

## Insurance Coverage

*Personal Accident Insurance (PAI).* Employees may voluntarily purchase individual or family coverage for accidental death, dismemberment, or permanent and total disability. (Benefit Services, Office of Human Resources)

*Automobile, Homeowner, and Personal Liability Insurance.* These insurance products may be purchased through a plan administered by Marsh@Work Solutions. Employees should contact the local Ithaca office for information and enrollment. Premiums are paid through payroll deduction.

*Pet Insurance.* Marsh@Work Solutions offers pet insurance through Veterinary Pet Insurance (VPI) company. Contact Benefit Services for enrollment information.

*Group Long Term Care Insurance.* This insurance protects against the financial pressures of the costs of long term custodial care in a nursing facility or at home. Employees may purchase this insurance for themselves, their spouse, and other family members. Contact Benefit Services for enrollment information.

### *Health Coverage:*

Employees in the Endowed Units. The university offers five plans: a traditional indemnity program (Aetna 80/20); a preferred provider plan (Aetna PPO); preferred provider plan (HealthNow PPO); Aetna Cornell Program for Healthy Living (Aetna PPS); Aetna Health Savings Account (Aetna HSA). The University assumes most of the premium in all five plans and the member contribution comes from the paycheck on a pre-tax basis. Coverage begins upon employment, provided the employee is actively at work and enrolls within sixty days of his or her employment date. (Benefit Services, Office of Human Resources)

Employees in the Contract Units. New York State offers a preferred provider plan (Empire Plan) and in most areas of the state HMO coverage is available. Cornell's employees in the contract units have access to these benefits and the employee share of the cost is payroll-deducted before taxes. Employees hired after October 26, 1988 are subject to a waiting period of fifty-six days before coverage is effective. (Benefit Services, Office of Human Resources)

### *Dental Coverage:*

Employees in the Endowed Units. The coverage is provided by First Ameritas. This is a voluntary plan with no employer contribution to the pre-tax premium. Two plans of coverage assist the participant in paying dental expenses through an insurance arrangement. Benefits are maximized when participants use the available in-network dental practices. (Benefit Services, Office of Human Resources)

Employees in the Contract Units. Coverage is provided through Group Health Incorporated (GHI) by New York State at no cost to the employee and becomes effective on the first of the month following six full months of service. Benefits are paid according to a schedule of allowable charges subject to an annual deductible. Selecting an in-network dental practice (where available) yields the best financial result. (Benefit Services, Office of Human Resources)

COBRA (Health care continuation coverage). Certain events may cause a termination of health care coverage for employees or their dependents. In such instances, federal law mandates employers to offer continuation coverage for participants. The health plans in the endowed and contract units are subject to these provisions and offer so-called COBRA coverage. Some of the events that qualify for COBRA coverage include termination of employment, reduction in hours below eligibility, divorce, children aging out of the plans, and some other events. Please direct questions to Benefit Services in the Office of Human Resources.

*Life Insurance:*

Employees in the Endowed Units. The university provides Basic Life Insurance coverage equal to one-half of budgeted annual salary up to a maximum benefit of \$50,000. Employees may purchase supplemental coverage through a plan called Group Universal Life Insurance (GUL) that offers life insurance amounts in multiples of salary from 1 to 10, limited to \$ 2 million. Higher multiples or off-cycle requests for increases in insurance amounts may be subject to medical evaluation. Dependent life insurance coverage is available through the GUL plan. The plan is portable for anyone leaving the university or dependents who want to maintain their coverage through direct billing. (Benefit Services, Office of Human Resources)

Employees in the Contract Units. Basic Life Insurance coverage is the same as that provided for endowed employees, except that basic coverage is reduced by the amount of any death benefits payable under the Survivor's Benefit Program (NYS Department of Civil Service), New York State Employees' Retirement System, and Federal Civil Service Retirement System. In other words, the employee is covered by the Cornell plan unless the retirement system plan pays more. (Benefit Services, Office of Human Resources)

*Select Benefits:*

Employees may voluntarily convert a portion of their salaries to a pre-tax reimbursement account to pay for certain medical and dependent-care expenses. This is a permanent tax break and employees never have to pay FICA, federal or state income taxes on the amounts the employee chooses each year to put into a reimbursement account with Select Benefits.

Choices under the plan currently include:

Medical Care Reimbursement Account Option—for the payment of medical, dental, vision, and hearing expenses that are not covered under a health care or dental plan, as well as for those expenses which may not be reimbursed in full.

Dependent-Care Reimbursement Account Option—for payment of eligible dependent-care expenses for a child under age thirteen, or a dependent adult living in your home, who needs day care services.

*Child Care Grant*. Cornell recognizes that the cost of quality child care can be a substantial burden to employees. In order to ease that burden, the university has committed to helping employees keep their children in quality care by subsidizing its cost through the Cornell University Child Care Grant. Grants will be awarded by a Cornell selection committee and administered by the Day Care Council of Tompkins County. See [http://www.ohr.cornell.edu/life/support/child\\_care\\_grant.html](http://www.ohr.cornell.edu/life/support/child_care_grant.html) for further information

*Social Security.* Social Security is a federal program of retirement and related benefits covering most employees. The university and most people on payroll share contributions to Social Security. In addition to retirement benefits, Social Security provides income for total permanent disability, lump-sum payments at death, and monthly income for eligible dependents and survivors. (Social Security Administration)

*Travel Insurance.* In general, when traveling on official university business, faculty are covered by the university's business travel insurance policies. This policy will provide a benefit of up to \$250,000 to the employee's beneficiary. In order for the university to be able to collect the benefit for the faculty member's family, evidence must be presented that the travel in question was, in fact, university business and that evidence must exist on the university's record. A special form is available for this purpose which should be filed with departmental personnel or units may set up their own system to keep track of this information. In either case, it is the faculty member's responsibility to make sure proper documentation is on file with their department, and be able to establish that they were traveling on business so that the insurance company pays the benefit. Additional information on this policy is available from the Department of Risk Management and Insurance (4-1575).

All faculty, staff, and students traveling internationally on university business are covered by a medical evacuation, security evacuation, and repatriation policy. As of this writing, benefits were provided by International SOS. Faculty are advised to familiarize themselves with the benefits so that they can obtain emergency services and to print their membership cards on-line <http://international.cornell.edu/emergencies> with the emergency phone numbers or obtain a card from the Department of Risk Management and Insurance. Email: [risk\\_mgmt@cornell.edu](mailto:risk_mgmt@cornell.edu).