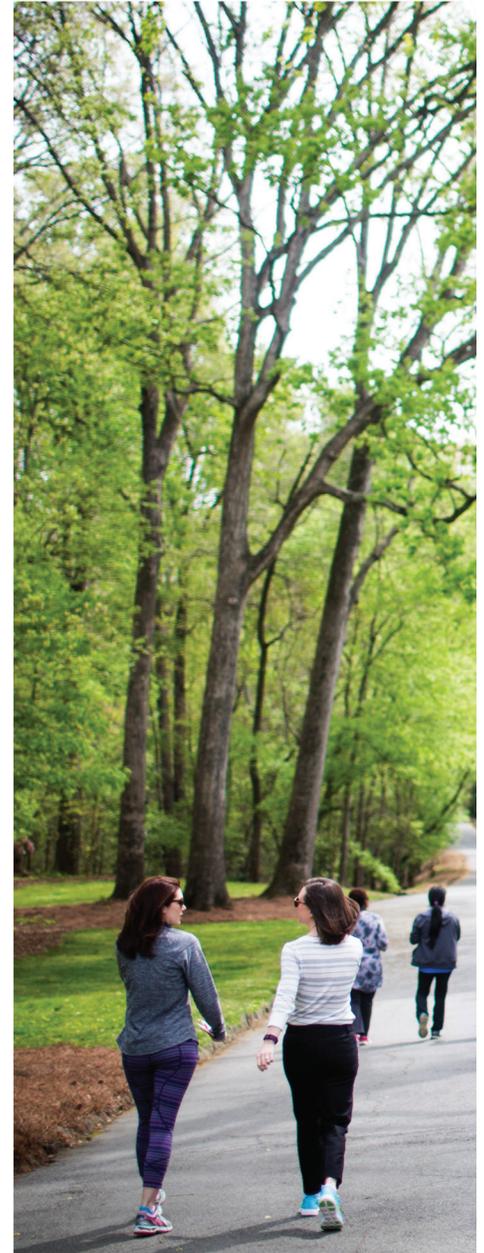


healthy THINKING...  
healthy ACTION...  
**HEALTHY YOU**



**EMORY**  
UNIVERSITY

*... Your Benefits*



**2017 Benefits Guide**

This guide is meant to provide basic benefit plan information. For additional details and specific information, please contact the vendor or review the Summary Plan Description (SPD) for each plan. SPDs are available online at [www.hr.emory.edu/benefits](http://www.hr.emory.edu/benefits) or by contacting the Benefits Department at 404-727-7613 for a printed version.

DISCLAIMER: Emory reserves the right to terminate, suspend, withdraw, amend or modify the plan in whole or in part at any time. Further, Emory reserves the right to terminate or modify coverage for any group of employees, active or retired and their dependents or a class of dependents at any time.



EMORY  
UNIVERSITY

# Your Benefits

Emory University is proud to be a vital part of the Atlanta community. One of the reasons we are an employer of choice is the rich benefits package that we offer our faculty and staff. As a part of Emory University, you have a wealth of benefits available to you. For 2017, you have a choice of two medical plans, each with unique plan design features. In addition, there are plans that provide coverage for dental, vision, disability, retirement, long term care, legal services and more. We encourage you to take a close look at all of the benefit information provided in this guide. Our benefit programs are just one of the many ways Emory helps you take care of yourself and your family.



## What's Inside?

### Benefits Enrollment 2017

What's New for 2017?.....	2
Your Benefits .....	4
Benefits Eligibility.....	5
How to Enroll.....	6
Enrollment Checklist .....	7
Change In Your Coverage Mid-Year .....	8

### Health Benefits

<b>Medical Plans</b> .....	<b>9</b>
- Plan 1: HSA Plan.....	10
- Plan 2: POS Plan .....	13
- Medical Plan Rates .....	14
- Medical Plan Comparison Quick Guide .....	15
- Incentives .....	16
<b>Flexible Spending Accounts</b> .....	<b>17</b>
<b>Dental Plans</b> .....	<b>19</b>
<b>Vision Plan</b> .....	<b>21</b>

### Financial Security Benefits

Short Term & Long Term Disability.....	22
Life Insurance.....	23
Accident Insurance and Long Term Care.....	24
Home & Auto, AFLAC and Pre-Paid Legal .....	25
Adoption Reimbursement.....	25

### Retirement Benefits

Retirement Plan Options.....	26
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### Additional Resources

Additional Medical Information .....	28
Annual Enrollment Dates.....	30
Tier Zero List .....	31
Important Numbers & Websites .....	32

# What's New for 2017?

Annual enrollment is your opportunity to review your current benefits and make changes for the upcoming plan year. Your new benefit selections will be effective on January 1, 2017. Changes for the 2017 plan year are summarized below. Be sure to take a fresh look at all of the benefit options available to you for the year ahead -- and use the tools and resources Emory provides to help you make your decisions.

