



Cornell University
Division of Human Resources

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**Cornell University Benefits for Same-Sex/Domestic Partnerships
Questions & Answers
For Contract College Faculty and Staff for 2010
Benefit Services, 130 Day Hall
<http://www.ohr.cornell.edu/ohr/index.html>
(607) 255-3936 or benefits@cornell.edu**

Cornell University extended benefit eligibility to same-sex partners of faculty and staff effective July 1, 1994.

How is a same-sex partnership defined?

A same-sex partnership is defined as two individuals of the same gender who live together in a relationship akin to marriage of indefinite duration, with an exclusive mutual commitment in which the same-sex partners agree to be jointly responsible for each other's common welfare and share financial obligations.

For which benefits are my same-sex partner and the child(ren) of my same-sex partner eligible?

If you are a benefits eligible faculty/ staff member, your same-sex partner and the child(ren) of your same-sex partner may be added to your life and personal accident insurance plan(s). Long-term care insurance is available subject to approval by CNA (children not eligible). Your same-sex partner's children are eligible for Cornell Children's Tuition Scholarship (CCTS).

How and when may I enroll my same-sex partner?

If you are a new faculty/ staff member you should complete and return the *Statement of Same-Sex Partnership* within 60 days from your hire date or date of benefit eligibility.

If you wish to register a new same-sex partner and/ or same-sex partner's eligible child(ren), contact Benefits Services (255-3936) within 60 days of the new same-sex partnership to request a *Statement of Same-Sex Partnership* form.

You and your same-sex partner will be asked to sign the *Statement of Same-Sex Partnership*, which certifies that your same-sex partnership meets the university's requirements. If you wish to enroll your same-sex partner and/ or your same-sex partner's child(ren) for benefits at the time of certifying your same-sex partnership, you will also need to complete new

benefit enrollment forms, adding your same-sex partner and/ or your same-sex partner's child(ren) to your insurance plans.

Other than completing the *Statement of Same-Sex Partnership*, will I need to provide proof of my same-sex partnership?

Just as with faculty and staff who state they are married, your signature warrants that you meet the requirements noted in the *Statement of Same-Sex Partnership* and that the information provided is true and correct. If questions arise at any time, the university may ask for documentation that your same-sex partnership meets university criteria (as specified in the *Statement of Same-Sex Partnership* form).

What is the deadline for enrollment in life and personal accident insurance?

New faculty and staff have 60 days from your hire date or date of benefit eligibility to enroll current same-sex partners and/ or their child(ren) for life insurance coverage. Personal accident insurance coverage can be elected at any time.

If you register a new same-sex partner with Benefit Services at any time during the year, you have 60 days from the date the relationship began to enroll your same-sex partner and/ or the child(ren) of your same-sex partner. We ask that you write a statement to this effect, attaching it to the *Statement of Same-Sex Partnership* form.

If you wish to cover your same-sex partner for life insurance, enrollment for up to \$40,000 without medical underwriting can be done within the first 60 days of the signed Partnership Agreement. Eligible children may also be enrolled for up to \$20,000 of coverage in \$2,000 increments during this time. If you wish to cover your same-sex partner for life insurance, enrollment for up to \$40,000 without medical underwriting can be done within the first 60 days of the signed Partnership Agreement. Eligible children may also be enrolled for up to \$20,000 of coverage in \$2,000 increments during this time.

Same-sex partners can be covered to a maximum amount of \$250,000 but need to complete a medical questionnaire beyond the 60-day initial period. Eligible children also need to go through medical underwriting after this time. Either the employee or partner must be enrolled in GUL in order for children to have coverage.

Same-sex partners may be enrolled in PAI if the employee is also enrolled. Partner coverage can be either 50% or 100% of the employee total amount, not to exceed \$250,000. Children may also be enrolled for 10% of the employee amount to a maximum of \$25,000. You can enroll in PAI at any time because medical underwriting is not necessary for this insurance. If both same-sex partners are employees of the university, they may not cover each other for GUL or PAI. Only one employee is permitted to carry coverage for children under either plan.

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When will coverage be effective?

For new faculty/ staff members, coverage for life and personal accident insurance begins on the date you begin employment, provided you are actively at work.

What happens if my same-sex partner and I terminate our relationship, or my relationship no longer meets the criteria of a same-sex partnership?

You must notify Benefit Services within 60 days of ending the relationship. Your same-sex partner may no longer be eligible for athletic and library privileges, and you must remove your ex same-sex partner and his or her child(ren) from all university benefit plans. (This same rule also applies to the termination of a marriage through divorce.)

For Cornell Children's Tuition Scholarship (CCTS), children of a same-sex partner who is not employed by Cornell (non-Cornell), become eligible to use the

benefit according to the date of registration of the relationship if the Cornell faculty/staff has met the program eligibility requirements. Should the relationship dissolve, the benefit would cease immediately. If payment has already been made for a student attending another institution, Benefit Services will bill the faculty or staff member for the overpaid amount. If the child is attending Cornell, the Office of the Bursar will be notified and will bill the faculty or staff member for the amount of the overpayment. Awards made on behalf of the children of the non-Cornell same-sex partner will be taxable to the Cornell faculty or staff member.

Effective February 1995, New York State Health Insurance Program (NYSHIP) extends health and dental insurance to same-sex and opposite-sex partners.

The State of New York provides “domestic partner” health and dental insurance coverage for same-sex and opposite-sex partners. The New York State Department of Civil Service, not the university, administers the requirements. If you would like more information on covering your same-sex or opposite-sex partner as a domestic partner, please contact Benefit Services at (607) 255-3936 to request *Instructions for Enrolling Domestic Partners of Active NYS Employees in the New York State Health Insurance Program*. You and your same-sex or opposite-sex partner will be required to complete several forms, including affidavits of *Domestic Partnership* and *Financial Interdependence* and include documentation of same residence and financial interdependence.

What if I have other questions?

If you have questions about how to enroll a same-sex or opposite-sex partner and/ or same-sex or opposite-sex partner's child(ren), contact Benefit Services at (607) 255-3936 or via E-mail at: benefits@cornell.edu

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