June 2, 2014

**Program Change for Post-65 Medicare-Eligible Retiree Medical Coverage**

Dear Emory Retiree or Covered Spouse/Same Sex Domestic Partner (SSDP),

In April, we announced a change in how Emory’s post-65 and Medicare-eligible retiree medical coverage will be provided. Effective September 1, 2014, your current retiree medical plan through Aetna will be replaced by a new program that will provide you access to a variety of individual Medicare supplemental health coverage options. This new program will offer:

- More plan choices
- An annual contribution from Emory to a Health Reimbursement Arrangement (HRA) to help you pay for the plan you select ($100 per month)
- Expert help choosing and enrolling in the plan that best meets your needs and budget
- Ongoing support, including help with questions about your coverage

To offer this new approach, we’ve partnered with OneExchange, a company that is experienced in helping retirees evaluate and enroll in Medicare supplemental insurance.

**Action Required**

You are guaranteed new coverage in the individual Medicare market so long as you contact OneExchange and complete your enrollment by **August 31, 2014**.

**Introducing OneExchange**

OneExchange is not an insurance company. OneExchange is a resource providing you access to a Medicare exchange – sometimes called a marketplace or exchange – containing a wide assortment of plans from more than 100 of the largest and most popular national and regional health insurance companies.
OneExchange is dedicated to making the transition to your 2014 medical coverage as easy and as straightforward as possible. Emory has chosen OneExchange to support you through this transition specifically because of the OneExchange expertise in helping Medicare-eligible retirees find and enroll in supplemental medical coverage in the individual market. OneExchange will provide:

- Individualized telephone support to help you make an informed Medicare enrollment decision for 2014. Instructions on how to prepare for your enrollment, evaluate your options, and complete your enrollment will be mailed to you directly by OneExchange in the coming days. Watch your mail for them, and open and review them immediately.
- Unbiased, objective education and support about the types of individual plans available to you, how much they cost, and how you will pay for your new benefits.
- Advice and decision making support, based on your current coverage and future needs. OneExchange licensed benefit advisors are trained to be your objective advocates, with no incentive to sell any carrier or type of plan over another. Their compensation is never tied to your selection.
- Assistance with enrolling in a medical plan.
- Ongoing support after enrollment, including help with coverage, claims, and questions.

OneExchange’s online tools, as well as access to benefit advisors, are services provided at no cost to you.

**Attend an informational meeting**

Please join Emory and OneExchange as we host in-person meetings to help you learn more about how this new program will work and the individual Medicare supplemental plans that will be available to you.

The topics we will cover include:

- What the new program will offer
- How the transition to the new program will affect you and your spouse
- What is a Health Reimbursement Arrangement (HRA) and how it works
- The action steps you must take
- What you can expect in the future
Choose from one of the sessions below:

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>SESSION DATE AND TIME</th>
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<tbody>
<tr>
<td>Miller-Ward Alumni House, Governor’s Hall, 815 Houston Mill Road, Atlanta, GA 30329</td>
<td>Tuesday, June 17, 2014 10:00 a.m.</td>
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<tr>
<td>Miller-Ward Alumni House, Governor’s Hall, 815 Houston Mill Road, Atlanta, GA 30329</td>
<td>Tuesday, June 17, 2014 1:30 p.m.</td>
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<td>Miller-Ward Alumni House, Governor’s Hall, 815 Houston Mill Road, Atlanta, GA 30329</td>
<td>Wednesday, June 18, 2014 10:00 a.m.</td>
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<tr>
<td>Miller-Ward Alumni House, Governor’s Hall, 815 Houston Mill Road, Atlanta, GA 30329</td>
<td>Wednesday, June 18, 2014 1:30 p.m.</td>
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<td>Miller-Ward Alumni House, Governor’s Hall, 815 Houston Mill Road, Atlanta, GA 30329</td>
<td>Tuesday, June 24, 2014 1:30 p.m.</td>
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<tr>
<td>Oxford College, Seney Hall, 4th Floor Conference Room, 118 Few Circle, Oxford, GA 30054</td>
<td>Tuesday, June 24, 2014 10:00 a.m.</td>
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</tbody>
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Note: parking is behind Seney Hall or Language Hall

Sessions may last about two hours. **Your RSVP is required to attend.** You can RSVP online at [http://www.hr.emory.edu/rsvp](http://www.hr.emory.edu/rsvp) or call 404-727-7613. You are welcome to bring a family member with you.

If you are unable to attend an in-person meeting, you may access a recorded presentation online at: [www.medicare.oneexchange.com/emory](http://www.medicare.oneexchange.com/emory).

This change in how Emory provides retiree medical coverage is a very important change. It will require you to take action since **your current medical coverage through Aetna will end on August 31, 2014.** Once you’ve received your enrollment package from OneExchange, please contact them at 1-855-241-5720 to begin your enrollment process. You can also use tools and resources online at [www.medicare.oneexchange.com/emory](http://www.medicare.oneexchange.com/emory).
OneExchange has helped more than 500,000 Medicare-eligible individuals enroll in Medicare supplemental medical plans. We are confident you will be satisfied with their service, expertise, and the broad choice of health care plans to which they provide access.

But, we also acknowledge that change can be difficult. We want you to know that Emory’s Benefits Department is still here to assist you. We are attaching some FAQs which will hopefully answer some of the questions you may have, but also remember you can always contact us at any time if you have additional questions. We can be reached at: 404-727-7613. We are here to help you!

Sincerely,

Felicia Smith
Director, Benefits