

2017 Benefits Guide





ntent 0

Health	
Medical, Dental, and Vision Eligibility and Enrollment	3
Medical Benefits	4
Dental Benefits	9
Vision Benefits	
Health Care Flexible Spending and Savings Accounts	
Additional Health and Wellness Benefits	

Retirement

Š

 \mathbf{O}

Plans with Employee Contributions	17
Plans with Weill Cornell Medicine Contributions	
Retiree Medical Coverage	19

Time-Off

Time-Off Benefits (Academic Only)	21
Time-Off Benefits (Non-Academic Only)	21

Disability & Income Protection

Disability Benefits	
Norkers' Compensation	
amily and Medical Leave	
.ife Insurance Benefits	
Accidental Death & Dismemberment Insurance	27

Work/Life

Tuition and Education Benefits for You	
Tuition and Education Benefits for Your Children	
Dependent and Child Care Benefits	
voluntary Benefits	

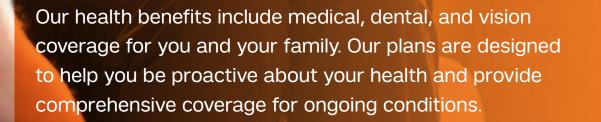
Notices & Disclosures

Notices & Disclosures	
Contact List	

 Weill Cornell Medicine is one of the top-ranked academic medical centers in the nation thanks to our dedicated faculty and staff, and we're dedicated to providing the resources you and your family need to stay well.

We offer a robust benefits package designed to support your physical, mental, financial, and professional health, whether you're just starting your career or planning for retirement. This guide provides an overview of all of the plans available to you in 2017, as well as information to help you make important benefit decisions.

If you have any questions about your benefit options, please contact the HR Solution Center at **646-962-9247**.



Medical, Dental, and Vision **Eligibility and Enrollment**

Who's Eligible

- You
- Your spouse or domestic partner (Note that when you cover a domestic partner on a health plan, there may be tax implications. Please contact the HR Solution Center for more information at 646-962-9247.)
- Your child through the end of the year in which he or she reaches age 26, regardless of whether he or she is a full-time student, tax dependent, or married. (Note that coverage doesn't extend to your child's dependents.)

How to Enroll

- New Employees: You must make your benefit elections within 31 days of your hire date. Unless otherwise noted, your coverage becomes effective on the first day of the month coincident with or following your date of employment, as long as you have enrolled in benefits. You'll receive an email from the Benefits Office with information on how to enroll online shortly after you start work at Weill Cornell Medicine.
- Current Employees: After your initial 31-day enrollment period, you can change your elections during Open Enrollment, typically held in November each year. At that time, you can enroll in a new type of coverage, change your current plan(s), or add an eligible family member to your coverage without a qualifying event.

If you don't change your benefits during the Open Enrollment period, you'll be defaulted into the following year's version of your current plan(s). Your contributions to a Health Savings Account will continue from year to year, but you must re-enroll in a Flexible Spending Account, if you have one.

You are also able to make changes to certain benefit elections during the year if you experience a qualified life event, such as marriage, divorce, birth or adoption of a child, or loss of coverage. To change your benefit election, please contact the HR Solution Center within 31 days of the event at 646-962-9247.