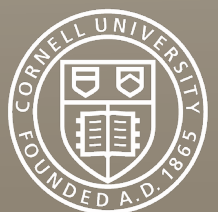


# Discover. Connect. Thrive.

Guide to endowed benefits at Cornell

Working at Cornell  
[hr.cornell.edu/endowedhealth](https://hr.cornell.edu/endowedhealth)



# CHOOSE A PLAN THAT WORKS FOR YOU

Cornell is proud to offer three high quality health plan choices, all of which include comprehensive preventive and diagnostic medical care.

## Cornell Program for Healthy Living (CPHL)

The CPHL is an Aetna Preferred Provider Organization (PPO) plan with an optional Enhanced Wellness Program, for those who work on the Ithaca campus. The CPHL also features a low premium rate per pay period. To take advantage of the optional Enhanced Wellness Exam benefit which focuses on preventive care, you and each of your covered dependents must choose an in-network primary care physician (PCP) from a select group of Ithaca-based providers. You'll work with your PCP to assess your health and set yearly wellness goals.

## Weill Cornell Medicine PPO

This plan features access to the full panel of Weill Cornell Medicine physicians and the Aetna nationwide network through a tiered system. This plan is well-suited for Cornell staff and faculty in the New York City area, but is open to all endowed employees.

## Aetna HSA

This is a high-deductible PPO health plan that is linked to a health savings account (HSA). An HSA is a tax-advantaged savings account you can use to pay for eligible health care costs not covered by your benefits plan. Or, you can pay those costs out of your pocket and grow your account for future use. This plan lets you go in or out of the Aetna network for care without a referral, but offers special negotiated lower rates for staying in the network.

## OptumRx Prescription Drug Coverage

For all plans, OptumRx provides prescription drug coverage at retail pharmacies and through mail-order delivery.

See a snapshot of 2022 rates at <https://hr.cornell.edu/sites/default/files/documents/2022endowedratechart.pdf>

## 2022 Medical Plan Comparison

	CPHL		Weill Cornell Medicine PPO		Aetna HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>						
Individual	\$100	\$400	\$300	\$750	\$1,500	\$3,000
Family	\$200	\$800	\$600	\$1,500	\$3,000	\$6,000
<b>Out-of-Pocket Maximum</b>						
Individual	\$2,000	\$3,500	\$2,300	\$3,750	\$3,250	\$4,250
Family	\$4,000	\$7,000	\$4,600	\$7,500	\$5,500	\$7,500
<b>Services</b>						
<b>Preventive Care</b>	100%	80% after deductible	100%	70% after deductible	No deductible, then 100%	Deductible, then 80%
<b>Office Visit</b>	100% after \$20 copay	80% after deductible	100% after \$10 copay (Weill network); \$20 copay (Aetna network)	70% after deductible	Deductible, then 90%	Deductible, then 80%
<b>Specialist Visit</b>	100% after \$20 copay	80% after deductible	100% after \$10 copay (Weill network); \$30 copay (Aetna network), includes ob/gyn	70% after deductible, includes ob/gyn	Deductible, then 90%	Deductible, then 80%
<b>Hospital (inpatient and outpatient)</b>	90% after deductible	80% after deductible; pre-certification required	90% after deductible	70% after deductible; pre-cert. for certain procedures required	Deductible, then 90%	Deductible, then 80%; pre-cert. for certain procedures required

Refer to medical plan materials for specific details.

## MetLife Dental Coverage

MetLife offers two separate dental plans – a Dental Standard Plan and a Dental Plus Plan. MetLife's Preferred Dentist program allows you the flexibility to visit a provider in-network or out-of-network. If you decide to see an in-network (participating) dentist, your benefit will be higher and you will pay less. You can also see an out-of-network provider but you will receive a lesser benefit and pay more.

