



Cornell University

For Your Benefit

Official Information on Cornell's Benefits, Policies, and Work-Related Developments

Table of Contents ~ Winter 2005 ~

- New Adoption Assistance Program
- Special Benefits Enrollment Period, March 1 - 31, 2005
- Long Term Care
- Employee Assistance Program (EAP)
- Seasonal Affective Disorder (SAD)
- Wellness 2005

New Adoption Assistance Program Aids Array of Work/Life Programs

Recognizing that “the needs of today’s family are continually evolving as the composition of America’s workforce changes,” President Lehman and Provost Martin recently announced Cornell’s new Adoption Assistance program, effective January 1, 2005. The Adoption Assistance Program provides up to \$5,000 of reimbursement to faculty and to academic and non-academic staff for adoption-related expenses incurred after January 1, 2005. Those who are in the process of adopting a child and have incurred expenses since January 1, or those who are anticipating an adoption, should contact the Office of Workforce Diversity, Equity and Life Quality, which is administering the program, at 607-255-3976, TDD 255-7066.

“As the pace of life continues to increase in all facets of our lives,” says Mary Opperman, vice president for human resources, “Cornell remains committed to developing programs that help all staff and faculty meet their various personal and work responsibilities. The Adoption Assistance Program is the latest of a number of programs that have been developed over the past decade to help us with living and working in an ever-increasingly complex world.”

The programs most people think of when thinking of balancing work and personal life are those that help address the needs of parents and children. Last summer, 2004, enhancements were made to the parental leaves for faculty to help balance the demands of the “tenure-clock” with the needs of new family members. The university leadership is currently considering enhancements to the staff parental leave program, which it hopes to implement this summer, 2005. Other programs addressing the needs of parents and children that Cornell has implemented in recent years include the child care grant program and a full slate of activities on Bring Your Child to Work Day, Employee Day, and Sports Saturday.

But Cornell recognizes that “today’s family” encompasses many different family structures—including those of singles—and, over the years, has instituted a number of programs to help faculty and staff meet a wide range of personal and family responsibilities. As noted in the lead article in this issue of *For Your Benefit*, every several years the vendors of Cornell’s long term care and life insurances hold a Special Enrollment, during which Cornell faculty and staff can enroll in or increase their coverages without needing medical underwriting. These Special Enrollment periods also extend coverage to a wide circle of family

(continued on page 2)

~ Learning at Your Leisure ~



Photos by Charles Harrington, University Photography

Stop by the Statler Ballroom during Wellness 2005 and start focusing on healthy living! Wellness 2005 will be divided into six focus areas this year: exercise, healing, stress reduction, preventative medicine, environment, and community resources. Be sure to check out page 4 for more details.



Wellness 2005

March 16, 2005

10:00 a.m. - 2:30 p.m.

Statler Ballroom

Questions and Answers about Long Term Care

During the month of March, faculty and staff have the opportunity to enhance their life insurance coverage, under group rates, and/or enroll in or enhance their long term care insurance coverage, with relaxed medical underwriting standards. This opportunity is made possible through a Special Enrollment period being offered by the vendors of these two programs, CIGNA (life) and CNA (long term care).

A special mailing has been sent to faculty and staff at their home addresses describing these coverages and the options available. If you have not yet received that mailing, or have any other questions, please contact Benefit Services, 607-255-3936, or e-mail <benefits@cornell.edu>.

In the interview below, Nancy Doolittle, *For Your Benefit* editor, asked Maureen Brull, Benefit Services manager of the long term care and life insurance plans some of the questions she had in considering long term care insurance.

Q: Maureen, why should faculty and staff consider enrolling for long term care insurance?

A.: Long term care insurance covers many of the expenses that people incur when they need home care or nursing home care. Staying in a nursing home in New York State now costs an average of \$75,000 a year. Long term care insurance helps pay for this cost. It also can be used for home care expenses, making it possible in some cases for an individual to postpone or avoid going into a nursing home at all.

Q: How does long term care insurance work?

