birth certificate, or Visa/Passport

Dental Plan Documents Required

• Domestic Partner: Statement of Domestic Partnership form

Complete documentation requirements are available on the Benefits website. Send copies of clearly labeled documentation to Benefit Services, EHOB, Suite 130, 395 Pine Tree Rd., Ithaca, NY 14850

New Hires

If you were hired after Sept. 1, 2016, you have 60 days to enroll in your new hire benefits via Workday for the remainder of 2016. If you enroll in a Flexible Spending Account (FSA) during that time, you are enrolling for the remainder of calendar year 2016. Once you have submitted your new-hire benefit elections, you will then need to also enroll in or make changes to health and/or dental plans and enroll in a FSA for the year 2017.

Avoid a Tax Penalty for 2016

Have you provided us with your dependent’s Social Security numbers yet? Health care reform regulations require Cornell to report health coverage information to the IRS again in 2017. The reports Cornell generates will be based on you and your family’s participation in a Cornell health insurance plan during 2016, and will be like the annual W-2 reporting on wages and salaries, with a copy sent to you and a copy to the IRS. Your copy will be the verification you need to prove that you and your family fulfilled the individual mandate under the law to participate in a health plan each month of the calendar year. You can update this information in Workday: detailed instructions and FAQs are available on the Benefits website. See page 4 for more information.

Attend BeneFair Wed., Nov. 9, 2016
9 a.m. – 3 p.m.

G10 Biotech

Let the staff from Benefit Services and representatives from our partner vendors help you understand your 2017 benefit options.
2017 Highlights

Aetna PPO discontinued

The Aetna PPO will be discontinued effective Dec. 31, 2016. The Aetna PPO plan and the Cornell Program for Healthy Living (CPHL) have grown together into nearly identical offerings. Both are compliant with the coverage requirements of the Affordable Care Act and utilize the Aetna nationwide network of providers. The primary distinction is the additional optional CPHL Enhanced Wellness Program with Ithaca-area doctors.

Aetna PPO members who take no-action during open enrollment will be auto-enrolled into the comparable CPHL plan with the same coverage tier and eligible dependents.

Weill Cornell Medicine PPO announced

The WCM-PPO will be a third option, effective Jan. 1, 2017. Enrollees will have access to the full panel of Weill Cornell Medicine physicians, and the Aetna nationwide network though a tiered system. Retail and mail order prescription drug coverage will be offered through OptumRx. This plan will well-suited for Cornell staff and faculty in the New York City area, but is open to all endowed employees.

CPHL in-network deductibles

The CPHL in-network deductible is increasing from $0 to $100 for individual and to $200 for family.

The Aetna Health Savings Account (HSA)

The IRS has increased the individual contribution maximum to $3,400. The IRS family maximum contribution remains $6,750. These include Cornell’s $1,000 contribution. If you wish to increase your contribution to the new limit, you will need to complete an HSA enrollment form. You can change the amount of your HSA contribution anytime. Individuals age 55 or older can contribute an additional $1,000.

Preventive care coverage

The Aetna HSA, CPHL Plan and new Weill Cornell Medicine PPO all offer preventive care benefits covered at 100 percent in-network. All of the endowed plans are fully compliant with the Affordable Care Act.

Prescription drug coverage

- OptumRx copays are not increasing.
- As is customary, some medications may change tiers, require prior authorization, or be excluded effective Jan. 1, 2017. You should receive a letter from OptumRx if your medications are impacted. Call OptumRx if you have questions about the formulary change.
- A 90-day supply of maintenance medications can now be filled at Gannett Pharmacy on the Ithaca Cornell campus at the mail order copay. This is the only retail pharmacy that will dispense a 90-day supply for Cornell’s endowed health plans.

Dental and eye care

Ameritas dental and eye care plan provisions and rates remain the same for 2017.

Flexible Spending Account (FSA) enrollment for medical and dependent care

There is no automatic re-enrollment for medical or dependent care FSAs – an active election is required every year.

- Flexible Spending Accounts require that you enroll annually – so even if you had an FSA in 2016, you must re-enroll for 2017 or your FSA will be discontinued.
- Up to $500 of unused money in a 2016 FSA medical account will be rolled over into a 2017 FSA account. See page 15 for full details.
- The IRS has increased the medical FSA maximum contribution to $2,600.
- Recipients of a Cornell Child Care Grant only need to enroll in a Dependent Care Account for 2017 if they wish to deduct additional money from their pay for child care expenses.

Legal insurance

Legal Insurance through ARAG premiums remain the same for 2017. Enrollment is open Nov. 1 - Dec. 31, and completed through Workday > Benefits > External Links > Legal Plan Insurance.