### 2022 Dental Plan Comparison

	Dental Standard		Dental Plus	
	In-Network: % paid of negotiated fee	Out-of-Network: % paid of R&C fee*	In-Network: % paid of negotiated fee	Out-of-Network: % paid of R&C fee*
<b>Calendar Year Deductible</b> Applies to basic and major restorative services	\$0	Individual: \$50 Type B & C Family: \$150 Type B & C	Individual: \$50 Type B & C Family: \$150 Type B & C	Individual: \$50 Type B & C Family: \$150 Type B & C
<b>Calendar Year Maximum Benefit</b>	\$1,250 per member		\$5,000 per member	
<b>Child Orthodontia</b> (through age 18)	50%; Lifetime Maximum \$1,000 per member		50%; Lifetime Maximum \$2,000 per member	
<b>Adult Orthodontia</b> (employee + spouse/domestic partner only)	Not covered under this plan		50%; Lifetime Maximum \$2,000 per member	
<b>Type A:</b> Preventive & Diagnostic Services (cleanings, exams, X-rays)	100%	90%	100%	100%
<b>Type B:</b> Basic Restorative Services (fillings, extractions)	90%	70%	90%	90%
<b>Type C:</b> Major Restorative Services (crowns, root canal, bridges)	50%	50%	50%	50%

Refer to the dental plan materials for specifics such as plan limits and frequencies.

\*R&C fee refers to the Reasonable and Customary charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

## Davis Vision Coverage

Endowed faculty and staff who elect to enroll in the Davis Vision Plan can access care through the Davis Vision network of independent, private practice doctors or select retail partners such as VisionWorks and select Walmart locations. The Davis Vision Plan provides coverage for eye exams, eyeglasses, frames or contact lenses. If you go to a participating, in-network provider, you will pay less than if you go to an out-of-network provider.

### 2022 Vision Plan Comparison

	In-Network	Out-of-Network
<b>Exam (once every calendar year)</b>	\$0 copay	Up to \$50 reimbursed
<b>Frames (once every calendar year)</b>		
Provider offering Davis Vision Exclusive Collection of Frames: Fashion, Designer, or Premier Tier	\$0 copay	N/A
Visionworks Retail Locations	Allowance of up to \$200 toward frames, plus 20% off any overage	N/A
Other Eye Care Professionals	Allowance of up to \$150 toward frames, plus 20% off any overage	Up to \$50 reimbursed
<b>Lenses (once every calendar year)</b>		
Single, bifocal, trifocal, lenticular	\$20 copay	\$40 - \$100 reimbursed
Lens extras: tinting, scratch-resistant coating, kids' polycarbonate, oversize lenses	\$0 copay	N/A
Additional lens extras: progressives, anti-reflective, UV, scratch coatings (up to 50% off)	Fixed copay amounts	N/A
<b>Contact Lenses (in lieu of eyeglasses, once every calendar year)</b>		
Contacts from the Davis Vision Exclusive Collection of Contact Lenses	Disposable - 4 boxes: \$0 copay Planned replacement - 2 boxes: \$0 copay	N/A
Visionworks (in-network) and other eye care professionals (in-network or out-of-network)	Allowance of up to \$150 toward contacts, plus 15% off any overage	Up to \$150 reimbursed
Contact lens fitting fee	Davis Vision Exclusive Collection \$20 copay Standard and specialty 15% discount	\$0 reimbursed

Refer to the vision plan materials for specifics such as plan limits and frequencies.



## Flexible Spending Accounts (FSAs)

An FSA allows you to set aside money for eligible medical, dental, vision or dependent care expenses on a pre-tax basis. Examples of eligible expenses include eyeglasses, hearing aids, health plan deductibles and out-of-pocket dental costs. A dependent care FSA can help pay for day care for dependents under age 13.

The annual medical care FSA maximum is \$2,850 per employee; the dependent care annual household FSA maximum is \$5,000.



## SECURE YOUR FUTURE

We offer two retirement plans, both with diverse investment options designed to tailor your portfolio to your individual retirement objectives and goals.