A.: When you sign up for long term care insurance, you are given a set of choices, in terms of what your daily facility care benefits could be, the length of time you would be covered,

(continued on page 2)

Services Offered by the Employee Assistance Program

Whatever your concern, the Employee Assistance Program (EAP) is here to help:

- free, confidential counseling and consultation offered off-campus in Collegetown, at 409 College Avenue.
- available to all Cornell University benefits-eligible faculty, staff, and their dependents.
- designed to help find solutions so that staff and faculty can live their lives to the fullest potential:
 - ✓ Marital or Relationship Concerns
 - ✓ Family Concerns
 - ✓ Parenting Issues
 - ✓ Child or Childcare Concerns
 - ✓ Eldercare Concerns and Questions
 - ✓ Grief and Loss Issues
 - ✓ Legal or Financial Worries
 - ✓ Mental Health or Substance Use Concerns
 - ✓ Job Performance Issues or Concerns
 - ✓ Relationships with Supervisor or Peers
 - ✓ Workplace or Job Adjustment Difficulties
 - ✓ Employment Lay-off or Termination
 - ✓ Personal or Workplace Crisis

For more information, call the EAP at 607-255-1531, or e-mail at <cornelleap@cornell.edu> or visit the web site at <<http://www.ohr.cornell.edu/benefits/eap/index.html>>.

Special Benefits Enrollment Period
March 1 - 31, 2005

Adoption Assistance

(continued from page 1)

members. Group life insurance can be purchased to cover the spouses and same-sex partners of Cornell staff and faculty, and long term care insurance is offered not only for faculty, staff, and retirees, but also for their spouses or same-sex partners, parents, parents-in-law, grandparents and grandparents-in-law.

All faculty and staff should have received a mailing that provides an overview of Cornell's Group Life Insurance and Long Term Care programs. This year's Special Enrollment Period—the first since 2002—runs through the month of March. After that, faculty and staff and their eligible family members can enroll in or increase their life and long term care coverages at any time, but will need to go through the medical underwriting process.

This issue of *For Your Benefit* also highlights two other needs for which Cornell provides services for

staff and faculty—wellness and mental/emotional health. Wellness 2005, sponsored by the Cornell University Wellness Program, will be held on March 16, 2005, with a full schedule of workshops and presentations. Free blood pressure and cholesterol screenings will also be offered. And, as a reminder that at this time of the year many people feel the “winter blues,” the Employee Assistance Program (EAP) offers some tips on coping until Spring actually arrives, and lists some of the services that the EAP offers to help ease life's stresses (see sidebar at left).

As Mary Opperman notes, “The Wellness Program, our broad array of benefits that help meet the needs of many different family members and structures, support services such as the EAP that are meant to help in times of stress and difficulty—all these exist because we know that staff and faculty perform at their best when they experience a sense of well-being—physically, mentally, emotionally, and in their many personal connections.”

Long Term Care Q&A

(continued from page 1)

and what the lifetime maximum that you could claim would be. So, you can select from maximum daily benefit amounts of \$100, \$150, \$200 or \$250, to cover either 3, 5, or 10 years of care. CNA translates this choice into a lifetime maximum lump-sum amount, which you will draw from to pay for your eligible expenses, up to the maximum daily amount, until the total benefit amount has been reached.

Q: I'm still young. Can't I put this off for a few more years?

A.: You can, but long term care insurance works like life insurance in that the older you are when you sign up, the higher your premiums will be. For instance, suppose you wanted to sign up for \$150 Daily Facility Benefit, for 5 years, up to a lifetime maximum amount of \$273,750. If you were 40 years old when you signed up this year, your total premiums paid when you reach age 75 (assuming you did not incur any long term care expenses yet), would be over \$10 thousand. If you were 59 years old, signing up for the same levels at the same time this year, the premiums you would pay during those years from 59 to 75 would be more than \$15 thousand total.

Statistics also show that many people need extended nursing home care before they get old, so you should think of long term care insurance as something that protects everyone against catastrophic care expenses, not just the elderly.

And, during this Special Enrollment Period, March 1 - 31, 2005, your spouse/same-sex partner, and other family members (including your parents, grandparents, parents-in-laws, and grandparents-in laws) are welcome to apply for long term care insurance.

