3.0 BENEFITS, FACULTY DEVELOPMENT AND LEAVES OF ABSENCE

NOTE: In many cases, policies governing the Joan and Sanford I. Weill Medical College and Graduate School of Medical Sciences of Cornell University differ from policies governing Cornell’s Ithaca campus. Faculty at the Medical College and Graduate School of Medical Sciences should consult with the Office of the Provost for Medical Affairs for the relevant policies.

3.1 BENEFITS

The procedures and benefits programs for academic employees in the endowed and contract units are not always identical, since some of the programs offered to contract unit employees are controlled by the state of New York and are tied in part to benefits programs of state agencies not related to Cornell.

In this section, abbreviated summaries are given of most of the benefits programs and regulatory procedures applicable to academic employees in active service. Summaries of retirement procedures and benefits are given in section 4.0. For more detailed and current information, academic employees should consult the appropriate offices.

While every attempt has been made to ensure the accuracy of these summaries, they are not legal documents, and the policies that follow are not conditions of employment and are subject to change. The language is not intended to create a contract between Cornell University and any of its employees, whether endowed or contract, or to create any financial obligation on the state of New York.

Educational

Cornell Children's Tuition Scholarship Plan (CCTS). Scholarships are provided for the children of eligible employees. Eligibility and benefit levels vary with an employee’s date of hire. If an employee terminates active regular employment and then returns, benefits will be based upon the plan provisions in effect on the more recent date of hire. Generally, there is a four-year wait in a full-time position until benefits under this program can be accessed. (Benefit Services, Office of Human Resources)

Employee Degree Program. A nonprofessorial academic staff member who has no voting status on any college, university, or graduate faculty may be considered for acceptance into the Employee Degree Program after one year of regular full-time employment. (Benefit Services, Office of Human Resources)

Employee Tuition Aid. After one year of employment and with prior approval, nonprofessorial academic staff who have no voting status on any college, university, or
graduate faculty may take job-related courses at other institutions. (Benefit Services, Office of Human Resources)

Extramural Program. Nonprofessorial academic staff who have no voting status on any college, university or graduate faculty may enroll in Cornell academic courses to help improve their job performance and assist in their careers and personal development. (Benefit Services, Office of Human Resources)

Training Programs. A calendar of workshops and seminars is published four times a year and offers employees an opportunity to participate in training programs in management, human relations, and technical and communication skills. (Training and Organizational Development, Office of Human Resources)

New York’s 529 College Savings Program. Through payroll deduction, employees may save for qualified higher education expenses with contributions managed by Vanguard. (Benefit Services, Office of Human Resources)

Holidays, Vacation and Recesses

For relevant policies, please refer to

http://www.dfa.cornell.edu/dfa/cms/treasurer/policyoffice/policies/volumes/humanresources/leaves.cfm

University Holidays. The university observes the following holidays: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day following Thanksgiving Day; in addition, five winter holidays near the end of December are designated by the university on an annual basis.

During the three scheduled recess periods (Fall break in October, intersession between the Fall and Spring terms, and Spring recess), professors and academic staff remain responsible for performing their normal academic duties other than formal classroom teaching.

Vacation. Only those academics appointed for a full 12-month period who work at least 50 percent-time are eligible to accrue vacation at the rate of two days per month, up to a total of twenty-two days. Vacation may accumulate up to a maximum of thirty days or, with the prior approval of the dean, forty-four days. These days may be scheduled in any way that does not interfere with proper performance of academic-year duties. Department offices are to be informed at all times of faculty absences during periods of duty and are to maintain records of such absences.

Postdoctoral associates accrue vacation time at a rate of fifteen days a year. At the discretion of the supervising professor and the chairperson of the academic unit, a
Postdoctoral associate may be awarded additional vacation, up to a total of twenty-two days a year.

Accrued vacation must be taken before the termination date of the appointment. Vacation cannot extend salary payments beyond the termination of appointment.