### **Cornell University Retirement Plan (CURP) - 403(b)**

Cornell contributes an amount equal to 10% of your annual base salary to your vested employer-funded retirement account with Fidelity Investments and/or TIAA, subject to an IRS maximum contribution amount. You can choose to direct contributions among two investment service providers: Fidelity Investments and/or TIAA. Eligible Salaried employees qualify for the plan upon hire and are vested immediately. Eligible Hourly employees are eligible after two years of benefit eligible service, however, this vesting period is waived if you have a prior vested employer-funded retirement account with one of these investment service providers and provide proof to HR Services and Transition Center (HRSTC). For more information, visit: <https://hr.cornell.edu/benefits-pay/retirement-finances/retirement-and-savings/cornell-university-retirement-plan-curp>

### **Cornell University Tax-Deferred Annuity Plan (CUTDAP) - 403(b)**

The Cornell University Tax-Deferred Annuity Plan (CUTDAP) is a voluntary 403(b) plan that allows you to contribute additional retirement dollars directly from your pay, on a pre-tax basis. You vest immediately upon entry into this plan and you decide how to allocate your contributions to a variety of funds available through Fidelity Investments and/or TIAA. Maximum contributions are set annually by the IRS. For more information, visit: <https://hr.cornell.edu/benefits-pay/retirement-finances/retirement-and-savings/tax-deferred-annuity-tda>

## CREATE A STRONG SAFETY NET

We offer a broad range of insurance options to protect you, your family, your pets and your possessions from the unexpected.

### Disability & Leaves

Cornell Short-term Disability and Long-term Disability plans provide partial income benefits in the event you are unable to work due to an illness or injury unrelated to your job. You are automatically enrolled in short-term disability, which provides one-half of your base salary for up to 26 weeks. You are also automatically enrolled in long-term disability, which begins after six months of continuous total disability and covers 60% of your base salary until you are no longer disabled or reach Social Security retirement age.

The New York State Paid Family Leave program grants staff members time away from work with partial salary replacement to bond with a new child, care for a family member with a serious health condition, or for a qualifying military exigency. Academic Parental Leave provides full pay and partial relief from duties.

### Life Insurance

Cornell provides basic life insurance through New York Life Group Benefit Solutions that is equal to one-half of your budgeted annual salary, up to \$50,000 of coverage. You may also purchase Group Universal Life Insurance for up to 10 times your base annual salary rounded to the next higher thousand, up to a maximum of \$2,000,000.

### Long-Term Care Insurance

This insurance helps cover the costs associated with extended long-term care due to a chronic illness or long-lasting disability. It can help with nursing home care costs as well as adult day care centers, assisted living facilities or home care. Coverage (subject to medical underwriting) is available to all benefits-eligible employees, their spouses/domestic partners, parents/parents-in-law, grandparents/grandparents-in-law, and retirees and their spouses/domestic partners. RetirementGuard, a brokerage firm contracting with Cornell University, refers employees to individual long-term care insurance policies.

### Business Travel & Accident Insurance

Cornell provides up to \$250,000 in accidental death or disability coverage for business-related travel.

### Personal Accident Insurance

This insurance protects your family's financial wellbeing in the event of loss by accidental means. You can elect coverage in \$10,000 increments from \$10,000 up to \$250,000. Elections in the \$250,000 to \$500,000 range cannot exceed 10 times your annual salary. Spouses/domestic partners may elect 50% or 100% of the faculty/staff election up to \$250,000. Coverage for children is available at 10% of the employee's coverage, up to a maximum of \$25,000.

### Auto, Home & Pet

You may purchase auto, home and pet insurance through Mercer Voluntary Benefits. Payments will be spread over the policy term and automatically deducted from your paycheck. Mercer offers pet insurance through Nationwide, which reimburses you for vet bills for dogs, cats, birds and exotic pets. There is no network. You pay your vet's bill in full and file a claim with Nationwide to receive reimbursement.

### Legal Insurance

You may purchase legal insurance offered by Mercer through ARAG. This coverage can be used to assist with reviewing and preparing legal documents such as wills, trusts and estate planning, and for legal advice and representation in court.







## **NEVER STOP LEARNING**

We understand the value of education. That's why we offer benefits that support your career and personal development, and education for your children, too.