Q: What is covered by long term care insurance?

A.: Typically, long term care covers care received outside of your home: nursing home care, care in an assisted living facility, hospice care. CNA's home-based care, offered through its new long term care program, Independent Solutions, also covers all or a portion of the costs for care that you might receive in your home: occupational, physical, respiratory, or speech therapy; nursing care performed by a registered or licensed nurse, home health aides, housekeeper or personal care services, home-delivered meals; nutritional services. Independent Solutions also offers home hospice, adult day care, caregiver training, and costs for home medical technology.

Q: When would I become eligible for long term care coverage?

A.: You do not have to reach a specific age to become eligible. Long term care benefits start covering

your expenses 90 days after your licensed health care provider certifies that you are unable to perform, and will continue to be unable to perform for at least 90 days, two out of six activities of daily living (ADLs) without assistance or supervision. You also become eligible for benefits if you develop a severe cognitive impairment like Alzheimer's Disease and require substantial supervision to protect your health and safety.

Q: What is an activity of daily living?

A.: An ADL is one of the following: bathing (washing oneself by sponge bath or in a tub or shower); continence (maintaining control and performing associated hygiene); dressing; eating; toileting; and transferring (moving into or out of a bed, chair, or wheelchair). Alzheimer's and similar severe cognitive impairments are also covered.

Q: What would happen if I signed up for long term care, but after several years decide to drop it? Do I lose the value of my premiums?

A.: No. While you will not be able to get back the cash value of the premiums you have paid, as long as you had been enrolled for three years or more, you would still be covered under your long term care plan. It would be “frozen”, and should you need long term care, after the 90-day waiting period you would still receive the daily benefits you had signed up for. However, your lifetime maximum benefit would be reduced, either to the total of the premiums you had paid, or to 30 times the Daily Facility Care Benefit, whichever is higher.

Q: What if I retire or take a job elsewhere?

A.: Your long term care insurance would go with you. The rates and plan design will remain the same. The only change would be that instead of paying your premiums through payroll deduction, you would be billed directly.

Q: What happens if I die; are the premiums refundable?

A.: If you die before the age of 65, all premiums paid will be refunded, less any benefits received. Refund of premiums can be made up to the age of 75 but the refund amount decreases by 10% of the total premiums paid each year, beginning at age 65.

Q: Will my premiums stay the same over time?

A.: The only way your premiums may change is if rates are increased for everyone in your age category with the same plan, or if you decide to increase your

(continued on page 3)

Long Term Care Q&A

(continued from page 2)

coverage to keep up with the rate of inflation. Every three years, you will have the option to increase your coverage through a Special Enrollment Period as we have going on in March of this year. Your original premium will stay the same and only the part of the premium that is based on the additional coverage will be based on your age.

Q: What if I choose not to increase my coverage then? Can I increase it three years later?

A.: Yes. You may increase your coverage at any time, but unless you increase it during one of the Special Enrollment Periods, you will need to go through the process of medical underwriting. You should also know that future opportunities to increase your coverage may be subject to medical underwriting depending upon your employment status at that time.

Q: I am in CNA's current long term care plan. You have mentioned that they have a new one. How does this work? Can I transfer to the new one?

A.: During this 2005 Special Enrollment Period, if you are already in CNA's long term care plan, you can either stay in your current plan at your current levels, and do nothing else, OR stay in your current plan and increase your level of coverage, OR transfer your coverage into CNA's enhanced Independent Solutions plan.

Your Special Enrollment packet describes these three options, and the premiums associated with each, in detail. If you decide to remain in the current plan during this Special Enrollment Period, but decide at some future time to transfer into Independent Solutions, you will need to go through the medical underwriting process. In all cases—whether you decide to transfer to Independent Solutions now or



Photo by Shannon Austic, Office of Human Resources

Nancy Doolittle, left, and Maureen Brull discuss CNA's long term care program, Independent Solutions.

at some time in the future—the credit you have built up in premiums paid in CNA's current plan will be credited over to Independent Solutions.