## Medical Plan Cost Increase

For 2017, the overall cost of the medical plan will increase to reflect the continued escalation in the cost of health care to Emory University. Employee contribution amounts for both the HSA Plan and the POS Plan will increase for all coverage levels. See page 14 "Medical Plan Rates" for a listing of 2017 rates.

Co-insurance and out-of-pocket maximums will also increase for both medical plans. Co-insurance is the portion of expense you must pay for care, in most cases, after meeting your deductible. The out-of-pocket maximum is the maximum amount you will pay for your health care in a given year. Emergency room costs will also increase for both plans. The following two charts illustrate the cost changes for 2017 (changes appear in orange). For a complete medical comparison chart, see page 15.

HSA PLAN	2016			2017		
	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network
<b>Out-of-Pocket Maximum:</b>						
- Single	\$3,200	\$3,200	\$6,500	\$3,500	\$4,750	\$10,000
- Family	\$6,400	\$6,400	\$13,000	\$7,000	\$9,500	\$20,000
<b>Primary Care Office Visits</b>	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
<b>Specialist Office Visits</b>	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
<b>Emergency Room Visits</b>	10% after deductible	20% after deductible	20% after deductible	15% after deductible	25% after deductible	25% after deductible
<b>Inpatient/Outpatient Coverage</b>	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
<b>Behavioral Health Inpatient</b>	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
<b>Behavioral Health Outpatient</b>	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible

# What's New for 2017?

## POS PLAN

	2016			2017		
	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network
<b>Out-of-Pocket Maximum:</b>						
- Single	\$2,500	\$2,700	\$6,500	<b>\$2,750</b>	<b>\$4,000</b>	<b>\$10,000</b>
- Family	\$5,000	\$5,400	\$13,000	<b>\$5,500</b>	<b>\$8,000</b>	<b>\$20,000</b>
<b>Primary Care Office Visits</b>	\$25 co-pay	\$35 co-pay	40% after deductible	\$25 co-pay	\$35 co-pay	<b>50% after deductible</b>
<b>Specialist Office Visits</b>	\$35 co-pay	\$50 co-pay	40% after deductible	\$35 co-pay	\$50 co-pay	<b>50% after deductible</b>
<b>Emergency Room Visits</b>	\$150 co-pay	\$150 co-pay	\$150 co-pay	<b>\$250 co-pay</b>	<b>\$250 co-pay</b>	<b>\$250 co-pay</b>
<b>Inpatient/Outpatient Coverage</b>	10% after deductible	20% after deductible	40% after deductible	<b>15% after deductible</b>	<b>25% after deductible</b>	<b>50% after deductible</b>
<b>Behavioral Health Inpatient</b>	10% after deductible	20% after deductible	40% after deductible	<b>15% after deductible</b>	<b>25% after deductible</b>	<b>50% after deductible</b>
<b>Behavioral Health Outpatient</b>	\$25 co-pay	\$25 co-pay	40% after deductible	\$25 co-pay	\$25 co-pay	<b>50% after deductible</b>

## Vision Plan/Dental Plan

Vision Plan rates will increase by about 10% for 2017. See page 21 for vision plan rates. There are no rate changes for the Dental Plan.

## Incentives

Incentives will be offered again in 2017 to reward healthy living. Whether you select the HSA Plan or the POS Plan, you can lower your overall medical costs by participating in a variety of activities. If you enroll in the HSA Plan, your incentives will be a contribution to your HSA. If you enroll in the POS Plan, your incentives will be a credit against your deductible. See page 16 for information about the 2017 Incentives.

## Policy Change Reminder

In April of 2016, Emory University announced the decision to alter the policy addressing benefits to same-sex domestic partners (SSDPs) and their dependents. To allow adequate time for those impacted to plan and prepare for the change, Emory will continue to offer unmarried same-sex domestic partners of employees (and their dependents) access to Emory's benefit programs through December 31, 2017 if they have a covered SSDP on the plan as of December 31, 2016. Effective January 1, 2018, covered SSDPs must be legally married in order to continue their Emory benefits programs (a marriage certificate may be required, as is required for opposite-sex couples). Effective January 1, 2017, no new unmarried SSDPs can be added to the Emory benefits plan by current employees; newly hired employees must provide proof of marriage to enroll their spouses on or after this date.