Retirement savings

TDA contributions are no longer included in the Open Enrollment event. You can view and manage these benefits all year long through Workday > Benefits > View Benefit Elections.
Affordable Care Act

National health insurance reform continues to impact and shape the health plan benefits Cornell provides to faculty, staff and their families. All three of our plans, the Aetna HSA, the CPHL Plan and the Weill Cornell Medicine PPO are fully compliant with the preventive care benefit provisions of the Affordable Care Act (ACA), providing 100 percent coverage for preventive care when you use an in-network provider. Remember that 2017 is the third year of the individual mandate under the ACA to carry health insurance. You have the highest level of coverage on the scale the ACA provides to judge plan value, and you will not have to pay a tax penalty when you file your 2016 Form 1040. If you or a family member do not have health insurance coverage, the tax penalties will rise each year, making the decision not to purchase coverage unsustainable over time.

In order to report to the federal government the employees of Cornell University who have health insurance coverage, we need to obtain the Social Security numbers of all dependents covered under our plans. Have you supplied the Social Security numbers for your covered dependents through the self-service feature of Workday?

The Internal Revenue Service will check regularly submitted Cornell reports to match your Form 1040 filing for 2016 through comparing Social Security numbers. If you show on your Form 1040 that you and your dependents have health insurance through Cornell and we do not have your dependent’s name and Social Security number in Workday, then your dependent will not be on our report and the IRS will contact you for other proof, or demand payment of the tax penalty.

Please help us get your complete records to the IRS by providing all dependent Social Security numbers through your secure Workday self-service site.

Is your data up to date in Workday?

- Home/Work Address
- Dependents
- Social Security Numbers

Visit workday.cornell.edu to make changes and get more details.
Your health plan choices

Open enrollment will feature, most notably, a new health plan and the discontinuation of a current health plan. Health plans offerings for 2017 are:

**Cornell Program for Healthy Living (CPHL), with OptumRx prescription drug coverage | page 6**

A full-service health plan with extra preventive clinical features for the whole family. This plan gives you the freedom of comprehensive health insurance coverage for medically necessary treatment anywhere in the national Aetna network. Keep in mind, however, that your share of the cost is usually lower when you stay in the network. And, with so many doctors and hospitals on the list, that’s not hard to do.

This plan also offers an optional enhanced wellness program for Ithaca-area members. Visit a participating Ithaca primary care physician to get you on a path to healthier living or to help keep up your progress as time goes by. It helps set your wellness in motion with a no-cost enhanced wellness annual exam, wellness report and healthy living action plan. Read more.

**Aetna Health Saving Account plan, with OptumRx prescription drug coverage | page 8**

The Aetna HSA is a PPO plan featuring a health savings account to let you save on taxes while you build a reserve that you can use to pay the higher deductible, or save for later – unlike an FSA, this account is yours to keep! The plan uses the same nationwide network of Aetna providers, and you can visit any doctor in or out of network. But your costs depend on where you go, so it will be important to shop wisely and understand how services are covered and reimbursed. The pre-tax money can be used for a variety of qualified health care expenses including prescription drugs, contact lenses and hearing aids. Cornell contributes $1,000 which is deposited in January as a lump sum to help those with early expenses. You can then make additional contributions up to the 2017 IRS limit of $3,400 for an individual or $6,750 per family. Read more.

**Weill Cornell PPO, with Optum Rx prescription drug coverage | page 11**

The Weill Cornell Medicine Preferred Provider Organization, or WCM-PPO, will be added as a third plan option effective Jan. 1, 2017.

The WCM-PPO plan places the full panel of Weill Cornell Medicine physicians into a special network for our endowed plan participants, modeled after the plan offered to WCM employees for their own use. The premiums for the plan will be higher, largely because health care delivery in New York City is more expensive than other parts of the country. That extra cost must be reflected in the cost to consumers who enroll in the plan — but the quality of care is among the best in the world.

This expanded coverage works though a tiered system. The WCM-PPO covers doctor’s visits received at Weill Cornell Medicine at 100 percent after a $10 copay. Doctor visits at participating Aetna PCPs are covered at 100 percent after a $20 copay, and specialists (including GYNs) after a $30 copay. The out of network benefit is reimbursed at 70 percent after your deductible. Other medically necessary services are subject to the deductible and coinsurance. Prescription drug coverage at retail and mail order will be offered through OptumRx. Read more.

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If you are enrolled in the Aetna PPO for 2016 and you do not make an election during Open Enrollment, you will be automatically defaulted into the comparable CPHL plan with the same coverage tier and the same eligible dependents.
Cornell Program for Healthy Living (CPHL)

Health benefits and an Enhanced Wellness Program in one
Freedom to choose any doctor

This plan is nearly identical to traditional Aetna PPO plan design in that you have the freedom to choose any doctor — in or out of the Aetna network. And with over 1 million* doctors, labs, hospitals and other health care professionals in the Aetna PPO network, chances are that the ones you use are in network.


Optional Enhanced Wellness Program for Ithaca-area residents

CPHL focuses on your whole health and not just paying your medical bills. Participating in the optional Enhanced Wellness Program will help you create a self-directed plan to healthier living that you can customize to your desired outcomes.

