



Cornell University
Division of Human Resources

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Summary of Benefits 2009

Extension Association 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>](mailto:benefits@cornell.edu) For association-provided benefits, contact your local extension association.

NY STATE-PROVIDED BENEFITS

Contract College Health Care Program

Contract college nonacademic staff (including Cooperative Extension) is eligible to participate in the New York State Health Insurance Program (NYSHIP). Contract college nonacademic staff is also eligible to enroll domestic partners (same or opposite sex and 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. United Health Care administers medical/surgical professional charges for the plan. When you use a network physician, you are responsible for a copayment at the time of service. 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. Mental Health and Substance Abuse services are administered by Optumhealth. 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: regular, full-time staff is required by State law to participate, if eligible.

New York State Employees' Retirement System (NYSERS)

NYSERS provides retirement, disability, and death benefits to the nonacademic staff 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, including staff with a term appointment on a part-time basis, as well as Cooperative Extension exempt educators 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 staff members 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 staff members may transfer their accumulations. Staff members enrolled in TIAA-CREF may continue all investments in TIAA-CREF or may choose to 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 funding 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 monthly salary, up to a maximum of \$20,000 per month (combined with benefits from Workers' Compensation, Social Security, and other group disability and employer-contributory retirement plans) for staff members who are unable to work due to total disability. Benefits begin after six months of continuous total disability and generally continue until the staff member is no longer disabled or reaches 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 NYERS or the Federal Civil Service Retirement System, members may rely on disability coverage provided through those programs. NYERS 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.

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 you 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 you 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 funding 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.

Association-Provided Benefits

Paid Time Off

Refer to local association policies.

Short Term Disability

Depending on your association, you may have short term disability benefits or an extended medical leave program. Refer to local association policies.

EDUCATIONAL OPPORTUNITIES

Educational Programs

The *Guide to Workshops*, published once a year, offers 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.

SKILLSOFT ON-LINE COURSE

Skillssoft On-line courses are offered at no charge to Cornell Cooperative Extension employees through Cornell University's Division of Human Resources. Four hundred courses are offered in business related areas such as communications, leadership,

management and team building. An additional 400 courses are offered in the areas of computer or information technology.

FOR MORE INFORMATION

More detailed information regarding these benefits and privileges is contained in your association policy manual and in summary plan descriptions. If you have any questions about your employee benefit plans offered through Cornell or New York State, contact Benefit Services, Division 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/local association employees.

Cornell/State of New York/local associations reserve 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, constitute a contractual obligation of Cornell/State of New York/local associations.