



EMORY
+YOU

Your Benefits

ANNUAL ENROLLMENT

October 23 - November 6, 2017

2018 is looking good

Emory's annual benefits enrollment, held **October 23 through November 6, 2017**, provides you with an opportunity to review your current benefits and make any changes you need to for the upcoming year.

The good news for 2018 is that there are no significant changes to your health care coverage. Medical rates remain unchanged, dental rates will only see a minimal increase, and there are no increases in co-insurance, deductibles or co-pays. There are also no rate increases for vision, life insurance* or short term disability.

While medical costs still continue to rise overall, Emory's medical plan costs only rose by 4% in the past year, much lower than in previous years. As a result, the University made the decision not to increase medical rates for employees in 2018.

Keeping costs down. When medical costs rise, it affects all of us. One way to help keep costs down is to make healthy choices. Getting your routine preventive care, eating a healthy diet, and exercising regularly can have a substantial impact on the cost of your health care in the long term.

Health and wellness programs such as the *Move More Challenge* and *Know Your Numbers Biometric Screenings* have made a visible difference here at Emory by engaging more employees than ever before in healthy behavior. 2018 will bring even more health and wellbeing programs, providing you with additional tools to help you take care of yourself and be your healthiest!

* Life insurance premiums can still increase if a new age threshold is reached.



Medical Coverage

For 2018, you have a choice of two medical plans: the HSA Plan and the POS Plan. Both plans use the same provider networks, however, there are key differences in how each plan works. For complete plan details, please refer to the *2018 Benefits Guide* on the annual enrollment website at www.hr.emory.edu/enrollment. Rates for the 2018 medical plan options are provided below.

2018 Medical Plan - Full Subsidy Contributions*				
(for employees working at least 30 hours per week)				
	HSA Plan		POS Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$28.00	\$14.00	\$62.00	\$31.00
Employee + child(ren)	\$100.00	\$50.00	\$208.00	\$104.00
Employee + spouse	\$163.00	\$81.50	\$307.00	\$153.50
Family	\$234.00	\$117.00	\$440.00	\$220.00

2018 Medical Plan - Partial Subsidy Contributions*				
(for employees working between 20-29.9 hours per week)				
	HSA Plan		POS Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$35.00	\$17.50	\$77.50	\$38.75
Employee + child(ren)	\$125.00	\$62.50	\$260.00	\$130.00
Employee + spouse	\$203.76	\$101.88	\$383.76	\$191.88
Family	\$292.50	\$146.25	\$550.00	\$275.00

* These medical plan rates do not reflect the monthly \$50 per person tobacco use surcharge.

Building your healthy network

Managing your own personal wellbeing is going to get even easier in 2018 with the arrival of Healthy Emory Connect. Emory's new, personalized web platform and mobile app will be your "one-stop-shop" for participating in all of your wellness activities like earning your medical plan incentives, competing in challenges, and tracking your health goals. Healthy Emory Connect will also offer numerous resources and online education tools on topics like fitness, nutrition, sleep, stress and financial wellness.

Earn your incentives. To earn your 2018 medical plan incentives, the first step is to register on the Healthy Emory Connect platform. Registration opens after January 1, 2018. You can then use the platform or mobile app for your other incentive

activities such as completing your Health Risk Assessment and competing in the *2018 Move More Challenge*. To participate in the challenge, you can use your Fitbit or another wearable device such as Garmin or Nike. The platform's online programs on stress and nutrition will provide incentives for you to earn as well.

Build your network. One of the biggest advantages of Healthy Emory Connect is the ability to connect with Emory friends and co-workers who can help you achieve your personal health goals. You also have the option of inviting your friends and family members from outside of Emory to participate in healthy activities with you. Register on the Healthy Emory Connect platform, and you will be well on your way to building your healthy support network!

Managing your own personal wellbeing is going to get even easier in 2018 with the arrival of Healthy Emory Connect. Registration on the new web platform begins in January.