Healthy living is a personal matter and it helps to have a trusted physician who understands your drive to live your version of a healthy life, regardless of your current health status. CPHL’s Enhanced Wellness Program provides you with a connection to a large group of Ithaca-based primary care physicians, who have worked with Cornell to design a more complete care-management model.

We call this feature the ‘Enhanced Wellness Exam, which puts you and your primary care doctor in an extended examination of your present state of health and provides ways to enhance your drive to a healthy lifestyle, using the many resources that are available to you. We strongly recommend that you take advantage of the Cornell Recreation Membership to provide the assistance and programming that you need to reach your goals. Cornell Recreation Membership is free to faculty and staff in the CPHL.

If you live in the Ithaca area but do not wish to take advantage of the enhanced wellness exam, you do not need to select a PCP.

How CPHL works

Step 1: Designate a PCP, get your optional Enhanced Wellness Exam

NON-ITHACA RESIDENTS

• If you live outside of the Ithaca area, you can receive care from any participating Aetna provider. You do not need to identify a PCP to see a specialist, but you can do so through Cornell’s customized DocFind® site.

ITHACA AREA RESIDENTS

• To take advantage of the Enhanced Wellness Exam, you and each covered family member must enroll in CPHL and choose a primary-care provider (PCP) from the list of Ithaca-based doctors who have agreed to support this plan. Schedule your Enhanced Wellness Exam and associated lab work with your selected PCP.

• Complete an online health risk assessment at least one week before your appointment and schedule an appointment with your PCP for lab work required to complete the Enhanced Wellness Exam.

• Visit your selected PCP for your Enhanced Wellness Exam. The exam will cost you nothing.

• Your PCP will give you an annual wellness report and help you develop a healthy living action plan to help you tackle any health risks.

• Your PCP may ask you to return up to three times during the year, depending on your health risks. These visits are also covered at 100 percent.
Why indicate the name of your Ithaca-based PCP for the Enhanced Wellness Program?

This will insure your Aetna ID card lists your PCP, and that your PCP’s office is informed of your choice, making the appointment process much smoother. If you do not indicate a PCP during enrollment, you can call Aetna after January 1, 2017 to do so, but your new Aetna CPHL ID will not reflect the PCP’s name unless you request an updated card.

Step 2: Get involved in your health

Your Enhanced Wellness Program action plan may include referrals to local resources, or additional services that your PCP may recommend to help you reach your wellness goals.

For example, smoking cessation, diabetes education and nutritional counseling are services that are also covered at 100 percent. Other services, like medically supervised exercise and stress management, include a $20 copay. Faculty and staff can also choose between a $15 monthly discount from the Ithaca YMCA or Island Health & Fitness, or a free Recreation Membership through the Cornell Wellness Program.

CPHL provides more preventive care options outside of Ithaca, too. View the summary of benefits for details.

Step 3: See any doctor for other health care services

When you need care beyond an annual physical, you have a huge selection of doctors, labs, hospitals and other health care professionals in the Aetna network. Or, you can go outside the network. It’s your choice. But, there’s a good chance that your current doctor is in the network, so it pays to check. You can find out right now through Cornell’s customized DocFind® site.

Search the directory by a doctor’s name or by zip code. You can also call Aetna at 1-877-371-2007.
The Aetna HSA plan

**Tax advantages. Investment opportunities. Retirement savings. And more!**

The Aetna HSA is a PPO plan, but with a high deductible and a health savings account — or “HSA” for short. Don’t let the high-deductible fool you. This plan offers a unique way to actually save you money. It’s a special fund that allows you to put pre-tax money aside to use for qualified health care expenses.

You decide if you want to use the money now for out-of-pocket costs — like your deductible or coinsurance. Or, you can pay those costs out of pocket and save your HSA for when you really need it — even for retirement! We strongly encourage you to be sure to review the plan details thoroughly if you think this plan is for you. It does differ in the way that services are covered and reimbursed. For example, if you enroll in family coverage, you must first meet the family deductible before the plan reimburses (except for preventive care).

The underlying health plan works similar to the CPHL or WCM-PPO plans, but adds an important extra feature to the process. PayFlex administers the health savings account feature.

**Optimize your HSA**

**Step 1:**
**Make contributions to your HSA account**

Employees must have a SSN in order to enroll due to the bank account feature.

- Cornell University will contribute $1,000 to your account during the month of January. If you are currently enrolled in an HSA and wish to increase your contributions, complete an [HSA enrollment form](#). Otherwise, your 2016 contribution continues.
- You can make additional contributions up to a total of $3,400 for individuals, $6,750 per family in 2017. This limit includes the $1,000 from your Cornell employer contribution.
- Your contributions are divided up and conveniently taken right from your paycheck — before taxes.
  - Your contributions are tax free.
  - Your interest earned is tax free.
- If you’re age 55 or older, you can make an additional $1,000 “catch-up” contribution to your HSA — also tax free!

