



EMORY
+YOU
Your Benefits

Annual Enrollment

October 29 - November 12, 2018

Looking ahead to 2019

Emory's annual benefits enrollment, held **October 29 - November 12, 2018**, provides you with an opportunity to review your current benefits and make any changes you need to for the upcoming year.

What's new for 2019?

Infertility benefit. An expanded infertility benefit will be offered starting in 2019. Covered infertility benefits will include advanced reproductive therapy (ART) at Aetna Institutes of Excellence* only, including the Emory Reproductive Center. All infertility benefits will be covered up to a combined lifetime maximum of \$25,000.

Network name change. With the addition of DeKalb Medical, Emory's provider network has grown. Emory's three provider networks are now referred to as:

- **Tier 1:** The Tier 1 Network includes the Emory Healthcare Network (EHN) along with new Emory facilities: Emory Decatur, Emory Hillandale and Emory Long Term Acute Care facilities. Tier 1 also includes all EHN and DeKalb Physician Hospital Organization (DPHO) providers. This network's facilities and providers offer the lowest copays, coinsurance and deductibles.
- **Tier 2:** Formerly known as the Aetna In-Network, the Tier 2 Network includes providers and facilities contracted through Aetna's national network. Copays, coinsurance and deductibles are higher than Tier 1 providers.
- **Tier 3:** Formerly known as Out-of-Network, this network includes providers and facilities not participating in Aetna and has the highest costs associated with it.

Cost increases. An increase in 2019 medical rates for both the POS Plan and the HSA Plan is necessary due to the continued increase in medical costs. There are no rate increases for dental or vision.

For the **POS Plan only**, there will also be an increase to the out-of-pocket maximum (the maximum amount you have to pay towards your medical costs for the year).

POS Plan out-of-pocket maximum:

COVERAGE LEVEL	TIER 1	TIER 2	TIER 3
Single Coverage	\$3,000 <i>\$250 increase</i>	\$4,500 <i>\$500 increase</i>	\$11,250 <i>\$1,250 increase</i>
Family Coverage	\$6,000 <i>\$500 increase</i>	\$9,000 <i>\$1,000 increase</i>	\$22,500 <i>\$2,500 increase</i>

HSAs, Medicare and Social Security

Important Reminder: In order to be eligible to contribute to a health savings account (HSA), you cannot be covered by any other medical plan (including Medicare Part A and/or Part B). If you are age 65 or older and begin receiving Social Security benefits, you will be automatically enrolled in Medicare Part A and this will limit the amount you can contribute to your HSA account. In the year that you initially become eligible for Medicare, HSA contributions are only permitted for the portion of the year you are not enrolled in Medicare. You cannot front load your HSA for the entire year. For more information about HSAs, refer to Publication 969 at www.irs.gov.

*For a list of Aetna Institutes of Excellence, visit: www.hr.emory.edu/enrollment

Medical Coverage

For 2019, 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 *2019 Benefits Guide* on the annual enrollment website at www.hr.emory.edu/enrollment. Rates for the 2019 medical plan options are provided below.

2019 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	\$65.00	\$32.50
Employee + child(ren)	\$102.00	\$51.00	\$224.00	\$112.00
Employee + spouse	\$177.00	\$88.50	\$338.00	\$169.00
Family	\$248.00	\$124.00	\$484.00	\$242.00

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

2019 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	\$81.26	\$40.63
Employee + child(ren)	\$127.50	\$63.75	\$280.00	\$140.00
Employee + spouse	\$221.26	\$110.63	\$422.50	\$211.25
Family	\$310.00	\$155.00	\$605.00	\$302.50

Live healthy, earn incentives

Save money on your medical expenses by doing things that help you live a healthier lifestyle.

To encourage you to take an active role in your health and well-being, Emory provides financial incentives for your participation in healthy activities. That's right -- you can actually save money on your medical expenses by doing things that help you live a healthier lifestyle!

Many incentives are earned through Healthy Emory Connect, Emory's web platform and mobile app. If you have not already joined, this is your first step to earning your incentives. Plus, you receive a \$25 incentive just for signing up! Next, you can take your health risk assessment (HRA) to earn another \$25. Then, throughout the year, you can earn points on Healthy Emory Connect by participating in various activities such as walking, tracking your healthy habits and participating in challenges.

In addition to the incentives offered through Healthy Emory Connect, you can also earn incentives for participating in the following activities: 2019 Know Your Numbers onsite screenings, getting a colonoscopy or Cologuard test, and the Diabetes Prevention Program, if eligible.

Incentives earned are applied to your medical plan:

- If you have the HSA Plan, you will get a deposit into your health savings account (HSA).
- If you have the POS Plan, you will get a credit toward your deductible or co-insurance.

Activities must be completed January 1, 2019 through November 15, 2019 in order to receive the incentives.

2019 INCENTIVES

Healthy Emory Connect Registration: Get started earning your incentives by first registering on the Healthy Emory Connect platform. **Earn \$25 (incentive only for new registrants).**

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Health Risk Assessment (HRA): Complete a simple health questionnaire on Healthy Emory Connect and get instant feedback on your current health status. **Earn \$25.**

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Healthy Emory Connect points: Earn points by tracking your healthy habits, competing in challenges and participating in other activities offered. **Earn up to \$350.**

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Know Your Numbers biometric screenings: Get a free health screening that measures your key numbers such as blood pressure, cholesterol, height/weight and more. Your spouse can also earn this incentive. **Earn \$75.**

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Diabetes Prevention Program (DPP): Specifically, for those who are at high risk of developing diabetes, DPP is a one-year, small group program that teaches you how to eat healthy, increase your physical activity and manage your stress to prevent or delay type 2 diabetes. **Earn up to \$200.**

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Colonoscopy/Cologuard test: If you are age 50 or older and haven't yet been screened for colon cancer, talk with your doctor about getting a screening. Your spouse can also earn this incentive. **Earn \$100.**

Reminder: Have you completed your 2018 incentives yet? The deadline is November 15, 2018.

New programs to help you ease into retirement

The transition into retirement is a significant one. To help you make this important life transition, Emory offers several new programs.

If you are thinking about retirement, you may want to consider participating in some of our new retirement transition programs:

- **Phased retirement.** Ease into retirement with a phased approach that allows you to reduce your work hours for a specified time period before you retire from Emory (open to university staff members only). A phased retirement arrangement must be appropriate for both you and your department.
- **Mentoring and coaching programs.** To adequately prepare for retirement, you should consider addressing not only the financial, but also the emotional and psychological aspects that come with such a significant change. With this program, you can be matched with a trained peer retirement coach to help you with these aspects of retirement.
- **Temporary employment.** As an Emory retiree, your institutional knowledge and commitment to Emory is highly valued. Through the Emory Temporary Services Retiree Program, you can work as a retiree temp, doing short term projects or assignments, not only providing you with supplemental income, but also the opportunity to continue contributing to Emory.



Dental & Vision Coverage

For 2019, 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 *2019 Benefits Guide* on the annual enrollment website for more plan details: www.hr.emory.edu/enrollment.

2019 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

2019 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

2019 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 *2019 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 31 at 1:00 pm and November 9 at 10:00 am. This meeting will also be offered as a webinar on November 5 at 12:30 pm (check the annual enrollment website for more details).

2 Enroll Online

During the annual enrollment period, October 29 - November 12, 2018, log in to 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 Review and 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 29 through November 12, 2018. Find out what's new for 2019 and the steps you need to take to enroll in your benefits for the upcoming year.