2018 INCENTIVES



Registration

Get started earning your incentives by registering on Healthy Emory Connect. Registration opens after January 1, 2018. **Earn \$25.**



Health Risk Assessment (HRA)

Complete your HRA on Healthy Emory Connect. **Earn \$50.**



Move More Challenge

Compete in the *Move More Challenge* in the spring of 2018. **Earn \$100.**



Stress & Nutrition Programs

Participate in online stress management and/or nutrition programs. **Earn \$75 (Stress); Earn \$50 (Nutrition).**



Colonoscopy/Cologuard

Get a colonoscopy or Cologuard test. If you are 50 or older and haven't been screened, talk with your doctor. Your spouse can also earn this incentive. **Earn \$100.**

Easy preventive care

You take your car to the shop for routine maintenance, so why wouldn't you do the same for yourself? Staying healthy is easy if you take advantage of FREE preventive care!

That's right — most preventive care services are free to you under your medical plan when you use an Emory Healthcare Network (EHN) or in-network health care provider!

Here's a partial list of preventive care services covered at 100% when you use in-network providers:

- Annual physical
- Well-woman visit, including pap
- Mammogram

- Well baby exam
- Immunizations
- Colonoscopy/Cologuard
- Screenings for blood pressure, cancer, cholesterol, depression, obesity and Type 2 diabetes

There are other low-cost screenings available to you as well. Review the entire list of preventive care on the annual enrollment website or contact Aetna prior to your doctor's visit to confirm what is covered.

Tip! Make sure your doctor's visit is coded correctly, as preventive care only, so it's free or low-cost for you.

Most preventive care services are free to you under your medical plan coverage when you use an Emory Healthcare Network (EHN) or in-network health care provider.



Dental & Vision Coverage

For 2018, you have the option of two different types of dental plans: the Aetna Traditional Dental (PPO) or the Aetna Dental Maintenance Organization (DMO). Emory also offers an optional vision plan through EyeMed Vision Care. Rates for the plans are provided below. Refer to the *2018 Benefits Guide* on the annual enrollment website for more plan details: www.hr.emory.edu/enrollment.

2018 Dental Plan - Full Subsidy Contributions

(for employees working at least 30 hours per week)

	Aetna PPO Plan		Aetna DMO Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$27.00	\$13.50	\$19.00	\$9.50
2-Person	\$60.00	\$30.00	\$38.00	\$19.00
Family	\$98.00	\$49.00	\$62.00	\$31.00

2018 Dental Plan - Partial Subsidy Contributions

(for employees working between 20-29.9 hours per week)

	Aetna PPO Plan		Aetna DMO Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$33.76	\$16.88	\$20.94	\$10.47
2-Person	\$72.00	\$36.00	\$43.32	\$21.66
Family	\$121.00	\$60.50	\$68.42	\$34.21

2018 Vision Plan - Full & Partial Subsidy Contributions

(rates apply to both full and part-time employees)

EyeMed Vision Care

	MONTHLY	BIWEEKLY
Employee only	\$11.18	\$5.59
Employee + child(ren)	\$22.32	\$11.16
Employee + spouse	\$21.20	\$10.60
Family	\$32.86	\$16.43

Take Action

1 Learn More

Visit www.hr.emory.edu/enrollment to download the *2018 Benefits Guide*, get additional tools and resources, and learn more about the benefits that are available to you. You may also wish to attend an **in-person benefits meeting**. Sessions are available on October 17 at 1:30 pm and October 25 at 12:30 pm. This meeting will also be offered as a webinar on October 20 at 12:30 pm (check the annual enrollment website for more details).

2 Enroll Online

During the annual enrollment period, October 23 - November 6, 2017, go to Employee Self-Service at <http://leo.cc.emory.edu> to complete your enrollment online. You will need your network ID and password. If you don't know your password, call 404-727-7777 for assistance. Note: Duo Security Two-Factor Authentication is required to log in to Self-Service from outside the Emory network.

3 Print, Review, Save

Once you have completed your enrollment online, save or print a copy of your confirmation statement, review it for accuracy, and retain it for your records. This is the only confirmation of your enrollment changes you will receive.

For more information, visit the annual enrollment website at www.hr.emory.edu/enrollment



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TAKE ACTION!

Emory University's annual benefits enrollment is October 23 through November 6, 2017. Find out what's new for 2018 and the steps you need to take to enroll in your benefits for the upcoming year.