**Step 2:**
**Shop wisely for health care**

You can get a lot more mileage out of your HSA if you spend it wisely. You’ll have access to a secure member website where you’ll find a host of online tools to help you shop for the best value. You’ll also be able to search the provider network directory, and research health information and more.

**Step 3:**
**Get healthcare and pay your share of the cost**

The plan works like a typical PPO, which means that you can visit any doctor in or out of the network. Your share of the cost depends on where you go. You must first meet the deductible rules before the plan begins to pay benefits. You choose whether to pay out of your own pocket or use the funds in your HSA.

PayFlex administers the health savings account. With PayFlex, you have three ways to access your HSA funds:

1. Use your PayFlex MasterCard® debit card as either a credit or debit card at your provider’s office, the pharmacy, or other qualified merchant for eligible expenses.
2. Make a withdrawal. You can reimburse yourself or pay the doctor or hospital from your HSA by issuing a check online.
3. Make a payment with the online bill-paying service or through the mobile app. You decide when the medical claim is processed, whether or not to pay the provider, send money to your personal account or hold the HSA claim for a later decision.
The Aetna HSA permits employees to contribute to a health savings account along with a high-deductible PPO.

- Federal regulations have increased the amount you can contribute in 2017:
  - Single up to $3,400 ($50 increase)
  - Family $6,750 (no change)
  - This includes the $1,000 Cornell contributes to your account in January.

- The deductible for the Aetna HSA is not changing for 2017:
  - Individual: $1,500 in-network ($3,000 out of network)
  - Family: $3,000 in-network ($6,000 out of network)

- The out-of-pocket maximum for the Aetna HSA is not changing for 2017:
  - Individual: $3,250 in-network ($4,250 out of network)
  - Family: $5,500 in-network ($7,500 out of network).

**HSA considerations for individuals turning 65**

If you will be turning age 65 during 2017, you will continue to be covered in the High Deductible Health Plan (HSA). IMPORTANT: If you decide not to collect Social Security Income and do not enroll in Medicare, you will be eligible to continue to receive the $1,000 Cornell contribution and can make your own contributions. Cornell’s $1,000 contribution is made in January.

If you will be turning age 65 during 2017, and you apply for Social Security Income and begin receiving income benefits, you will automatically be enrolled in Medicare Part A and be ineligible to continue making or receiving contributions to the HSA Plan in accordance with IRS regulations, starting with the month the income benefit is effective. Also, you will no longer be able to make or receive contributions to the HSA, and you will remain in the high deductible health plan portion of the HSA plan. Turning age 65 is not a qualified event to change health plans. Employees who elect to collect Social Security Income benefits and are enrolled in Medicare, will have to wait until the next open enrollment period held in the fall to change health plans.

Retirees turning age 65 are no longer eligible to remain in an active health plan like the HSA and will be moved to the Retiree 80/20 Plan provided they meet the eligibility requirements to retire with health insurance.

You may want to read this section more than once to be sure you understand the rules set out by Medicare and the Social Security Administration.
HSA vs. FSA: What’s the difference?

If you had a medical care flexible spending account (FSA) in 2016, then you may want to consider the Aetna Health Savings Account (HSA) plan for 2017. The HSA offers greater opportunity for tax savings. Plus, the account is yours to keep if you leave the plan. You can’t have both. Here’s how an HSA compares with a medical care FSA:

<table>
<thead>
<tr>
<th></th>
<th>Health Saving Account</th>
<th>Flexible Spending Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is it included in your health plan?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Do you have to use it or lose it?</td>
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<td>Yes</td>
</tr>
<tr>
<td>Can you take it with you?</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>Are contributions taxed?</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Is earned income taxed?</td>
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<td>Does not earn interest</td>
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<tr>
<td>Are qualified withdrawals taxed?</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Who can contribute?</td>
<td>You and your employer</td>
<td>You</td>
</tr>
<tr>
<td>What is the contribution limit?</td>
<td>Up to a total combined contribution (you and Cornell) of $3,400(ind.)/$6,750 family</td>
<td>$2,600</td>
</tr>
</tbody>
</table>

Check for qualified HSA costs

It helps to know what expenses qualify for tax-free reimbursement. If you use your HSA funds for nonqualified expenses, you will pay taxes plus a penalty. For more information on eligible health care expenses, refer to IRS Publications 502 and 969 on [irs.gov](https://irs.gov).

Here are some expenses you can pay with your HSA:

- Deductible payments
- Copays and coinsurance
- Medical equipment such as wheelchairs
- Dental care and braces
- Hearing aids
- Contact lenses and LASIK surgery
- Prescription drugs

Make contributions to your HSA

If you want to sign up for contributions or change your current contributions to your health savings account, you can do so through [Workday](https://workday.com).
Weill Cornell Medicine PPO

The full panel of WCM physicians in a special network for plan participants

One of the best perks of working at a world-class medical institution is access to world-class physicians, resources, and care. This new three tiered plan for endowed faculty and staff offers Tier 1 access to the full panel of Weill Cornell Medicine physicians, Tier 2 access to the Aetna nationwide network of providers (also covered within the CPHL plan), and Tier 3 coverage for out-of-network care.

