Summary - The Association is pleased to offer employees a comprehensive benefits package. Eligibility for benefits is dependent upon several factors, including employment classification and length of service.

Plan Document - Benefits are administered according to applicable government regulation, insurance carrier master policy, plan document, or Association policy. In the event of a discrepancy between the information presented in this employee handbook and the applicable plan document, the plan document takes precedence. In addition, the Association has the authority to determine eligibility for benefits and to interpret the terms of each plan or Association policy.

Changes in Benefits - The Association reserves the right to add, modify, or terminate benefits for all current, former, and retired employees at any time. Further, all Association contributions are subject to change.

Plan Administrator* – The Association designates a local Plan Administrator of the Association's benefits plans. The Plan Administrator is responsible for all communications and disclosures concerning Association benefits and is available to answer questions concerning the benefit plans. Enrollment forms and a description of each of the insurance plans may be obtained from the Plan Administrator.

Enrollment Information - An employee must complete the appropriate insurance forms and payroll deduction authorizations in order to receive insurance benefits.

Waiver of Benefits - An employee who is eligible to participate in an insurance plan but who declines coverage must sign a waiver declining such coverage.

Plan Descriptions - Brief descriptions of the benefits available to eligible employees may be found in this Policy Manual. This description is only an overview. The applicable plan document or government regulation provides a full description of the specific benefit. For more information on benefits, please contact the association’s designated benefits coordinator or call the Extension Benefits Office on campus at 607-255-0795.

* Given that the benefits derive from partnerships with the state government, the federal government, Cornell and the association, the association plan administrator may refer you to others for relevant benefit information. The benefits office in Extension Administration at Cornell is also available to answer questions and assist with benefit issues that may arise.