# **SECTION NINE**

# Benefits<sup>1</sup>

# http://intranet.med.cornell.edu/hr/benefits/

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<sup>&</sup>lt;sup>1</sup> Executive Faculty Council, December 18, 1997, and General Faculty Council on January 12, 1998, and September 1, 2011.

#### INTRODUCTION

This section of the Academic Staff Handbook briefly describes the benefits currently available to academic staff members of the Medical College at Weill Cornell Medicine (WCM). These benefits are frequently reviewed and are subject to amendment, as appropriate. Academic staff members are strongly urged to visit the Benefits Office online at <a href="http://intranet.med.cornell.edu/hr/benefits">http://intranet.med.cornell.edu/hr/benefits</a> or call 646-962-9247 for the most upto-date details of all Medical College benefit plans (Weill Cornell Medicine Benefits Guide). In addition, benefits may vary for employees who are age 65 and over or may change in case of leave of absence, sabbatical leave of absence, retirement, resignation or termination of employment.

While every attempt has been made to ensure accuracy, the legal documents, policies, or certificates pertaining to these benefits prevail in the event of any discrepancy. This Handbook does not constitute a legal document. The Board of Trustees of Cornell University reserves the right to modify this or any other benefits program at the Medical College.

### I. Eligibility for Benefits

Eligibility for a particular benefit may be determined by certain factors like salary level, position held or time in rank. Academic staff members who are not salaried by the Medical College, such as Clinical Associates or Senior Clinical Associates on the payroll of The New York Presbyterian Hospital, are not covered by the benefit plans of Weill Cornell Medicine. Academic staff members with Assistant level appointments (as defined in Section Five, II-A, at page 5.3) are considered students and may be covered by policies available for students. Individuals with adjunct, visiting, courtesy or emeritus appointments are not entitled to all Weill Cornell Medicine benefits; entitlement or lack of entitlement is so noted at http://intranet.med.cornell.edu/hr/benefits.

#### II. <u>Departmental Policies</u>

Certain benefits are administered on the departmental level. Each academic staff member should be informed of the administration of policies concerning leaves, vacation, holidays, etc., by his or her department administrator.

#### **III. Plan Administration**

The Executive Committee of the Board of Trustees, at its meeting of January 24, 1980, approved the creation of a Plan Administration Committee for the Medical College. The Committee is composed of designated Medical College employees, and its appointment was effective March 1, 1980. The

duties of the Plan Administrator are outlined in all Summary Plan Booklets of the Medical College.

The Committee administers the following Medical College plans:

- Retirement Plan for Faculty and Exempt Employees
- Non-Exempt and Frozen Retirement Plan
- WCM Employee Health and Welfare Benefit Plan
- Children's Tuition Scholarship Plan
- Voluntary Employee Retirement Plan
- Flexible Benefits Plan

The Plan Administration Committee's address is:

Weill Cornell Medical College, Plan Administration Committee c/o Benefits Office Human Resources Department Weill Cornell Medical College 1300 York Avenue New York, NY 10021

Chairperson: Managing Director of Human Resources 646-962-9247.

#### **HEALTH AND WELFARE BENEFIT PLANS**

All salaried academic staff members (except individuals with Assistant-level appointments as noted in Section Five, page 5.3, II-A) and their eligible dependents are eligible for health and welfare benefits coverage by the Medical College. Details regarding eligible dependents may be found in the Weill Cornell Medicine Benefits Guide. A copy of the Weill Cornell Medicine Benefits Guide is available on the HR Intranet at <a href="http://intranet.med.cornell.edu/hr/benefits">http://intranet.med.cornell.edu/hr/benefits</a>, or by calling 646-962-9247.

You will find information on enrollment, eligibility, cost, etc. as well as instructions in the Weill Cornell Medicine Benefits Guide for these benefits:

- Medical Plan
- Dental Assistance Plan
- Vision Plan
- Healthcare Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)
- Healthcare Savings Account (HSA)
- Long Term Care
- Voluntary Employee Retirement Plan
- Faculty and Exempt Retirement Plan
- 457(b) Plan
- Basic, Voluntary and Dependent Life Insurance
- Accidental Life and Dismemberment
- Children Tuition Scholarship Plan
- Career Life Benefit
- Back-Up Child, Adult and Elder Care Services
- Weill Cornell Children Center
- Commuter Benefit
- Home and auto insurance
- Pet Insurance
- Legal services

Weill Cornell Medicine also offers a robust disability plan for eligible employees. Please see also Section 7 of the Academic Staff Handbook for more information.