Faculty members on nine-month (academic-year) appointments do not accrue vacation.

Recesses. Each year, classes are cancelled on a Monday and Tuesday in October to provide a short recess during the long period between registration and Thanksgiving. This is followed by intersession, a longer recess between the end of the fall term and registration for the spring term. The spring break is a weeklong recess around the middle of the spring term. These recesses are not vacation periods for academic employees and graduate assistants, all of whom are on duty, even though classes do not meet. Faculty members are expected to report grades promptly, work with graduate students, and carry out other administrative and scholarly pursuits during these periods.

Those on twelve-month appointments who want to be absent for personal reasons during the intersession may assign part of their annual vacation to that period or request a leave of absence. Those on nine-month appointments may request a leave of absence.

Illness or Disability

There is no formal accrual of sick leave for academics. In the contract units, however, sick leave credit is assumed to accrue only to substantiate an official record for receipt of a post-retirement benefit. In instances of brief illness or disability (less than one month), academic employees should promptly inform department chairpersons. Salary is continued and the department absorbs responsibility for the continuation of services.

Short-Term Medical Leave. The employee is placed on short-term medical leave retroactive to the first day of absence when illness prevents performance of academic duties for more than one month. Leave for pregnancy, childbirth, and related conditions commence on the date recommended by the employee’s attending health-care provider.

Salary continuation may be provided for up to six months or to the end of an employee’s appointment, whichever comes first, for illnesses that are not work-related. There is no change in the percent of salary paid or in the source of funds for salary continuation. There is no central pool for salary relief. For details, refer to

http://www.dfa.cornell.edu/dfa/cms/treasurer/policyoffice/policies/volumes/humanresources/leaves.cfm.
**Long-Term Disability.** Employees who are unable to work due to total disability may be approved for income replacement of 60 percent of budgeted monthly salary up to a maximum of $20,000 per month (combined with Workers’ Compensation, Social Security, and other group disability and employer-provided retirement plans). Benefits for an employee who becomes disabled prior to age sixty begin after six months of continuous total disability and continue until the employee is no longer disabled, or at age sixty-five. If disability occurs to an employee beyond age sixty, benefits will be payable based upon the age at which total disability commenced. (Benefit Services, Office of Human Resources)

Coverage for employees in the contract units depends on the retirement plan in which the academic employee participates. The New York State Employees’ Retirement System (NYSERS) provides a disability benefit for persons who have at least 10 years of service. The actual benefit is a disability-retirement with payment for life. The younger the person is when disabled and the fewer years of service the person has, the lower the income benefit. During the first 10 years of service, NYSERS participants are covered by the university’s Long-Term Disability (LTD) plan that provides a benefit of 60% of pre-disability income. The university encourages NYSERS participants to retain the LTD plan beyond ten years of service for adequate protection.

Participants in the SUNY-ORP retirement system do not have a disability benefit from their retirement plan. Thus SUNY-ORP participants join the university’s LTD plan upon employment and retain that coverage as their sole protection against the risk of loss of income during a period of disability. (Benefit Services, Office of Human Resources)

**Workers’ Compensation.** Both income protection and medical benefits are provided for job-related illnesses or injuries. Supervisors, department chairpersons, or directors should be notified immediately of any job-related injury or illness. (Benefit Services, Office of Human Resources)

When the responsibilities of an employee on disability must be continued, other members of the academic staff normally absorb them.

**Insurance Coverage**

**Personal Accident Insurance (PAI).** Employees may voluntarily purchase individual or family coverage for accidental death, dismemberment, or permanent and total disability. (Benefit Services, Office of Human Resources)

**Automobile, Homeowner, and Personal Liability Insurance.** These insurance products may be purchased through a plan administered by Marsh@Work Solutions. Employees
should contact the local Ithaca office for information and enrollment. Premiums are paid through payroll deduction.