Step 1: Decide if the WCM-PPO is right for you.

Weill Cornell’s convenient office locations on or near the Weill Cornell campus, on the Upper East Side, in lower Manhattan, Brooklyn and Queens makes this an attractive plan for endowed employees who live and work in the NYC area. Additionally, if you visit a Weill Cornell physician who would otherwise be considered out-of-network, your co-pays may be lower. Contact the Weill Cornell Referral Center at 646-962-2000 to find a PCP or specialist within the first tier network of Weill Cornell clinical faculty.

Tier example for office visits:

Tier 1: Weill Cornell physician $10 copay

Tier 2: Aetna network PCP (other than WCM physicians) $20 copay; specialists $30 copay (includes GYN)

Tier 3: Out of network provider 70 percent after deductible

Step 2: Visit your doctor or other health care provider

- Show your Aetna ID card when you go.
- Network doctors will submit claims. If you go outside the network, you can download claim forms from Aetna Navigator®, your secure member website.
- Network doctors will precertify services like hospital stays and outpatient surgery on your behalf. If you go outside the network, you may have to get those permissions yourself. Just call the toll-free number on your Aetna ID card.

Step 3: Pay your share of the cost

- You’ll generally pay less if you stay in the network. We negotiate rates with providers in the network, but we cannot control what an out-of-network provider may charge.
- You must meet the modest deductible before the plan begins to pay, except for preventive care.
- After you meet your deductible, you pay a percentage of the cost. Your share of the cost is generally lower for in-network services.
New endowed health plans rates for 2017

Rates shown are based on nonexempt staff pay periods (biweekly) and exempt staff and faculty pay periods (semimonthly). Imputed income applies to individuals covering a same-sex spouse or domestic partner. Visit Benefits and Pay on the HR website for details.

### Cornell Program for Healthy Living

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<th>If Exempt</th>
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<tr>
<td>Individual</td>
<td>$25.85</td>
<td>$28.00</td>
</tr>
<tr>
<td>Individual plus child(ren)</td>
<td>$115.38</td>
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<tr>
<td>Individual plus spouse/domestic partner</td>
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<td>Individual plus spouse/domestic partner plus child(ren) (formerly “family” coverage)</td>
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<td>Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)</td>
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### Aetna Health Savings Account

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<td>Individual plus child(ren)</td>
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<td>Individual plus spouse/domestic partner plus child(ren) (formerly “family” coverage)</td>
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<td>Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)</td>
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### Weill Cornell Medicine PPO

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<th>If Exempt</th>
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</thead>
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<td>Individual plus spouse/domestic partner</td>
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<td>$207.50</td>
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<tr>
<td>Individual plus spouse/domestic partner plus child(ren) (formerly “family” coverage)</td>
<td>$253.85</td>
<td>$275.00</td>
</tr>
<tr>
<td>Individual plus spouse/domestic partner working at Cornell (dual spouse) plus child(ren)</td>
<td>$132.00</td>
<td>$143.00</td>
</tr>
</tbody>
</table>

**Note:** The dual eligibility category is available to an endowed staff or faculty member with dependent children whose spouse or domestic partner is also a benefits-eligible staff or faculty member paid from endowed funds in a unit of Cornell University.
Prescription drug coverage with OptumRX

The OptumRx retail pharmacy network includes more than 68,000 participating pharmacies nationwide, including national pharmacy chains and independent community pharmacies. To find a pharmacy in your area, visit the OptumRx public portal or call Member Services at 1-866-533-6977. Enrollees can access OptumRx’s secure site (requiring a user ID and password), or call OptumRx’s Member Services at 1-866-533-6977 for coverage specifics or home delivery info 24 hours a day, seven days a week.

Gannett Pharmacy can now fill 90-day maintenance medications at the mail order copay!

You can now have your maintenance medications filled for up to a 90-day supply at Gannett Pharmacy on the Ithaca Cornell campus and pay the mail order copay! This is the only retail pharmacy that will dispense a 90-day supply for Cornell’s endowed health plans. Alternatively, you can still ask OptumRx to deliver your long-term medications to Gannett Pharmacy.

Member Services

OptumRx is here to assist you day and night! OptumRx’s Member Services Department is open 24 hours a day, every day of the year. Please contact OptumRx Member Services at 1-866-533-6977 with any questions regarding your pharmacy benefits.

Specialty Pharmacy Services

If your treatment plan calls for specialty medications, you will fill your prescription exclusively through BriovaRx Specialty Pharmacy. BriovaRx offers highly personalized service for chronic and complex conditions such as multiple sclerosis, rheumatoid arthritis, cancer, and others. You can also direct them to deliver directly to your home or for pickup at Gannett Health Center’s Pharmacy on the Cornell campus. Call BriovaRx at 855-427-4682 or visit their website for more information.
Ameritas Group dental and eye care

Dental + eye care for one low price

If you decide to enroll in the group dental insurance plan, you’ll receive the eye care benefit at no additional cost. The dental and eye care plans give you the freedom to visit any provider. However, sometimes you’ll pay more when you visit out-of-network providers.