#### **DISABILITY BENEFITS**

## I. Introduction

Disability benefits provide for compensation to eligible academic staff members unable to perform their normal duties due to medical reasons. For the most current policies on disability benefits at Weill Cornell contact HR Solutions Center at 646-962-9247.

### II. Salary Continuance for Temporary Disability

A. <u>Eligibility</u>. All salaried academic staff members of the Medical College, (except trainees, Postdoctoral Associates, Fellows, visiting, adjunct, courtesy and emeritus staff), who have less than one year of service as a salaried academic staff member and are not covered by the Medical College's sick leave policy, are entitled to salary continuance at the rate of 50% of base salary for temporary disability for up to three (3) months in case of illness, injury or other temporary disability.

All salaried academic staff members of the Medical College, (except trainees, Postdoctoral Associates, Fellows, visiting, adjunct, courtesy and emeritus staff), who have at least one year of service as a salaried academic staff member and are not covered by the Medical College's sick leave policy, are entitled to salary continuance for 100% of base salary for temporary disability for up to three (3) months in case of illness, injury or other temporary disability, including childbirth, miscarriage, abortion or other conditions relating to pregnancy.

Salaried trainees (Postdoctoral Associates and Fellows), visiting, adjunct and courtesy staff who are not covered by the Medical College's sick leave policy, are entitled to salary continuance at the rate of 50% of base salary for temporary disability for up to three (3) months in case of illness, injury or other temporary disability, including childbirth, miscarriage, abortion or other conditions relating to pregnancy.

Academic staff members on sessional appointments will receive the disability benefits required by law. They should consult the Human Resources Department for details.

- **B.** <u>Duration</u>. While the salary continuance may normally extend for up to three (3) months, in exceptional cases and upon recommendation of the Dean and approval of the President, the salary continuance may be extended for up to an additional three (3) months.
- **C.** <u>Application</u>. The nature, onset and duration of the disability must be certified in writing by a licensed health care provider acceptable to the Medical College. In the case of a temporary disability (i.e., three months) resulting from

pregnancy, childbirth or related conditions, the disability period will end on the date the academic staff member's physician certifies that she is able to resume her duties.

A staff member on Disability Leave may or may not be eligible for benefits under the Family and Medical Leave (FMLA) policy. The policy requires that an academic staff member have a minimum of twelve (12) months of continuous service and have worked at least 1,250 hours in the twelve months preceding the beginning of the leave. The full text of the Medical College's Family and Medical Leave policy appears in Section Seven, pages 7.10-7.15.

The benefits received while on FMLA leave and benefits received while on Disability Leave without FMLA are very similar. Whether on FMLA leave or not, the guarantee to return an academic staff member to the same or equivalent position lasts a minimum of twelve (12) weeks. During disability leave, medical dental, vision, life insurance etc. benefits are continued for up to twenty-six weeks at the same cost as active employees pay. If a disability leave lasts more than twelve weeks, the individual may request that the Medical College agree to hold the position open for longer than the initial twelve weeks, but the Medical College is not required to do so.

Since the logistics for obtaining disability leave may be confusing, individuals should contact the Human Resources Department's Leave Administrator for assistance. In order to receive benefits under the Disability Leave policy, the academic staff member must complete the appropriate application process and receive approval from Cigna Leave Solutions, our third-party disability plan administrator. Cigna Leave Solutions can be reached at 888-842-4462. Recertification forms must be submitted to Cigna Leave Solutions at the end of each four-week period should the disability continue. An Employee Change Form indicating the salary continuance for the duration of the temporary disability will be completed by the Benefits Division of Human Resources and submitted to the Information Management Services Division of Human Resources. The Employee's department and the Office of Faculty Affairs also will be notified.

It is the academic employee's responsibility to notify their department chair about their requested leave and potential duration of the leave.

In the case of a request for Unpaid Personal Leave of Absence not due to FMLA or Disability, an academic employee must also complete a Request for Leave of Absence Form. Information and the form may be obtained from the Office of Faculty Affairs (OFA) at <a href="mailto:facultyaffairs@med.cornell.edu">facultyaffairs@med.cornell.edu</a> and <a href="mailto:www.med.cornell.edu/ofa">www.med.cornell.edu/ofa</a>. The completed request form must be submitted to the department chairman for approval. The request is then sent to OFA for the Dean's approval. The OFA will notify the academic employee and department regarding approval of the request. (Further information about eligibility and

application for leaves is given in "Leaves and Termination of Appointment" section seven.)