# Your Benefits

*As an Emory employee, you are fortunate to have a wide range of benefit programs available to you. Benefits give you important financial protection when you need it most. Review the benefit programs that Emory offers so that you can make the choices that are right for you and your family.*

Some benefits Emory offers are employer-provided and coverage is automatic if you are eligible. Other benefits give you choices and require you to enroll.

## Employer-Provided Benefits

As an eligible employee, Emory automatically provides you with several benefits. Emory pays the full cost for basic life insurance, long term disability coverage and provides a basic contribution to the 403(b) retirement plan. You are not required to make any contributions for these benefits – Emory pays the full cost.

Emory also offers a variety of other benefits not covered in this guide, including tuition reimbursement, employee discounts, the Faculty Staff Assistance Program and more. For the most current information visit the HR website at [www.hr.emory.edu](http://www.hr.emory.edu).

## Optional Benefits

In addition to employer-provided benefits, eligible employees may enroll in optional benefits including medical, dental, vision, supplemental life insurance, accidental death and dismemberment, disability, flexible spending accounts and retirement plans. You contribute toward the cost of the optional benefits that you elect.



## When Coverage Begins

For most benefits, coverage begins on an employee's date of hire.

**New Hires:** If you are benefits-eligible, you must enroll during your first **31 days of employment** with Emory. For optional benefits other than the 403(b), if you do not enroll during your first 31 days of employment, you will not receive coverage. Your next opportunity to enroll in optional benefits will be during the benefits annual enrollment period, typically held in the fall of each year for the upcoming year (i.e. fall of 2016 for the 2017 plan year). Life and Long Term Disability/COLA benefits require Evidence of Insurability (EOI) for late enrollees.

**Current Employees:** If you are a current benefits-eligible Emory employee, each year you have an opportunity to review your benefit elections during the benefits annual enrollment period and make changes for the upcoming plan year.

## When Coverage Ends

For most benefits, coverage will end on the last day of the month in which:

- Your regular work schedule is reduced to fewer than 20 hours per week;
- Your employment with Emory ends due to resignation, termination or death; or
- You stop paying your share of the coverage.

Your dependent(s) coverage ends:

- When your coverage ends, or
- The last day of the month the dependent is no longer eligible:
  - For Dependent Child(ren) (up to age 26): End of the month in which they turn 26.

## Who Can Enroll (Benefits Eligibility)

You are eligible for benefits if you are a regular full-time or part-time employee scheduled to work 20 hours or more per week. Full-time temporary positions on a six-month or longer assignment are eligible for medical, dental, vision and life insurance, but not disability.

If you elect coverage, your dependents are also eligible for medical, dental, vision and life insurance coverage.

Eligible dependents include:

- Your legal spouse.
- Your same-sex domestic partner (SSDP): another adult of the same sex who is engaged with you in a spouse-like relationship characterized by mutual dependency.\*
  - If you choose to cover a same-sex domestic partner, you will pay the same cost and receive the same coverage as you would for a spouse.
  - Covering a domestic partner will result in additional tax liability (imputed income). If your relationship ends, you will need to notify the Benefits Department.
- Your legal child(ren): includes your natural, adopted or foster child(ren), stepchild(ren), your SSDP's child(ren) or any child for whom you have legal custody. They are eligible:
  - Up to age 26.
  - Regardless of age, if fully disabled and unmarried, provided he/she became fully disabled either:
    - prior to age 19; or
    - between the ages of 19 and 26, if that child was covered by the plan when the disability occurred.

\* Emory will continue to offer unmarried same-sex domestic partners of employees (and their dependents) access to Emory's benefit programs through December 31, 2017 if they have a covered SSDP on the plan as of December 31, 2016. Effective January 1, 2018, covered SSDPs must be legally married in order to continue their Emory benefits programs (a marriage certificate may be required, as is required for opposite-sex couples). Effective January 1, 2017, no new unmarried SSDPs can be added to the Emory benefits plan by current employees; newly hired employees must provide proof of marriage to enroll their spouses on or after this date.

### Dependent Verification of Eligibility

When you first enroll, or if you change coverage mid-year due to a qualified IRS family status change, you are required to provide documentation substantiating the eligibility of your dependent(s) within 31 days of the change or enrollment.

