



Cornell University
Division of Human Resources

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Summary of Benefits 2009

Contract College Faculty and Academic Staff

The following benefit plans and programs are available upon employment based on eligibility. If you have any questions about these programs, you should contact Benefit Services at (607) 255-3936 or send us a message at <benefits@cornell.edu>

NY STATE-PROVIDED BENEFITS

Contract College Health Care Program

Contract college faculty and academic staff (including Cooperative Extension) are eligible to participate in the New York State Health Insurance Program (NYSHIP). Contract college employees are also eligible to enroll their domestic partners (same or opposite sex and their dependents) in NYSHIP. You must enroll within the first 56 days of your employment with coverage beginning on the 57th day. New York State pays most of the cost of your coverage. Your portion of the premium depends on whether you elect individual or family coverage. You may choose from two options: The Empire Plan or a Health Maintenance Organization (HMO) in your geographic area that has been approved for participation in NYSHIP.

The Empire Plan

The plan provides hospital and related expense coverage through Empire Blue Cross for medically necessary elective, emergency or urgent care as long as your stay has been precertified. Medical/surgical benefits are provided through United HealthCare, administrator for Metropolitan Life Insurance Company, for a copayment, paid directly to the provider, when you choose a participating provider. If you obtain services from a non-participating provider, you must pay the provider directly and then be reimbursed by United HealthCare for covered services, subject to a deductible and applicable coinsurance. Optumhealth administers Mental Health and Substance Abuse services. Medco administers prescription drug benefits.

The HMO Option

An HMO provides health care services under the supervision of a primary care physician. In addition to the premium, there may be plan copayments. This option is available to you if you live or work within the HMO's geographic service area. You are eligible for enrollment in HMOBlue CNY if you live or work in any of the following counties:

Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga, Tompkins. Other HMO options are available for employees in other areas of the state. When you join an HMO, you agree to receive care from doctors and hospitals associated with the HMO. All primary care must be performed by or referred by your primary care physician.

Dental Coverage

If you are eligible for NYSHIP, you are also eligible for the NYSHIP dental insurance. You, your spouse/domestic partner/dependent children become eligible on the first of the month following six full months of active employment. The State of New York pays the full cost of this coverage, but you must enroll to participate in the plan. Coverage is provided through Group Health Incorporated (GHI). Benefits are paid according to a schedule of allowable charges and are subject to an annual deductible.

Retirement Plans

New York State Employees' Retirement System (NYSERS)

NYSERS provides retirement, disability, and death benefits to the employees of the New York State Contract Colleges at Cornell University and Cornell Cooperative Extension county associations, as provided under New York State retirement law. If you participate in the NYSERS plan, you may be required to contribute 3% of your income to the plan for the first 10 years of membership. The plan provides income in retirement for vested members based on years of service performed under the plan and the income levels recorded during those years of service. Vesting occurs after 5 years of membership.

State University of New York Optional Retirement Plan (SUNY-ORP)

Cornell contract college exempt full-time staff and faculty, including employees with a term appointment on a part-time basis, as well as Cooperative Extension agents who previously had an eligible contract, may choose to enroll in the SUNY-ORP. Contributions you make and those made through SUNY vary according to your Tier, which is generally based on the date you enroll in the Plan. Tier III, Tier IV, and Tier IV(a) participants are required to contribute 3% of their gross salary for the first 10 years of participation. All contributions are used to purchase retirement annuity contracts from TIAA-CREF. Vesting (ownership) occurs immediately for employees who own preexisting contracts or have active membership in the New York State Employees' Retirement System, or after a 366 day waiting period for all other participants.

Three additional firms - ING, Met Life, and VALIC - provide alternate funding vehicles into which employees may transfer their accumulations. Employees enrolled in TIAA-CREF may continue all investments in TIAA-CREF or may transfer all or a portion of their accumulations to one or more of the alternative funding vehicles. Future contributions are remitted to TIAA-CREF; however, you may elect to have contributions sent to one or more of the alternate funds vehicles from TIAA-CREF.

CORNELL-PROVIDED BENEFITS

Long Term Disability (LTD)

Cornell offers an LTD program that provides income replacement of 60% of the budgeted salary, up to a maximum of \$20,000 per month (when combined with benefits from Workers' Compensation, Social Security, other group disability and employer contributory retirement plans) for staff and faculty who are unable to work due to total disability. Benefits begin after six months of continuous total disability and generally continue until you are no longer disabled or reach age 65.

Cornell provides coverage for SUNY Optional Retirement Plan (SUNY-ORP) participants continuously with eligible employment status. Participants in the New York State Employees' Retirement System (NYSERS) or the Federal Civil Service Retirement System have Cornell provided coverage prior to vesting in their respective retirement systems. Once vested in NYSEERS or the Federal Civil Service Retirement System, members may rely on disability coverage provided through those programs. NYSEERS and Federal Civil Service Retirement System participants who become vested may continue coverage through the Cornell LTD plan in addition to the disability coverage provided through their respective retirement systems.

Basic Life Insurance

The university provides basic coverage equal to one-half your budgeted annual salary, up to a maximum coverage of \$50,000. Any amount of death benefits payable under the Survivor's Benefit Program, New York State Employees' Retirement System, or the Federal Civil Service Retirement System will offset Basic Life Insurance benefits received from Cornell.

Cornell Children's Tuition Scholarship (CCTS)

The university provides tuition scholarships for the children of eligible faculty and staff. Eligibility and benefit levels vary according to the date you were hired.

Employee Assistance Program (EAP)

The Employee Assistance Program offers a valuable confidential resource at no cost to you or your family. The program offers assessment, referrals and brief counseling services for faculty, staff and their families seeking to resolve personal and job-related problems.