Academic staff members on temporary disability beyond three (3) months must continue to file additional disability forms or medical recertification forms.

### III. Long Term Disability Insurance

- **A.** <u>Eligibility</u>. For academic staff members, long-term disability coverage is available on the first of the month coincident with or next following your date of employment.
- **B.** <u>Cost.</u> The cost of coverage varies according to the salary source, the amount of base salary earned by the individual and, if applicable, the amount of supplemental compensation received in the prior calendar year through the Weill Cornell Physician Organization (PO). While the Medical College pays a portion of the premium, the individual's portion of the cost is deducted automatically from his or her salary on an after-tax basis.
- **C.** <u>Coverage</u>. This important coverage provides income protection in the event that an illness or injury prevents you from working for an extended period (180 days of continuous disability). If you become disabled, long-term disability coverage provides a benefit equal to 60% of your pre-disability income (subject to a monthly dollar maximum).

The maximum monthly benefit is \$15,000 for non-PO academic staff and \$25,000 for members of the PO. You can find additional information including cost of the plan in the Employee Benefit Guide located on HR intranet website at <a href="http://intranet.med.cornell.edu/hr/benefits">http://intranet.med.cornell.edu/hr/benefits</a>.

- **D.** <u>Duration</u>. The duration of the benefits depends on the individual's age at the time of disablement and the nature of the disability. The benefit ceases if the employee should elect to receive normal pension benefits.
- **E.** Application. In order to receive this benefit, the academic staff member must apply to the Benefits Office. Academic staff members on long-term disability, who want to resume their duties in the foreseeable future, should so notify their chairman, request consideration of their continued employment and apply for a leave of absence due to the disability. (For further information about responsibilities while on leave refer to Section Seven.)

#### **WORKERS' COMPENSATION**

### I. Eligibility

All employees at the Medical College who receive wages or a stipend are covered under the New York State Workers' Compensation Law for on-the-job or work related injuries or illnesses, regardless of where such injuries or illnesses occur.

### II. Coverage

By policy, a totally disabled eligible academic staff member will receive salary continuance of full base salary for the first thirteen (13) weeks, and 2/3 base salary for the second thirteen (13) weeks, of a compensable absence.

If the disabled employee is only able to return on a part-time basis, the employee will receive a supplement which together with earnings will not exceed the benefits outlined above.

In some instances of less than total permanent disability, the employee will receive compensation for the injury as determined by the Workers' Compensation Board. Individuals should consult the Human Resources Department for further information.

## III. Procedures

ALL ACCIDENTS MUST BE REPORTED TO THE DEPARTMENT ADMINISTRATOR. The employee should immediately report to the Workforce Health and Safety Clinic Services (WHS), (1315-1319 York Avenue (PY020) or call 212-746-4370) during regular working hours or the Emergency Department of the New York- Presbyterian Hospital Weill Cornell Medical Center during other hours. Charges for treatment will be sent directly to the administrator for the Medical College Workers' Compensation program by that facility. If an initial or follow-up visit is made to a doctor, or if other medical services are utilized, the bills may be sent to the Benefits Office, Human Resources Department, 575 Lexington Avenue, Suite 690, New York, NY 10022. The Benefits Office should also be informed immediately of the injury or illness through a "Supervisor's Accident Report," so that the appropriate claim forms can be filed. When appropriate, accidents should be reported immediately to the Life Safety Officer.

#### **EMPLOYEE ASSISTANCE PLAN**

The Medical College recognizes that there is a wide range of problems of a personal nature that affect an employee's job performance. These may include substance abuse, marital or other family problems, financial, legal, or other issues.

The Employee Assistance Program (EAP) has been established to provide a counseling and referral service for the employees of the Medical College, New York-Presbyterian Hospital Weill Cornell Medical Center, Memorial Sloan Kettering Cancer Center, The Hospital for Special Surgery, and Rockefeller University who may need assistance with such problems.

Full-time and part-time salaried academic staff members and their family members are encouraged to contact the EAP on their own (self-referral), or they may be referred by the Workforce Health and Safety, Faculty Affairs, the Human Resources Department or their supervisor. The 24-hour telephone number is (212) 746-5890. When a supervisor has encountered an employee whose job performance and/or attendance has declined, the supervisor should consult with the Human Resources Department. Depending on the circumstances, Faculty Affairs or the Human Resources Department may suggest the supervisor contact EAP directly.