### **Employee Degree and Tuition Aid Programs**

*The Employee Degree Program provides full tuition for eligible employees to pursue a Cornell University undergraduate or graduate degree that is current job-related or Cornell career-related. The Tuition Aid Program allows eligible employees to take job-related courses or earn a degree outside of Cornell with partial tuition reimbursement. See plan details for tax information.*

### **Cornell Children's Tuition Scholarship (CCTS)**

*CCTS provides the children of eligible employees a partial scholarship for study at Cornell or other accredited institutions.*

### **New York's 529 College Savings Program**

*This flexible savings program is designed to help families of all income levels save for college. Employees can enroll for as little as \$15 per pay period with after-tax payroll deductions. The program also offers an annual New York State income tax deduction for contributions up to \$5,000 for individuals and \$10,000 for married couples filing jointly. Qualified withdrawals are income tax free.*



## TAKE CARE OF YOUR LOVED ONES

We value families and provide benefits to support those who depend on you.

### Child Care Grant

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

### Adoption Assistance

*Cornell reimburses eligible employees for qualified adoption expenses up to \$5,000 per adoption (\$6,000 for a child with special needs). There is a maximum of three adoption reimbursements per family.*

### Elder Care and Child Care Assistance

*Find help and support with caring for a family member from Cornell's Work/Life Consultant. Email [worklife@cornell.edu](mailto:worklife@cornell.edu) to schedule a meeting with the dependent care consultant.*

### Care@Work by Care.com

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

### Breastfeeding & Lactation Support

*With over 40 designated spaces on the Ithaca, Geneva, and New York City campuses, working mothers are supported with space accommodations, time away from work to pump, and insurance coverage for pumps and lactation consultations.*

### Ithaca Campus Child Care

*The Cornell Child Care Center offers high-quality child care and kindergarten prep programs on the Ithaca campus. The center is managed by Bright Horizons and licensed to provide care to 170 children, ages 6 weeks to 5 years. Learn more by visiting the website or by calling (607) 255-1010.*





## ENJOY ALL LIFE HAS TO OFFER

At Cornell's Ithaca campus, you'll find waterfalls and trails, family-friendly activities and rich culture right outside your door. Our many wellness benefits help you and your loved ones enjoy an uncommonly high quality of life.

### **Cornell University Wellness Program**

*Cornell's outstanding Wellness Program offers all staff, faculty, retirees, and spouses/domestic partners free wellness consultations, lectures, workshops, domestic classes, support groups and more, on everything from healthy cooking to life coaching.*

### **Recreation Membership (Ithaca Campus)**

*Access five on-campus fitness centers, group exercise classes, fitness equipment and a variety of additional resources. Membership is free with the CPHL plan.*

### **Faculty and Staff Assistance Program**

*Get free, confidential, 24/7 guidance and support with issues affecting your personal life and your job. This program is available to eligible employees and their spouses/domestic partners.*

### **Meal Choice**

*Designed exclusively for Cornell faculty and staff, Meal Choice gives you convenient, cash-free access and discounts to Cornell dining eateries, campus vending machines with card readers and Ithaca area restaurants participating in City Bucks.*

### **Cornell Botanic Gardens**

*Explore Cornell's botanical garden, arboretum and diverse network of nature preserves on one of the most naturally beautiful campuses in the world.*

### **Commuter Benefits Program**

*A nationwide, pre-tax program is available for employees who work at locations other than the Ithaca campus to purchase transit passes, vouchers and commuter checks, and even pay a parking provider.*

### **Tompkins Consolidated Area Transit (TCAT)**

*Use your Cornell ID card at the fare box, Monday through Friday, to ride TCAT buses on the Cornell campus and among Cornell facilities located downtown and near the airport for free.*

### **Ithaca Campus Parking**

*Learn about parking options and manage your account through the convenient parking portal. Commuter and Parking Services also assists motorists on the Ithaca campus by recharging batteries, adding gas to empty tanks and de-icing doors. Services are available Monday through Friday, 7:30 a.m. until 6 p.m. when classes are in session, and until 5:30 p.m. during the summer session. Contact: (607) 255-0000.*





## **CONNECT WITH YOUR COMMUNITY**

We support continuous opportunities for all members of our community to connect, collaborate and support each other.

