

Summary of Material Modifications For the Cornell University Endowed Colleges Health and Welfare Benefit Plan

To: All Self-Insured Endowed Plan Participants
From: Benefit Services & Administration, Health and Welfare
Re: 2025 Medical Plan Changes
Effective: January 1, 2025

Cornell University Endowed Colleges Health and Welfare Benefit Plan (539)

How This Change May Impact Your Cornell University Medical Coverage

Effective January 1, 2025, you will see changes to coverage and/or cost share for blood product acquisition, oncology, fertility services, hearing aid coverage, high deductible health plan deductible, and termination of health risk assessment for the Cornell Plan for Healthy Living (CPHL) through our medical benefits, as described in the table on the following page.

Please note this document constitutes a **Summary of Material Modifications** to Cornell University's self-insured medical plans on the *Cornell University Endowed Colleges Health and Welfare Benefit Plan (539)*. As the Plan Sponsor, Cornell University has the right to amend the plan. You can request a print copy of this document or the Plan's SPD at any time by contacting HR Services & Transitions Center (HRSTC) at hrservices@cornell.edu, 607-255-3936.

<u>Item & Benefit Change</u>	<u>Applies To Plan:</u>
Blood Product Acquisition <ul style="list-style-type: none"> Standard blood benefit now includes coverage for blood/ blood products when purchased by a facility/provider. 	CPHL Weill PPO HDHP RPHP 80/20 Med Supp
Oncology <ul style="list-style-type: none"> Plan will fully cover in-network diagnostic colonoscopy and mammograms for CPHL and Weill PPO. Plan will fully cover in-network diagnostic colonoscopy and mammograms after deductible for HDHP. 	CPHL Weill PPO HDHP
Fertility Services <ul style="list-style-type: none"> Introducing coverage for reversal of sterilization procedures. 	CPHL Weill PPO HDHP
Hearing Aid Coverage <ul style="list-style-type: none"> Maximum reimbursement per ear increased from \$1,500 to \$3,000. Enhancement to benefit frequency for ages 13+ from every 4 years to every 3 years. 	RPHP 80/20 Med Supp
High Deductible Health Plan Deductible <ul style="list-style-type: none"> In-Network High Deductible Health Plan deductible will be changing from \$1,600 Individual / \$3,200 Family to \$1,650 Individual / \$3,300 Family to align with IRS requirements for qualified high deductible health plans. 	HDHP
Termination of CPHL Health Risk Assessment <ul style="list-style-type: none"> The caregiver-focused and patient-focused health risk assessments with scoring and documentation will no longer be covered services under the CPHL. All Cornell members will still have access, with no associated cost share, to annual wellness exams and preventive services as defined under Section 2713 of the Affordable Care Act. 	CPHL