*Pet Insurance.* Marsh@Work Solutions offers pet insurance through Veterinary Pet Insurance (VPI) company. Contact Benefit Services for enrollment information.

*Group Long Term Care Insurance.* This insurance protects against the financial pressures of the costs of long term custodial care in a nursing facility or at home. Employees may purchase this insurance for themselves, their spouse, and other family members. Contact Benefit Services for enrollment information.

*Health Coverage:*

**Employees in the Endowed Units.** The university offers five plans: a traditional indemnity program (Aetna 80/20); a preferred provider plan (Aetna PPO); preferred provider plan (HealthNow PPO); Aetna Cornell Program for Healthy Living (Aetna PPS); Aetna Health Savings Account (Aetna HSA). The University assumes most of the premium in all five plans and the member contribution comes from the paycheck on a pre-tax basis. Coverage begins upon employment, provided the employee is actively at work and enrolls within sixty days of his or her employment date. (Benefit Services, Office of Human Resources)

**Employees in the Contract Units.** New York State offers a preferred provider plan (Empire Plan) and in most areas of the state HMO coverage is available. Cornell’s employees in the contract units have access to these benefits and the employee share of the cost is payroll-deducted before taxes. Employees hired after October 26, 1988 are subject to a waiting period of fifty-six days before coverage is effective. (Benefit Services, Office of Human Resources)

*Dental Coverage:*

**Employees in the Endowed Units.** The coverage is provided by First Ameritas. This is a voluntary plan with no employer contribution to the pre-tax premium. Two plans of coverage assist the participant in paying dental expenses through an insurance arrangement. Benefits are maximized when participants use the available in-network dental practices. (Benefit Services, Office of Human Resources)

**Employees in the Contract Units.** Coverage is provided through Group Health Incorporated (GHI) by New York State at no cost to the employee and becomes effective on the first of the month following six full months of service. Benefits are paid according to a schedule of allowable charges subject to an annual deductible. Selecting an in-network dental practice (where available) yields the best financial result. (Benefit Services, Office of Human Resources)
**COBRA (Health care continuation coverage).** Certain events may cause a termination of health care coverage for employees or their dependents. In such instances, federal law mandates employers to offer continuation coverage for participants. The health plans in the endowed and contract units are subject to these provisions and offer so-called COBRA coverage. Some of the events that qualify for COBRA coverage include termination of employment, reduction in hours below eligibility, divorce, children aging out of the plans, and some other events. Please direct questions to Benefit Services in the Office of Human Resources.

**Life Insurance:**

**Employees in the Endowed Units.** The university provides Basic Life Insurance coverage equal to one-half of budgeted annual salary up to a maximum benefit of $50,000. Employees may purchase supplemental coverage through a plan called Group Universal Life Insurance (GUL) that offers life insurance amounts in multiples of salary from 1 to 10, limited to $2 million. Higher multiples or off-cycle requests for increases in insurance amounts may be subject to medical evaluation. Dependent life insurance coverage is available through the GUL plan. The plan is portable for anyone leaving the university or dependents who want to maintain their coverage through direct billing. (Benefit Services, Office of Human Resources)

**Employees in the Contract Units.** Basic Life Insurance coverage is the same as that provided for endowed employees, except that basic coverage is reduced by the amount of any death benefits payable under the Survivor’s Benefit Program (NYS Department of Civil Service), New York State Employees’ Retirement System, and Federal Civil Service Retirement System. In other words, the employee is covered by the Cornell plan unless the retirement system plan pays more. (Benefit Services, Office of Human Resources)

**Select Benefits:**

Employees may voluntarily convert a portion of their salaries to a pre-tax reimbursement account to pay for certain medical and dependent-care expenses. This is a permanent tax break and employees never have to pay FICA, federal or state income taxes on the amounts the employee chooses each year to put into a reimbursement account with Select Benefits.