Q: Are there any tax benefits to signing up for long term care insurance?

A.: Yes and no. Any benefits you receive from the plan are not taxable as income. Your premiums are deducted from your paycheck on an after-tax basis. Under IRC 7702B, for federal tax purposes you may be able to deduct your premiums if you incur extremely high medical expenses and your total deductible medical expenses were to amount to more than 7.5% of your adjusted gross income. More

likely, you may be able to claim 20% of your annual premiums when you file your New York State taxes. You will need to consult with your tax advisor to find out if this applies to you.

CNA is a registered service mark and trade name of the CNA Financial Corporation. CNA's group long term care insurance plans are underwritten by Continental Casualty Company, a CNA Company.

Getting Beyond the Winter Blues

~Linda Starr, MSW, and Cindy Glanville, MSW, Employee Assistance Program

Fall and winter mean shorter days and decreased sunlight. For many people, fall and winter also bring changes in:

- ❖ **Mood:** Sadness; mild depression; "moodiness"; feelings of guilt and worry; decreased frustration tolerance and increased irritability; feeling generally stressed in all areas of life.
- ❖ **Activity level:** Decreased energy; lethargy, fatigue, and decreased interest in usual activities; usual activities seem to require more effort and feel less enjoyable; increased difficulty motivating self to engage in usual activities and to complete tasks.
- ❖ **Appetite:** Overeating; carbohydrate craving.
- ❖ **Sleep:** Increased sleep—usually, without a feeling of being refreshed; shallow or unsettled sleep; difficulty getting out of bed to start the day; feeling unable to catch up on sleep; feeling like an afternoon nap is needed.
- ❖ **Behavior:** Increased temper outbursts; increased arguing; impulse spending to feel better.
- ❖ **Physical health:** Joint and muscle aches and pain; stomach discomfort; headaches; lowered resistance to illness.

The National Mental Health Association estimates that 25% of the population suffers from the "winter blues", while about 5% suffer from a more severe form of depression known as Seasonal Affective Disorder (SAD). If these estimates hold true at Cornell, that would mean that approximately 2,000 fac-

ulty and staff experience the "winter blues," while over 430 are dealing with some form of SAD.

Seasonal Affective Disorder is a type of recurrent depressive disorder that affects some people during the late fall and winter months, with symptoms resolving in late spring and summer. For some people, SAD is a condition that causes mild to moderate discomfort, but not severe suffering or significant dysfunction. For others, the disorder is a seriously disabling illness, which significantly impairs normal functioning and requires continuous medical treatment. A diagnosis is usually made after three or more consecutive winters in which symptoms have been experienced.

It is generally believed that Seasonal Affective Disorder is caused by a biochemical imbalance in the hypothalamus due to the shortening of daylight hours and the lack of sunshine in the winter months. The pathophysiology of SAD, however, remains essentially elusive and unconfirmed.

Although some children and teenagers may experience Seasonal Affective Disorder, the usual age of onset is between 20 and 30 years of age. The disorder is more common in women than in men. It is more common in northern geographic regions.

Whether you are just experiencing a mild form of the "winter blues" or have been diagnosed with SAD, the treatment is similar:

- ❖ **Bring as much light into your life as possible:** Spend time outdoors during the day; arrange your homes and workplaces to receive more sunlight or natural light; keep living and

working areas well lit; for more severe symptoms, full-spectrum fluorescent light therapy is effective in elevating mood and in symptom management.

- ❖ **Exercise:** Choose a physical activity to practice regularly throughout the season; join a fitness club, the YMCA, or the Wellness Program if outdoor activity is not appealing; walk, run, swim, stretch, lift weights, box, do aerobics, dance, mall-walk, etc. Obviously, participating in winter activities—skiing, skating, sledding, snowshoeing—combines both the need for exercise and the need for light. "Not only does aerobic exercise improve mood, but it also has been shown to reduce stress, which often exacerbates feelings of depression brought on by the winter blues. Studies had pointed out that one hour doing aerobic exercise outside (even with cloudy skies overhead) had the same benefits as 2.5 hours of light

(continued on page 4)