The eye care plan provides coverage for eye glasses, lenses, contacts and frames up to $150 per year.

To find in-network dental and eye care professionals, call Ameritas at 1-800-659-5556 or visit their website.

Choose from three dental plans - Visit the HR website for details.

<table>
<thead>
<tr>
<th></th>
<th>Plan A+ (in-network)</th>
<th>Plan A (in-network)</th>
<th>Plan B (schedule)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oral exams, cleanings</td>
<td>100% (4 per year)</td>
<td>100% (4 per year)</td>
<td>100% U&amp;C (2 per year)</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$100 restorative care; type 2 and 3</td>
</tr>
<tr>
<td>Maximum benefit</td>
<td>$3,000 per calendar year</td>
<td>$1,250 per calendar year</td>
<td>$1,000</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>$1,000 adult and child (12-month waiting period)</td>
<td>$1,000 child (12-month waiting period)</td>
<td>$1,000 child (12-month waiting period)</td>
</tr>
<tr>
<td>Implants</td>
<td>50%, 1 per 5 years</td>
<td>not covered</td>
<td>not covered</td>
</tr>
<tr>
<td>Lasik</td>
<td>yes</td>
<td>yes</td>
<td>not covered</td>
</tr>
<tr>
<td>SoundCare</td>
<td>yes</td>
<td>not covered</td>
<td>not covered</td>
</tr>
</tbody>
</table>

2017 dental rates

Rates shown are based on nonexempt staff pay periods (biweekly) and exempt staff and faculty pay periods (semimonthly). Premiums are deducted based on the individual pay cycle.

<table>
<thead>
<tr>
<th>Plan A+</th>
<th>Monthly Rates</th>
<th>Exempt Rates</th>
<th>Non-Exempt Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$49.64</td>
<td>$24.82</td>
<td>$22.91</td>
</tr>
<tr>
<td>Individual and spouse/domestic partner</td>
<td>$100.44</td>
<td>$50.22</td>
<td>$46.36</td>
</tr>
<tr>
<td>Individual and child(ren)</td>
<td>$114.64</td>
<td>$57.32</td>
<td>$52.91</td>
</tr>
<tr>
<td>Family</td>
<td>$161.88</td>
<td>$80.94</td>
<td>$74.71</td>
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</table>

<table>
<thead>
<tr>
<th>Plan A</th>
<th>Monthly Rates</th>
<th>Exempt Rates</th>
<th>Non-Exempt Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$33.64</td>
<td>$16.82</td>
<td>$15.53</td>
</tr>
<tr>
<td>Individual and spouse/domestic partner</td>
<td>$68.88</td>
<td>$34.44</td>
<td>$31.79</td>
</tr>
<tr>
<td>Individual and child(ren)</td>
<td>$80.56</td>
<td>$40.28</td>
<td>$37.18</td>
</tr>
<tr>
<td>Family</td>
<td>$112.52</td>
<td>$56.26</td>
<td>$51.93</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan B</th>
<th>Monthly Rates</th>
<th>Exempt Rates</th>
<th>Non-Exempt Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$18.12</td>
<td>$9.06</td>
<td>$8.37</td>
</tr>
<tr>
<td>Individual and spouse/domestic partner</td>
<td>$35.20</td>
<td>$17.60</td>
<td>$16.25</td>
</tr>
<tr>
<td>Individual and child(ren)</td>
<td>$50.48</td>
<td>$25.24</td>
<td>$23.30</td>
</tr>
<tr>
<td>Family</td>
<td>$67.20</td>
<td>$33.60</td>
<td>$31.02</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts

Flexible spending accounts (FSAs) are one of the greatest tax breaks available for middle-income families. When you contribute to an FSA, that money is deducted from your pay on a pre-tax basis. This means that you pay less in federal, state and Social Security taxes.

Many qualified expenses are easy to spot when you look ahead. You probably know how much you’ll spend for day care. Your teen may need braces. Perhaps you spend the same amount each year for medications. When you have predictable expenses, an FSA may be right for you.

Here’s how an FSA works:

- Sign up for one or both:
  - Medical care FSA
  - Dependent care FSA

- Put money into your FSA through payroll deductions before your taxes are calculated and deducted. This means that you save on your federal, state and Social Security taxes.

- When you have an eligible expense, you file a claim through your Cornell PayFlex account. You can download and print a claim form from the HR FSA website or the Aetna Navigator. You are then reimbursed with tax-free money.

Medical care FSA

You can put up to $2,600 in your medical care FSA. Use your funds to pay for health expenses, like medical and dental plan deductibles, copayments, coinsurance, orthodontics, vision care, hearing aids and other health-related expenses that are not typically covered in full by insurance.