Choices under the plan currently include:

- Medical Care Reimbursement Account Option—for the payment of medical, dental, vision, and hearing expenses that are not covered under a health care or dental plan, as well as for those expenses which may not be reimbursed in full.
Dependent-Care Reimbursement Account Option—for payment of eligible dependent-care expenses for a child under age thirteen, or a dependent adult living in your home, who needs day care services.

**Child Care Grant.** Cornell recognizes that the cost of quality child care can be a substantial burden to employees. In order to ease that burden, the university has committed to helping employees keep their children in quality care by subsidizing its cost through the Cornell University Child Care Grant. Grants will be awarded by a Cornell selection committee and administered by the Day Care Council of Tompkins County. See [http://www.ohr.cornell.edu/life/support/child_care_grant.html](http://www.ohr.cornell.edu/life/support/child_care_grant.html) for further information.

**Social Security.** Social Security is a federal program of retirement and related benefits covering most employees. The university and most people on payroll share contributions to Social Security. In addition to retirement benefits, Social Security provides income for total permanent disability, lump-sum payments at death, and monthly income for eligible dependents and survivors. (Social Security Administration)

**Travel Insurance.** In general, when traveling on official university business, faculty are covered by the university’s business travel insurance policies. This policy will provide a benefit of up to $250,000 to the employee’s beneficiary. In order for the university to be able to collect the benefit for the faculty member’s family, evidence must be presented that the travel in question was, is in fact, university business and that evidence must exist on the university’s record. A special form is available for this purpose which should be filed with departmental personnel or units may set up their own system to keep track of this information. In either case, it is the faculty member’s responsibility to make sure proper documentation is on file with their department, and be able to establish that they were traveling on business so that the insurance company pays the benefit. Additional information on this policy is available from the Department of Risk Management and Insurance (4-1575).

All faculty, staff, and students traveling internationally on university business are covered by a medical evacuation, security evacuation, and repatriation policy. As of this writing, benefits were provided by International SOS. Faculty are advised to familiarize themselves with the benefits so that they can obtain emergency services and to print their membership cards on-line [http://international.cornell.edu/emergencies](http://international.cornell.edu/emergencies) with the emergency phone numbers or obtain a card from the Department of Risk Management and Insurance. Email: risk_mgmt@cornell.edu.

See section 6.0 for Travel Policy.

**Retirement Plans**
Retirement plans and benefits for the university’s academic employees in the endowed and contract units are not identical. Call the Benefits office with any questions about a specific retirement plan.

The university sponsors a Pre-retirement Planning Seminar in the fall and the spring for persons over age 50 with 10 years of service. Call Benefit Services to take advantage of this full-day program led by financial planning experts from the accounting firm of Ernst & Young. The employee is encouraged to bring a guest and the program is free.

A program of phased retirement is available to tenured professors under certain circumstances (see section 4.1 on Retirement).

Younger faculty should take advantage of the special seminars that Benefit Services produce in conjunction with TIAA-CREF, Fidelity Investments, and other retirement and financial vendors at various times of the year and by special arrangement for departmental groups.

**Employees in the Endowed Units.** The university contributes an amount equal to ten percent of base salary to individual accounts established through the Cornell University Retirement Plan (CURP). TIAA-CREF and/or Fidelity Investments serve the plan as custodians of the accounts and investment managers. Employees have the responsibility to designate the percentage of the current contributions to be invested in the various funds offered by TIAA-CREF or Fidelity, as well as monitoring the investment allocation over time to yield satisfactory income-generating potential in retirement. Employees who do not select investment funds for these contributions will have their contributions invested under the default provision of the plan, which is 50% of the university contribution invested in a TIAA-CREF lifecycle fund and 50% invested in a Fidelity Investment lifecycle fund, both based on the employee’s date of birth.