Wellness 2005 Topics

Local farming information
 Dairy product information
 Food addictions
 Gourmet cuisine/Nutrition
 Exercise and fitness information
 Running information
 Fitness assessments
 Disc golf information
 Triathlon training
 Outdoor education information
 Deep tissue massage
 Acupressure and acupuncture
 Reflexology
 Chiropractic medicine
 Shiatsu massage
 Stress reduction and management
 Yoga therapy
 Reiki
 Mind/Body issues
 Energy therapy
 Aromatherapy
 Lesbian, gay, bisexual and transgender resources
 Spinal wellness information
 Gannett Health Services for employees
 Cardiac rehab information
 Cholesterol screening
 PSA screening (men over 50 years)
 Blood sugar screening
 Naturopathic screening
 Integrative medicine techniques
 Environmental effect on breast cancer
 Composting information
 Cancer detection and prevention information
 Foot care information
 Cornell employee benefits options
 Bird watching
 Breast cancer information
 Affordable housing options
 Home buying information
 Eldercare and assisted living options
 Work-Life strategies
 Cornell recreation information

Wellness 2005

Focusing on Healthy Living

Save the Date!

Wednesday, March 16, 2005

10:00 a.m. - 2:30 p.m.

Statler Ballroom

Wellness 2005 is free and open to the Cornell community.



You are invited to:

- Explore various options of complementary and traditional medicine
- Interact with many practitioners and health educators
- Find answers to your health and wellness questions
- Free cholesterol, blood sugar, and blood pressure screening
- Free PSA blood test (prostate screening) for men over age 50
- Experience hands-on treatments

There will be drawings for many fabulous door prizes.

Fair Presentations

- 10:30-11:00 am:** "Introduction to Triathlon: What are the Essentials?" by Bob Dattola, President of the Ithaca Triathlon Club
- 11:15-11:45 am:** "How a Naturopathic Doctor Can Help You" by Dr. Deanna Hope Berman, Naturopathic Doctor
- 12:00-12:30 pm:** "Skillet Pasta Dinner in Ten Minutes" A cooking demo and tasting by Eileen Hughes, Executive Chef, CU Dining
- 12:45-1:15 pm:** "Structural Yoga Therapy" by Gisela Konrad, LMT
- 1:30-2:00 pm:** "Becoming Pain Free with Spinal Correction" by Dr. Pierre Gremaud, DC, Spinal Wellness Center of Ithaca

Beyond Winter Blues

(continued from page 3)

treatment indoors," notes Giorgio Piccoli, '07, Gannett intern and writer of Gannett's winter blues article.

- ❖ **Strive to maintain your pre-fall weight:** Losing weight is difficult during the best of times—for some, the fall and winter seasons only add to the challenge and struggle; eat in moderation and increase physical activity to balance overeating when it occurs.
- ❖ **Develop and/or routinely practice an interest or hobby; participate in volunteer work or other ways of helping others.** Looking outward rather than being inwardly focused on how badly you feel will help.
- ❖ **Get out of the house:** Plan outdoor activities, entertaining and/or social outings; spend time with family, friends, colleagues; when home-bound, turn off the television and play games, do puzzles, build something, be creative, read, talk on the telephone to family and friends.
- ❖ **Manage stress:** avoid overspending or overdoing; reach out to others and ask for help as needed; practice deep breathing and relaxation.

If these suggestions don't work, or if you should find that your symptoms persist or are severe enough to interfere with your relationships or daily functioning, you should contact your primary care physician or the Employee Assistance Program (EAP). (See sidebar on page 2 for list of EAP services.) EAP counselors are well-versed in these areas, and can help talk you through the various solutions for your individual situation. In some cases, in addition to following the suggestions noted above, anti-depressant medication will be recommended for managing symptoms, stabilizing your mood, and improving your functioning. Your primary care physician would be the one to make that determination.

Sources:

Norman E. Rosenthal, *Winter Blues: Seasonal Affective Disorder: What It Is and How to Overcome It* (NY: Guilford Press, 1993, revised and updated).