If documentation is not received within 31 days, a letter will be mailed to you requesting the documentation within a given deadline. Events which require documentation to support the change include:

- **Spouse with a last name different than yours**
  - Document(s): marriage certificate OR joint tax return (current or previous year only).
- **Child with a last name different than yours**
  - Document(s): birth certificate or a court document awarding custody or requiring coverage.
- **Dependent child over age 26**
  - Document(s): birth certificate AND a Social Security Disability Award or letter from a physician AND the parent's tax return claiming the child (current or previous year only).

### REMINDER:

You must provide the documents listed above to the Benefits Department within 31 days from your initial election or mid-year family status change if one of the



above situations applies to you and your family. If documentation is not received in a timely manner, the election/change requested will not be processed and the affected dependents will not be covered under Emory's plans. Legible copies of required documents are acceptable.

# How to Enroll

## Current Employees

You must enroll during the annual enrollment period: **Monday, October 24 through Monday, November 7, 2016.** Prior to enrolling, you can attend a Benefits Enrollment Meeting if you have questions or would like more information about Emory's medical plans and benefit programs. Meeting dates, times and locations are listed on page 30. Emory offers numerous tools and resources to help you make your benefit selections (see the Enrollment Checklist on page 7). You can also call the Benefits Department with any questions at 404-727-7613.

## New Hires

You may enroll online anytime during your first **31 days of employment.** Emory offers numerous tools and resources to help you make your benefit selections. Be sure to complete your online orientation OR attend a benefits orientation (in-person or online) to learn more about your benefits options and receive important information. You can also contact the Benefits Department with your questions at 404-727-7613.

## Enroll Online

Enrolling is easy! You can enroll online through Self-Service (<http://leo.cc.emory.edu>) at any computer that has Internet connectivity. To access Self-Service, you will need your network ID and password. If you do not know your network ID or password, call the Libraries and Information Technology Help Desk at 404-727-7777 (available Monday – Friday, 7:00 a.m. to 6:00 p.m.). You can also access online enrollment via a kiosk at one of these campus locations:

- FM Building C Breakroom
- DUC Lobby
- Benefits Department, 1599 Clifton Road, 1st floor
- Cox Hall
- White Hall



## Steps to Enrolling Online

1. Log on to Self-Service at <http://leo.cc.emory.edu>.  
Note: Duo Security Two-Factor Authentication is required to log in to Self-Service from outside the Emory network. If you have not yet enrolled, instructions can be found at: [it.emory.edu/duo](http://it.emory.edu/duo).
2. Under Main Menu, select **Self Service**.
3. From this page, click **Benefits**, then click **Benefits Enrollment**.
4. Click **Select** to view your current elections and complete the tobacco-use surcharge certification:
  - Your certification page will display.
  - Verify or update the information and click **Agree** to record your responses.
5. Change your elections by clicking **Edit** beside a particular plan and follow the prompts to view and/or change your current coverage. You may also enroll, add or drop dependents.
6. After editing your current coverage in each plan, your new elections, covered dependents and payroll deductions will be displayed.
7. You will be prompted at the bottom of the page to **Continue** to finalize your elections.
8. Click **Submit** after reading the **Authorize Elections Statement**. Note: You have not enrolled until you click **Submit**.
9. Click **View/Print Confirmation** to bring up a printable pdf confirmation page. Make sure to save a copy of your confirmation page and carefully review it for accuracy. **The Benefits Department will not mail printed confirmations to your home address** so this confirmation is your only record. After January 1, 2017, most elections cannot be changed (except within 31 days of a family status change).

# Enrollment Checklist

Use this checklist to help you through the enrollment process. Emory's annual enrollment period is **October 24 through November 7, 2016**. Changes are effective on January 1, 2017.

## Before Enrollment:

Before enrollment begins, take the time to learn more about all of the benefit options that are available to you. Emory provides a variety of tools and resources to help you make your benefits decisions. These tools can be accessed online at [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

- Review this **2017 Benefits Guide** carefully as you consider your plan choices.
- Read the **HSA Plan Quick Guide** which provides a more detailed overview of the HSA Plan.
- Use Aetna's **Plan Selection & Cost Estimator Tool** which enables you to estimate how much each plan will cost by using your actual claims data from the last 12 months.
- Attend a **Benefits Enrollment Meeting** to hear benefits staff explain the details of each plan and give you an overview of all benefit programs. Meetings are held at several campus locations (see page 30 for dates, times and locations). If you can't attend, you can watch it online.
- Decide if you want to enroll in a Flexible Spending Account (Healthcare and/or Dependent Day Care) or a limited Healthcare FSA (for HSA Plan participants). **Remember: you must actively enroll each year.**
- HSA Plan members, decide if you want to make a contribution to your Health Savings Account.