You can reimburse yourself for medical expenses that occur on or after January 1, up to the total amount that you have committed to this account for the plan year — even before you’ve deposited the money.

You cannot enroll in both a medical care FSA and an Aetna Health Savings Account. See page 10 for a comparison.

Dependent care FSA

If you have qualified dependent day care or elder care expenses, you are eligible to enroll in a dependent care FSA. In doing so, you can save a significant amount of money by paying for work-related dependent care expenses with pre-tax dollars. These dollars are never taxed, even after you are reimbursed!

The household maximum for dependent care FSA contributions is $5,000. The dependent care FSA differs from the medical care FSA in that you must deposit the funds before you can use them.

Qualified caregivers

- Licensed child care centers
- Nursery and preschools
- In-home care (au pair/nanny) and daily babysitting
- Elder/Senior day care

Child Care Grants

If you have been awarded a Child Care Grant for 2017 and you want to set aside money from your paycheck to help pay for day care costs, you need to enroll in the Dependent Care FSA by November 18, 2016. If you want to use only the grant money awarded to you, you do not need to enroll in the Dependent Care FSA. Benefit Services will send your grant award amount to PayFlex and that will create your 2017 account.

ROLL OVER YOUR 2016 MONEY

Up to $500 of unused money in a 2016 FSA medical account will be rolled over into a 2017 FSA account. Eligible 2016 medical expenses must be incurred no later than Dec. 31, 2016, and claims must be submitted prior to April 30, 2017. Money remaining over the $500 limit on April 30 will be lost. Federal regulations stipulate that the $500 that is rolled over must be used for eligible medical expenses incurred between Jan. 1 and Dec. 31, 2017, or it will be forfeited. The $500 rollover will be available in 2017 for medical expenses in addition to the amount elected for 2017.
PayFlex for 2017 FSAs

Visit cornell.payflexdirect.com or call 1-888-678-7821 for more information.

- Access the PayFlex web portal through Aetna Navigator for online features, like balance information, expense tracker and online bill pay
- Get direct access to experts who can answer your account questions
- Use a MasterCard debit card to pay qualified medical expenses from your FSA
- Get more robust mobile capabilities
- Upload, fax and attach receipts right to your account

You must use your dependent care FSA dollars only for expenses that allow you and your spouse to work. Friday night babysitters do not qualify. Your daily caregiver also cannot be a member of your household, like an older sibling or live-in grandparent.

Qualified dependents

- Your child(ren) under the age of 13
- A spouse or dependent of any age who lives with you, relies on you and is physically or mentally unable to care for himself or herself
- Listed as a dependent on your income taxes

Managing and using your account

- Decide how much to contribute to your FSA.
- Estimate carefully for qualified expenses that you expect to pay during 2017.
- Indicate your annual amount when you enroll via Workday.

If you enroll in FSA for the same dollar amount for 2017 as you did for 2016, the effective date will not change. For example, if you enrolled with an annual amount of $500 for 2014, 2015, and 2016, the effective date will remain 1/1/14. The effective date will only change if you change the dollar amount. However, Workday will register your enrollment for 2017.

Use PayFlex’s robust self-service portal to manage your account

PayFlex’s self-service portal allows for account access, payment specifications, online claim submission and debit card transaction view. You will be able to access your portal through Aetna Navigator at or the Cornell PayFlex website.

You have three ways to access your funds

- PayFlex MasterCard debit card. Use it for qualified medical expenses
- Visit online claims. Log in to the PayFlex self-service portal from a computer to submit your claim
- Use the mobile app to submit a claim with your smartphone

Keep your receipts

Always keep your receipts whenever you use the funds in your FSA. You will need them to file your taxes, and you may need them to validate expenses.

Roll over up to $500 of your Medical Care FSA!

Up to $500 of unused money in your medical care FSA account will be rolled over into the following plan year account to be used for eligible medical expenses. You will want to incur as many of your expenses in 2016 so that you don’t lose any 2016 money that cannot be rolled over. Because the rollover option will be utilized, the January 1 through March 15 extension period will no longer be available. The $500 rollover does not offset the 2017 election amount available.

FSA medical care account examples

2016 annual amount: $2,000

- Claims incurred in 2016 and reimbursed: $1,500
- Amount that can be rolled over into 2017: $500
- Amount that will be lost: $0

2016 annual amount: $2,000

- Claims incurred in 2016 and reimbursed: $1,000
- Amount that can be rolled over into 2017: $500
- Amount that will be lost if claims are not incurred in 2016: $500

Dependent Care FSA deadline for expenses

The dependent care FSA account will continue to utilize the January 1 through March 15 extension period. Be sure to submit claims for either account by the April 30 deadline each year.
Legal insurance with ARAG: Open Enrollment Nov. 1 - Dec. 31, 2016

No need to mail a paper form

Now is the time to consider your need for legal insurance! The ARAG Legal Plan offers you and your family added protection from legal matters like preparing a Will or assigning a Power of Attorney. Most covered legal matters are 100 percent paid-in-full.