### **Cornell Recreation Connection (CRC)**

*Connect with peers and make new friends on bus trips to nearby cities, sports events, cultural activities and more.*

### **Colleague Network Groups**

*Discover programs and services to support employees from diverse groups including men and women of color, LGBT, veterans and disabled communities.*

### **Volunteer Opportunities**

*Volunteering is a great way to make new connections, and Cornell offers plenty of opportunities to get involved. Join hundreds of colleagues who help staff events like Commencement, Slope Day, Employee Celebrations and New Student Check-In; or participate in a university committee or the annual United Way fundraising drive.*





For more information  
 visit [hr.cornell.edu/benefits](http://hr.cornell.edu/benefits)  
 or contact the  
**HR Services and  
 Transitions Center (HRSTC):**  
 (607) 255-3936  
[hrservices@cornell.edu](mailto:hrservices@cornell.edu)

**How to enroll:**

<ul style="list-style-type: none"> <li>• Cornell Program for Healthy Living (CPHL)</li> <li>• Weill Cornell Medicine PPO</li> <li>• Aetna HSA: PPO with Health Savings Account (HSA)</li> <li>• Flexible Spending Accounts (FSA)</li> <li>• Dental/Vision</li> <li>• Prescription Drug (included with health plans)</li> </ul>	<p>Enroll through Workday at <a href="http://workday.cornell.edu">workday.cornell.edu</a>.</p>
<ul style="list-style-type: none"> <li>• Cornell University Retirement Plan (CURP) - 403(b)</li> <li>• Cornell University Tax-Deferred Annuity Plan (TDAP) - 403(b)</li> </ul>	<p>Complete the two-step process: enroll through Workday at <a href="http://workday.cornell.edu">workday.cornell.edu</a>, and set up accounts with Fidelity Investments and/or TIAA using the links in Workday</p>
<ul style="list-style-type: none"> <li>• Short- and Long-term Disability Insurance</li> <li>• Life Insurance</li> <li>• Long-Term Care Insurance</li> </ul>	<p>Enroll or access vendor websites through Workday at <a href="http://workday.cornell.edu">workday.cornell.edu</a> on or after your start date.</p>
<ul style="list-style-type: none"> <li>• Auto, Home &amp; Pet Insurance</li> <li>• Legal Insurance</li> </ul>	<p>Call 1-800-553-4861 or visit <a href="http://cornellvoluntarybenefits.com">cornellvoluntarybenefits.com</a></p>
<ul style="list-style-type: none"> <li>• Employee Degree and Tuition Aid Programs</li> <li>• Cornell Children's Tuition Scholarship (CCTS)</li> <li>• New York's 529 College Savings Program</li> </ul>	<p>Learn more at <a href="http://hr.cornell.edu/benefits/education/">hr.cornell.edu/benefits/education/</a></p>
<ul style="list-style-type: none"> <li>• Child Care Grant</li> <li>• Adoption Assistance</li> <li>• Elder Care and Child Care Assistance</li> </ul>	<p>Learn more at <a href="http://hr.cornell.edu/benefits-pay/family-life-support">hr.cornell.edu/benefits-pay/family-life-support</a>          Schedule a meeting with the dependent care consultant to discuss your elder and child care options by emailing <a href="mailto:worklife@cornell.edu">worklife@cornell.edu</a></p>
<ul style="list-style-type: none"> <li>• Wellbeing and Perks</li> </ul>	<p>Learn more at <a href="http://hr.cornell.edu/wellbeing-perks/perks-discounts">hr.cornell.edu/wellbeing-perks/perks-discounts</a></p>





*Advancing a culture of health, wealth, and wellness. [hr.cornell.edu](http://hr.cornell.edu).*

*While every attempt has been made to ensure the accuracy of the benefit plan information provided, in the event of any discrepancy, the summary plan description and plan document will prevail.*