



# Cornell University Office of Human Resources

## **Summary of Benefits for Endowed Employees on Military Leave**

The following benefit plans are available to endowed employees while on an unpaid military leave of absence.

### **University Health Care Program**

You will be covered under the military health plan, TriCare, once you are on active duty. Therefore, Benefit Services will cancel your health insurance while you are on an approved military leave. If you have family members covered under the endowed health plan at the time you are called to active service, your family members will continue to be covered and receive a University contribution toward the premium. The University will continue the contribution until you return to work, terminate from the University, or in five years, whichever event comes first.

Records Administration will bill your family at the appropriate rate quarterly.

If your military service leave lasts five years and you have maintained your family's coverage continuously, you will receive a notice of continued COBRA coverage as mandated by federal law. COBRA coverage grants you an additional 18 months of coverage if you agree to pay the full premium.

### **Short Term Disability**

You are covered for the first 31 days of military leave on the short-term disability plan, based on the most recent compensation as an active Cornell employee. Beyond 31 days, there is no short-term disability income benefit from Cornell.

You are eligible for short-term disability coverage upon re-employment in a benefits-eligible position.

### **Long Term Disability**

You are not covered for any injury/disability incurred while on leave. You are eligible for long-term disability coverage upon re-employment in a benefits-eligible position.

### **Basic Life Insurance Plan**

You will have continued coverage under the Basic Life Insurance plan for the first 31 days of military leave. For longer duration leaves, you will be billed for the nominal cost

of the coverage, which will continue as long as you pay the premium. Death by any cause will generate a life insurance benefit under this Cornell plan.

If you do not keep up coverage during your leave, you will be reinstated upon re-employment in a benefits-eligible position.

### **Cornell University Retirement Plan (CURP)**

Retirement contributions are not made while you are on an unpaid leave of absence. Cornell makes a 10% of base pay contribution to your retirement plan when you return to active employment in a benefits-eligible position.

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

You continue to be eligible for CCTS while on leave as long as you were eligible prior to your leave. Your dependents continue to be eligible for CCTS in the event of your death.

### **Employee Assistance Program (EAP)**

Your family continues to be eligible to use EAP while you are on leave. Coverage for you resumes upon re-employment.

### **Tax Deferred Annuity (TDA) Plan**

Contributions are not made while you are on an unpaid leave of absence. Your contributions will continue upon re-employment if you are enrolled in the TDA plan.

### **Dental**

Your dental coverage will be canceled while on an approved military leave since you will have dental coverage provided for you while on active duty. If you have family coverage, your family members will be able to continue the coverage by paying the full cost the same as for an active employee. Records Administration will bill your family at the appropriate rate quarterly. If your family does not want the coverage, you do not have to pay the premiums and the coverage will be canceled. Coverage will be reinstated upon re-employment in a benefits-eligible position, but you will have waiting periods and exclusions for pre-existing conditions.

If your military service leave lasts five years and you have maintained your family's coverage continuously, you will receive a notice of continued COBRA coverage as mandated by federal law. COBRA coverage grants you an additional 18 months of coverage if you agree to pay the full premium.

### **Select Benefits**

Medical care reimbursement account: your contributions stop while you are on unpaid leave. If you have a balance in your account, you can continue to receive reimbursement of medical expenses incurred before your leave. You may remit expenses incurred after your leave began only if you continue to participate in the Select Benefits program by making contributions on an after-tax basis.

Dependent care reimbursement account: your contributions stop while you are on unpaid leave. You may continue to remit expenses incurred during the plan year against any unused balance until the funds are exhausted or the plan year ends, whichever is first.

If you are re-employed by Cornell during the same plan year, you may again enroll in the Select Benefits plan. However, federal regulations require that you enroll at the same contribution level you previously designated for either reimbursement account.

A spouse may want to consider enrolling in a pre-tax program at his/her place of employment to continue receiving tax savings.

## **Group Universal Life (GUL) Insurance**

This life insurance plan is designed to be portable. So, you can continue the policy while you are off payroll indefinitely. You will be direct billed by CIGNA Group Insurance for continuing coverage while you are on unpaid leave. You will be billed at active rates while on military leave. Death by any cause generates a life insurance benefit payment.

If you do not choose to pay for continued coverage under this plan while you are on leave, you can re-apply upon re-employment in a benefits-eligible position. However, you will need to supply evidence of insurability when you re-apply.

## **Personal Accident Insurance (PAI)**

You are direct billed by CIGNA Group Insurance for continuing coverage while you are on unpaid leave. You will be billed at active rates while on military leave. You will need to continue your coverage if you want to cover your family during this time. However, you need to know that no benefits will be paid for you for loss resulting from declared or undeclared acts of war. No benefits will be paid for loss resulting from an accident that occurs while you are serving on full-time active duty for more than 30 days in any armed forces. You may re-enroll upon re-employment with no medical questions if you choose not to continue coverage during your leave.

## **Long Term Care**

This plan is also portable indefinitely. You can continue coverage while you are off payroll. You will be direct billed by CNA for continuing coverage while you are on unpaid leave.

## **NY Section 529 College Savings Plan**

If you are using payroll deduction for enrollment in this plan, you will need to notify UPromise, the plan administrator, that you will be on a military leave. You will be able to discuss your future options with them.

## **Auto and Homeowner's Insurance**

You will be direct billed by [Marsh@Work](#) Solutions while you are on unpaid leave. You will not be eligible to receive the 8% discount for payroll deduction, but you will receive the 15% group discount. Payroll deduction continues upon re-employment in a benefits-eligible position.

## **Paid Time Off**

### **Vacation, Holiday, Sick Leave, Health Care Leave, Personal Leave**

Accruals stop while you are on unpaid leave. Time banks/accruals are reinstated upon re-employment.

## **Educational Opportunities**

### **Employee Tuition Assistance, Employee Degree Program, Extramural Program (Cornell academic courses)**

The educational benefits are not available to you while on unpaid leave.

## **Government Mandated Benefits**

### **Social Security**

Contributions to Social Security are not made while you are on unpaid leave.

### **Workers' Compensation**

You do not have Workers' Compensation coverage while you are on leave. Coverage is reinstated upon re-employment.

### **Unemployment Insurance**

Coverage is reinstated upon re-employment.

## **For More Information**

More detailed information regarding these benefit programs is contained in the Office of Human Resources website <[www.ohr.cornell.edu/index.html](http://www.ohr.cornell.edu/index.html)> If you have any questions about this summary or your employee benefit plans, contact Benefit Services, 130 Day Hall, (607) 255-3936, or email [benefits@cornell.edu](mailto:benefits@cornell.edu).

While every attempt has been made to ensure the accuracy of this *Summary of Benefits*, the legal documents prevail in the event of a discrepancy. The representations in this *Summary of Benefits* are not intended to create a contract between the University and its staff. These policies and benefits are not conditions of employment and are subject to change.

The University reserves the right to amend, modify or terminate, in its sole discretion, any provision contained herein.