You pay only $11.63 (24 pays) or $10.73 (26 pays) after tax.

You can assess legal services online, over the phone or in an attorney’s office. Some of the services:

- Wills, trusts, and estate planning
- Consumer protection: such as warrantee issues, telemarketing scams, insurance disputes and contractor problems
- Financial protection: for debt collection matters, Medicare/Medicaid, Social Security and veterans benefits
- Caregiving services: provide access to Elder Law Attorneys and other specialists who can help you find caregiving options for your parents or grandparents.
- Online services: including Education Center and the ability to create your own legally valid documents through DIY Docs
- Identity theft services, Financial Wellness Hotline, and immigration assistance

Interested in Enrolling?

Employees have two ways to enroll:

- Online through Workday, click on Benefits > External Links > Legal Plan Insurance.
- Call Mercer Voluntary Benefits at 800-553-4861 and listen to the prompts to enroll over phone.

Enroll by December 16, 2016 to ensure that your premium will be deducted from your pay starting in January. If you enroll after December 16, 2016 there is no guarantee that your premiums will be deducted on the first pay period, and the missed premiums will be spread across the remaining installments.

You will receive Welcome Package with ID cards with unique member ID, along with an overview of coverage.

Once enrolled, you cannot stop your enrollment until the next annual enrollment in fall 2017, effective the following January 1.
Your savings and investments

Cornell University provides many investment choices in our Retirement Plan and Tax-Deferred Annuity Plan. Our four-tiered menu of investments is organized for ease of navigation to provide you an array of choices tailored to your needs, investment experience, and personal circumstances.

**Retirement Savings:** You can supplement your retirement savings at any time by electing to defer some of your pay into your retirement account on a pre-tax basis.

You can view and manage these benefits all year long through Workday > Benefits > View Benefit Elections. TDA contributions are no longer included in the Open Enrollment event. The 2017 TDA contribution limits remain the same as 2016: $18,000 if you are younger than age 50 and $24,000 if you are age 50 or older. You may be able to contribute more if you have 15 years of consecutive service with Cornell depending upon several factors.

Your current TDA contributions will automatically roll over each year; however, to contribute the maximum amount to your TDA in 2017, you must actively change your amount through Workday to meet the new limit. If you do not make a change to your contribution amount, you will continue to contribute at the same level.

**Investments:** If you wish to change your investments, you can do so anytime directly through the vendors online or by phone. If you do not wish to change your investments, you do not need to take any action. Your account will not change.

**Fidelity Investments**
- [Online](#) or by phone at 800-343-0860

**TIAA-CREF**
- [Online](#) or by phone at 800-842-2776

**Learn more**
- Sign up for a personal appointment with a TIAA-CREF representative [online](#) or call 800-732-8353.
- Sign up for a personal appointment with a Fidelity Investments representative [online](#) or call 800-642-7131.
- Access more information about the [Cornell University Retirement Plan (CURP)](#) or the [Tax Deferred Annuity Plan](#).

**Questions?**
Contact Benefit Services at 607-255-3936 or [benefits@cornell.edu](mailto:benefits@cornell.edu).
Cornell’s Wellness Program

Throughout the year, the Cornell University Wellness Program hosts lectures, workshops, classes, and online resources to help you achieve your wellness goals. These no-cost wellness offerings are open to the entire Cornell community.

Information on Wellness Program outreach events and initiatives is available on their website.

For a fee, we also offer a Recreation Membership that gives you access to all four on-campus fitness centers, group exercise classes, equipment, and a variety of additional wellness resources. If you select the Cornell Program for Healthy Living health insurance plan, your membership is free!

Personal Health Record

Aetna medical plan members have access to Personal Health Record. This secure, online tool allows you to easily track and use your important personal health information. Personal Health Record makes it easy to share your information with doctors because it’s all in one place. You’ll also receive alerts and reminders to help you make informed decisions.

Your Personal Health Record can be accessed at any time through your secure Aetna member website.

Simple Steps To A Healthier Life

Cornell Program for Healthy Living plan members have access to Simple Steps To A Healthier Life, a personalized, online, wellness program. First, you’ll take an online health assessment. Then, based on the results, you’ll receive an action plan.

Through Simple Steps To A Healthier Life, you can take online wellness programs and learn more about any conditions or health risks.

Simple Steps To A Healthier Life can be easily accessed at any time through your secure Aetna member website.
Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company (Aetna). This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional.

PayFlex has partnered with AGB Investment Services, Inc., a Registered Investment Advisor, to select and monitor the investments available to participants. The assets are held by the Charles Schwab Trust Company.

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

While every attempt has been made to ensure the accuracy of this Summary, in the event of any discrepancy the Summary Plan Description and Plan Documents will prevail.

CCG CORNELLU-0004 (10/2016)