## During Enrollment:

- Actively enroll **October 24 through November 7, 2016**. If you are currently enrolled in medical benefits and you don't make a new medical plan election, your current coverage will roll over.
- Complete the tobacco surcharge certification if not already checked.** Note that the spouse/SSDP certification is no longer required.
- Review your beneficiary(ies).** Make any necessary updates to ensure the accuracy of your beneficiary information for life insurance and accidental death and dismemberment insurance.
- 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. The Benefits Department will not mail confirmations to your home address so this is **your only record** of your enrollment.

## After Enrollment:

- Verify your 2017 benefits elections after **Sunday, December 4, 2016** by visiting Self-Service online at <http://leo.cc.emory.edu>. You will receive an email reminder close to this date. If you notice any errors, notify the Benefits Department immediately at 404-727-7613. After January 1, 2017, most elections cannot be changed except within 31 days of a family status change.

# Change In Your Coverage Mid-Year

The IRS provides strict regulations about changes to pre-tax elections during the plan year. If you experience a qualified IRS family status change mid-year, you are permitted to make a change **within 31 days of the event**.

If the change request is not completed within 31 days of the event, you will not be able to change your elections until the following year's benefits annual enrollment period. Below is a list of some of the more commonly known qualified family status changes:

- Marriage, divorce or annulment, or permanent separation from a same-sex domestic partner
- Birth of a child
- Placement of a foster child or child for adoption with you, or assumption of legal guardianship of a child
- Change in your spouse's/SSDP's or dependent's employment status that affects benefits eligibility, including termination or commencement of employment, or change in worksite
- You or your spouse/SSDP returns from unpaid leave of absence
- You or your dependent becomes eligible or loses eligibility for Medicare or Medicaid
- The death of your spouse/SSDP or dependent
- Court ordered coverage of your child by you or your spouse/SSDP, allowing you to add or drop the child's coverage
- Change in your employment that affects benefits eligibility (working at least 20 hours per week)
- Loss of eligibility for a dependent
- Change in dependent care provider or cost for Dependent Care Flexible Spending Account

The change you request must be consistent with the qualifying event. Some mid-year changes **require documentation** which must also be provided within 31 days of the event.

Family status changes are completed online in Self-Service (<http://leo.cc.emory.edu>). Should you have questions or difficulty making your change mid-year, please contact the Benefits Department within 31 days of your qualifying event. You can reach the Benefits Department at 404-727-7613 (see office hours below).

For more information about family status changes, go to [www.hr.emory.edu/benefits](http://www.hr.emory.edu/benefits).



## **Benefits Department Office Hours:**

Monday, Tuesday, Thursday and Friday -  
8:00 a.m. to 5:00 p.m.

Wednesday - 8:00 a.m. to 3:00 p.m.

1599 Clifton Road, 1st Floor

404-727-7613

# Medical Plans

As an Emory employee, you have access to comprehensive medical coverage to protect you and your family from catastrophic medical costs. In this section, you will find information on the two medical plans that Emory offers. Take the time to understand how these plans work, the coverage each provides, and how to use them to best meet the needs of you and your family.

For 2017, you have a choice of two medical plans:

- **Plan 1 – HSA Plan**
- **Plan 2 – POS Plan**

Both plans use the same provider networks; however, there are key differences in how each plan works, including deductibles, co-pays and co-insurance.

## Network Options

Both plans have three network options:

- **Emory Healthcare Network (EHN):** providers give you the maximum benefit available under the plans, with lower co-pays, co-insurance and deductibles. For a list of EHN providers, see page 28.
- **Aetna National (In-Network):** providers and facilities are part of both medical plans through Aetna. Co-pays, co-insurance and deductibles are higher than with the EHN.
- **Out-of-Network:** providers and facilities that are not participating with Aetna are considered Out-of-Network. Costs are the highest.

To locate an EHN or In-Network physician/facility, go to [www.aetna.com/docfind/custom/emory](http://www.aetna.com/docfind/custom/emory).

### Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, the State of Georgia may have a premium assistance program that can help pay for coverage. States use funds from Medicaid or CHIP programs to help those who are eligible for these programs, but also have access to health insurance through an employer. For information, go to: [www.hr.emory.edu/eu/docs/chip-notice.pdf](http://www.hr.emory.edu/eu/docs/chip-notice.pdf)

## Preventive Care

Routine preventive care is covered at 100% under both medical plans. Preventive care can help you identify potential health risks before they become real health problems. Services include annual physicals, well-child visits, immunizations, health screenings and more. Go to [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment) for a complete list of preventive care services.