The Gannett Health Center web site has a comprehensive article on the winter blues, written by CU Gannett intern Giorgio Piccoli '07 at <<http://www.gannett.cornell.edu/healthAtoZ/healthAdvice/winterBlues.html>>. This web site also has general health articles on a number of other conditions and illnesses, at <<http://www.gannett.cornell.edu/healthAtoZ/healthAdvice/default.html>>.

Note: The above article is meant to provide general health information and education. It should not be relied upon for personal diagnosis or treatment. Only your health care provider is qualified to give you a medical opinion.

~ Publication Information ~

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Cornell University Statement on Equal Education and Employment Opportunity

Cornell University has an enduring commitment to support equality of education and employment opportunity by affirming the value of diversity and by promoting an environment free from discrimination.

Association with Cornell, either as a student, faculty, or staff member, involves participation in a free community where all people are recognized and rewarded on the basis of individual performance rather than personal convictions, appearance, preferences (including sexual or affectional orientation), or happenstance of birth.

Cornell University's history of diversity and inclusion encourages all students, faculty and staff to support a diverse and inclusive university in which to work, study, teach, research and serve.

No person shall be denied admission to any educational program or activity or be denied employment on the basis of any legally prohibited discrimination involving, but not limited to, such factors as race, color, creed, religion, national or ethnic origin, sex, sexual orientation, age, disability, or veteran status. Cornell University is an affirmative action/equal opportunity employer.

Concerns and complaints related to equal opportunity in education and in employment based on aspects of diversity protected under federal, state, and local law, including sexual harassment complaints filed by any member of the Cornell community against an academic or non-academic staff member, as well as complaints arising under Title IX should be directed to the Office of Workforce Diversity, Equity and Life Quality, 160 Day Hall, Ithaca, New York 14853-2081 (Telephone: 607-255-3976, Facsimile 607-255-7481, Telecommunications Device for the Deaf, 607-255-7066, <www.ohr.cornell.edu/workLifeDiversity/index.html>).

Cornell University is committed to assisting those persons with disabilities who have special needs related to their educational pursuit or employment. Information on services provided to prospective and current Cornell students with disabilities can be obtained by contacting the Student Disability Services Office, 429 Computing and Information Center, Ithaca, New York 14853-2081 (Telephone: 607-254-4545, Facsimile 607-255-1562, Telecommunications Device for the Deaf, 607-255-7665, www.clt.cornell.edu). Prospective and current employees in need of a workplace accommodation pursuant to the Americans with Disabilities Act or New York state law should contact Workers Compensation and Disability Services, Surge 3 Facility, Ithaca, New York 14853 (Telephone 607-255-3708, Facsimile 607-255-9649, Telecommunications for the Deaf 607-255-7066).

Drug-Free Workplace

The Drug-Free Workplace Act of 1988 requires Cornell, as a federal contractor and grant recipient, to certify that it will provide a drug-free workplace. Accordingly, it is the university's policy to maintain a drug-free workplace. As a condition of employment on such contracts and grants, employees will abide by the terms of this statement and notify Cornell of any criminal drug statute conviction not later than five days after such conviction for a violation occurring in the workplace. The unlawful manufacture, distribution, dispensation, possession, use, or sale in the workplace of a controlled substance, as defined by state or federal law, is prohibited. The university will not condone criminal activity on its property, or on property under its direct control, and will take appropriate personnel action up to and including termination or required participation in a drug-abuse assistance or rehabilitation program.

Campus Security Programs Report

In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act, a report containing information concerning campus security programs can be found on-line at <<http://www.cupolice.cornell.edu>>. Included in the report are:

- recommended personal safety practices,
- the authority of the Cornell Police and campus disciplinary procedures,
- a statement advising the campus community how to obtain information provided by New York State about registered sex offenders,
- campus crime statistics for the most recent three-year period, and
- other pertinent safety and crime prevention information.

A printed version of this report (*Campus Watch*) is distributed each fall to students, staff, and faculty; a copy may be requested from the Cornell Police Crime Prevention Unit, G-2 Barton Hall, Ithaca, NY 14850-1701, or by calling (607) 255-7305 or (607) 255-7404.