**Employees in the Contract Units.** The New York State Employees’ Retirement System (NYSERS) provides retirement, death, and disability benefits to employees of the contract units at Cornell. Employees in certain tiers must contribute 3% of pay for the first 10 years of membership in this plan. Retirement benefits are based upon the length of time an individual spends as a NYSERS member, the age at retirement and the level of career compensation. Academic employees, who are exempt from the FLSA rules (paid by salary as opposed to an hourly rate), may choose NYSERS membership, but they also have the ability to choose the State University of New York Optional Retirement Plan (SUNY-ORP) program. The University contributes to the employee’s account under this plan based on a tier schedule. Employees in certain tiers must contribute 3% of pay for the first 10 years of participation in this plan. SUNY-ORP creates individual accounts for employer contributions through TIAA-CREF. ORP participants may transfer accumulated funds
from TIAA-CREF to alternative funding vehicles operated by ING (formerly Aetna Investments), Metropolitan Life Insurance Company, or AIG Retirement (formerly the Variable Annuity Life Insurance Company (VALIC)). Employees have the responsibility to designate the percentage of the current contributions to be invested in the various funds offered by TIAA-CREF or the alternative vendors, as well as monitoring the investment allocation over time to yield satisfactory income-generating potential in retirement.

**Tax Deferred Annuity (TDA) Plan.** Faculty and staff should use this plan to set aside additional contributions from their paychecks toward retirement income security, or risk a significant shortfall in income-producing potential. Contributions may be invested in the funds sponsored by TIAA-CREF and Fidelity Investments. Here too, the participant bears the responsibility to allocate current contributions among available funds and to monitor the growth over time to achieve retirement income goals.

**457(b) Deferred Compensation Plan.** Faculty and staff who earn retirement plan-eligible income in excess of certain IRS-set figures are eligible to participate in the 457(b) Plan to set aside additional contributions from their paychecks toward retirement income security. These contributions are in addition to the TDA plan contributions. Employees should maximize their TDA plan contributions first. Here too, the participant bears the responsibility to allocate current contributions among available funds and to monitor the growth over time to achieve retirement income goals.

For further information on retirement and applicable benefits, see section 4.1.

**Miscellaneous**

**Car Use Allowance.** University departments may reimburse employees for use of their personal vehicles while performing university business. Employees should contact their business service center for specific information.

**Diners Club.** The university has an agreement with Citicorp Diners Club under which Corporate Cards are issued to all eligible employees for charging expenses incurred in connection with university business. Questions regarding either the agreement or the cards themselves should be directed to their business service center.

**Direct Deposit of Salary.** Direct deposit eliminates the need to cash paychecks, especially when there is bad weather or vacation. A number of financial institutions accept automatic direct deposit of the salary check of Cornell employees. Employees are not limited to a single bank or banks in the Ithaca area. All employees, including student employees are encouraged to participate. Direct-deposit authorization forms are available from the Payroll Services or at [http://www.dfa.cornell.edu/payrollservices/](http://www.dfa.cornell.edu/payrollservices/).
There are additional benefits for direct deposit customers, depending on the financial institution such as no minimum balance requirements, reduced VISA fees, and waived checking account fees. Employees are urged to contact their bank directly to determine what specific benefits are available.

*Employee Assistance Program (EAP).* The Employee Assistance Program (EAP) is a confidential counseling service available to all Cornell employees and their family members. The Cornell EAP is an assessment and referral service, whose goal is to help employees and their families find help for work-related concerns, family issues and other stressful problems that affect the workplace.

Family Counseling Service of the Finger Lakes, Inc. runs an EAP program for Geneva-based employees.

*Unemployment Insurance.* Employees who become unemployed through no fault of their own, and are both able to work and available but are unsuccessful in finding employment, may be eligible to receive a weekly benefit.

Employees may not, however, be considered eligible to receive unemployment benefits in between academic years or terms if they have reasonable assurance of employment for which they will earn the same or a greater amount in the following academic year or term with Cornell or another academic institution. Faculty members are not eligible to receive unemployment benefits while on sabbatical leave. (Office of Human Resources)