The EAP Counselor may elect to provide diagnostic evaluation, referral to appropriate treatment facilities and/or follow-up counseling or other assistance as needed.

Participation in the EAP does not relieve an employee from fulfilling his or her job responsibilities. Unwillingness and/or inability to respond to treatment as evidenced by continued poor performance/attendance may result in corrective action up to and including employment termination.

Employees have the right to accept or reject referral to the EAP and any subsequent treatment as well as the right to choose other treatment facilities, doctors, counselors or hospitals. However, continued employment of an employee with certain problems may be conditioned on the employee's participation in a treatment program recommended by the EAP and approved by the Medical College.

Information about an employee who has undertaken to obtain EAP services on his or her own initiative will be kept confidential. When the employee is administratively referred to the EAP (by Workforce Health and Safety, Faculty Affairs, Human Resources or the supervisor), a report of his or her participation and progress can be made available to appropriate Medical College personnel.

#### **VACATION**

Academic staff members (except trainees) who are full-time or regular part-time salaried by the Medical College are entitled to vacation. Full-time employees accrue vacation at the rate of two days a month, up to a total of twenty-four (24) days a year; vacation time for part-time employees is pro-rated. Trainees (Postdoctoral Associates and Fellows) who are full-time salaried by the Medical College accrue vacation time at a rate of one (1) day a month, for a total of twelve (12) days a year. Vacation for part-time trainees is prorated.

After one month of work, vacation may be taken as earned, subject to the approval of the department chairman and division/subdepartment head.

Ten (10) working days of accrued vacation may be carried over to the next year. (Vacation accrued during the July-June period may be taken through August 31. Any carry over beyond August 31 of more than 10 days from the earlier July-June period must be approved in advance by the department chairman.) Prior approval of the chairman is necessary for further carry over, to a maximum of twenty (20) days. Vacation cannot extend salary payments beyond the term of appointment. Thus, any accrued vacation time should be taken before the effective date of the end of the appointment.

Vacation is not earned during leave of absence of more than one month. Military leave and leave for jury duty are not counted as vacation; accrual of vacation continues during those periods.

The responsibility of maintaining records of vacation rests with the academic department.

### **HOLIDAYS**

The Medical College designates certain days as paid Holidays each year (see intranet.med.cornell.edu/hr). If an academic staff member is required to work on a Medical College Holiday, that individual is entitled to another day off that should be scheduled at the mutual convenience of the academic staff member and the department chairman.

#### **ADDITIONAL SERVICES**

The following additional services are provided to academic staff members of the Medical College. Further information can be obtained from the offices listed below. Information on other services, such as discount purchasing programs, may be obtained from the Benefits Office.

### **Computer Services and Discounts**

All academic staff members are eligible to obtain both computer hardware and software at a discount through the Medical College. Detailed information is available from Technology Purchasing at <a href="https://its.weill.cornell.edu/services/technology-purchasing">https://its.weill.cornell.edu/services/technology-purchasing</a> or 212-746-4878.

# Library

The experienced, service-oriented library faculty and staff of the Weill Cornell Medical Library are available to support your clinical, research and educational information needs. The library ranks in the top tier of health sciences libraries thanks to its extensive offerings of electronic journals, e-books and databases and offers both physical and virtual collections and services designed specifically for faculty including:

Access to over 10,000 electronic bio-medical journals and 13,000 bio-medical e-books from any location.

Reference service in person, by phone, by email, by IM or by SMS.

Free literature search assistance and citation review.

Classes and customized, in-person consultations on library resources, presentation and citation management software, and grant funding resources.

Document Delivery Services that provides PDFs of articles delivered by email in approximately 48 hours (for items not in our collection).

Essential databases, including AccessMedicine, Faculty of 1000, Scopus, Web of Science and UpToDate.

To explore the full range of our resources and services, including access to a state of the art Patient Resource Center and the Medical Center Archives, connect to <a href="http://library.weill.cornell.edu/">http://library.weill.cornell.edu/</a>.

# **Direct Deposit**

Staff receiving pay may elect to have Direct Deposit of paychecks into their checking and/or savings account. To enroll, submit a Direct Deposit Form along with a voided check or letter from the bank to the Human Resources Solutions Center at http://hrsc.weill.cornell.edu.

## **Employee Self-Service**

Employees can make their benefit elections, update their address and review their statements by using our Employee Self-Service website at http://ess.weill.cornell.edu.