Cornell Wellness Program

The Cornell University Wellness Program provides educational and physical fitness opportunities for faculty, staff, and their families to engage in healthy lifestyles that enhance the social and physical dimensions of life.

Workforce Diversity, Equity and Life Quality

The Office of Workforce Diversity, Equity and Life Quality is dedicated to creating a positive environment for Cornell's faculty, staff, and students by assisting in the

resolution of discrimination, harassment, and bias matters; providing resources in the areas of affirmative action and diversity; and by addressing work-related issues that affect the life quality of Cornell's increasingly diverse employee population.

VOLUNTARY BENEFIT PROGRAMS

Tax Deferred Annuity Plan

Cornell's Tax Deferred Annuity Plan offers faculty and academic staff the opportunity to save for retirement by making tax deferred contributions to a variety of investment options offered by TIAA-CREF and Fidelity Investments. Tax deferral on contributions and investment growth continues until you begin to withdraw money from the account, usually at retirement.

Select Benefits

This program allows faculty and staff to establish individual accounts, using pre-tax dollars, to pay for medial expenses not covered by health insurance plans or dependent care expenses. Aon Consulting administers the plan.

Group Universal Life Insurance (GUL)

GUL gives you the opportunity to purchase additional life insurance and participate in a cash accumulation fund. The plan allows you to elect up to 10 times your salary in life insurance coverage up to \$2 million. The benefit is portable if you should leave the university. Coverage for family members is also available. If you elect to contribute to the cash accumulation fund, the interest earned is income tax-deferred as long as it remains in your account. You can borrow against the money in your cash accumulation account or make withdrawals. CIGNA insures the plan.

Personal Accidental Insurance (PAI)

You may voluntarily purchase individual or family coverage for accidental death, dismemberment, or total disability. You can select employee coverage amounts from \$10,000 to \$500,000, but coverage above \$250,000 cannot exceed 10 times your annual budgeted salary. CIGNA insures the plan.

Long Term Care

Long term care insurance provides funds for a range of services for participants who need long term custodial care in a nursing home or at home. Cornell makes long term care insurance available through payroll deduction. CNA insures the plan.

Auto and Homeowner's Insurance

Automobile and homeowner's insurance may be purchased at group rates through a program arranged by Marsh@WorkSolutions. Premiums are paid through payroll

deduction. You can compare coverage options between MetLife Auto and Home and Travelers, Inc.

Pet Insurance

Our auto and homeowner's insurance vendor, [Marsh@WorkSolutions](#), offers pet insurance through the Veterinary Pet Insurance (VPI) Company. Premiums are paid through payroll deduction.

New York's College Savings Program

This is a state-sponsored program that helps you save for college costs. You may open an account through payroll deduction for as little as \$15 per pay period. For more information or to enroll, go to <www.nysaves.org>

Government-Mandated Programs

Social Security

Social Security is a federal program of retirement, disability, survivor, and health-related benefits covering faculty and staff. You and Cornell make contributions to the Social Security system as mandated by the Federal Insurance Contributions Act (FICA).

Workers' Compensation

Income protection, medical, and survivor benefits are provided for job-related illness or injuries. The costs of this program are entirely covered by Cornell and New York State.

Unemployment Insurance

Employees who become unemployed through no fault of their own and are able and available to work, but unsuccessful in finding employment, may be eligible to receive a weekly benefit. The costs of this program are entirely covered by the university.

EDUCATIONAL OPPORTUNITIES

Educational Programs

The *Guide to Workshops*, published once a year, offers faculty and staff the opportunity to participate in educational programs in areas such as communication, leadership, career development, supervision, health, wellness, work and family, financial administration, and information technology.

Employee Tuition Assistance

After one year of regular full-time or three years part-time service, benefits-eligible staff and non-voting faculty may receive reimbursement for job-related courses offered by other institutions. The courses need not be college level, but must be successfully completed for reimbursement.

Employee Degree Program

Faculty who do not hold voting status in their college or graduate faculty and academic staff may be considered for acceptance into the Employee Degree Program after one year of regular full-time employment. Admission requires acceptance by the university, approval of the supervisor, department head, dean or executive officer, and the Office of Human Resources.

Extramural Program (Cornell Academic Courses)

Faculty, who do not hold voting status in their college or graduate faculty and academic staff may enroll in up to four credit hours per semester in Cornell academic courses tuition-free to help improve their job performance and assist in their career and personal development. Eligible faculty and academic staff may qualify for the program upon employment with approval of their supervisor and department head.

FOR MORE INFORMATION

More detailed information regarding these benefits and privileges is contained in the *Human Resource Policies*, on the Web at <www.ohr.cornell.edu/policies/index.html> and in Cornell's summary plan descriptions. If you have any questions about this summary or your employee benefit plans, contact Benefit Services, Office of Human Resources, 130 Day Hall, (607) 255-3936, or e-mail: <benefits@cornell.edu>.

While every attempt has been made to ensure the accuracy of this *Summary of Benefits*, the legal documents, policies, or certificates pertaining to the various benefit plans prevail in the event of any discrepancy. This *Summary of Benefits* does not constitute a legal document. The policies summarized here are not conditions of employment and are subject to change. The language is not intended to create a contract between Cornell/State of New York and the employees of contract colleges.

Cornell/State of New York reserves the right to amend, modify or withdraw in their sole discretion any provision contained herein. Neither this document, nor any of its terms or provisions, constitutes a contractual obligation of Cornell/State of New York. Policies and benefits for members of collective bargaining units may differ from those described herein.