## Tier Zero

Both plans offer Tier Zero for prescription drugs. With Tier Zero, prescription medications used to prevent and treat chronic health conditions such as congestive heart failure, diabetes, high blood pressure, high cholesterol, tobacco addiction and more, are covered at 100% which means you pay \$0 for these drugs. See page 31 for the current list of Tier Zero medications.

### What is the Same in Both Medical Plans?

- Same broad network of physicians in Georgia and nationally (EHN and In-Network).
- Routine preventive care is \$0 when service is received within the EHN or In-Network.
- Tier Zero Drugs - you pay \$0 for certain prescription drugs.
- Neither plan requires you to select a primary care physician or get a referral to see a specialist.
- Unlimited lifetime maximum applied across both plans and networks.
- The opportunity to earn incentives for healthy activities (see page 16 for more details).

# Medical Plans

## Plan 1 – HSA Plan

The HSA Plan, a consumer-driven medical plan with a Health Savings Account, puts you in charge of how your health care dollars are spent. Features of this plan include:

- The same covered services and network of providers as the POS Plan with a different way to pay for and save for health care expenses.
- A **Health Savings Account (HSA)** with tax advantages, funded in part by Emory. The HSA gives you the flexibility to choose how to spend your health care dollars.

Like the POS Plan, the HSA Plan has deductibles, co-insurance and an out-of-pocket maximum to protect you in the event you have significant medical expenses during the year.

### Deductible

All eligible expenses incurred by you or your covered dependents throughout the plan year apply towards meeting the annual deductible. The EHN deductible is \$1,350 (Employee Only) or \$2,700 (Employee + Spouse/SSDP, Employee + Children, or Family). The In-Network deductible is \$1,500 (Employee Only) or \$3,000 (Employee + Spouse/SSDP, Employee + Children, or Family). As expenses are incurred, including ER visits and prescription drugs, you can use funds that have accumulated in your HSA to cover these costs. Once your HSA balance is exhausted, any remaining portion of your deductible that needs to be met for the year will be an out-of-pocket expense and your financial responsibility. The annual deductible must be satisfied before any plan expenses are paid by co-insurance, with the exception of preventive care and Tier Zero prescriptions which are covered at 100%. If you enroll and elect employee and dependent coverage, any covered expenses incurred will apply towards meeting the family deductible of \$2,700 (EHN) or \$3,000 (In-Network) before any expenses are covered under co-insurance.

### Co-Insurance

Once the annual deductible is satisfied, the HSA Plan works like a traditional plan by paying the majority of expenses through co-insurance. Emory Healthcare

Network (EHN) care is covered at 85% (you pay 15%); In-Network care is covered at 75% (you pay 25%) and Out-of-Network care is covered at 50% (you pay 50%).

### Out-of-Pocket Maximum

Like a traditional plan, there is a maximum amount that you are financially responsible for under the plan each year. The individual out-of-pocket maximum of \$3,500 within the EHN and \$4,750 In-Network will be applied to a covered family member who incurs medical expenses after the family deductible has been met (\$2,700 within the EHN or \$3,000 In-Network). This eliminates the need for the full family out-of-pocket maximum to be satisfied if only one family member needs medical care. However, the combined medical charges incurred by additional family members will satisfy the full family out-of-pocket maximum. When the family out-of-pocket maximum is satisfied, eligible expenses for all family members will be covered at 100% for the remainder of the plan year.

It is important to note that other than preventive care, **you have to pay 100% of your eligible medical expenses**, including prescription drugs, until your annual deductible is met. Once met, the plan provides coverage through co-insurance. You need to carefully consider the balance in your HSA and your ability to meet these financial obligations in the event of an illness, injury or accident.

# Medical Plans

## HSA Plan Prescription Drugs

If you are enrolled in the HSA Plan, you must pay all out-of-pocket costs for prescription drugs until you meet your annual deductible (with the exception of Tier Zero drugs; Emory pays 100% and plan participants will pay \$0 for drugs that are listed as Tier Zero; see page 31 for a current list). For non-Tier Zero drugs, you can use your HSA to pay for your prescription drug costs. After you meet the deductible, you will pay the applicable co-insurance amount under the HSA Plan, up to the “30-day Retail Maximum.” The table below shows what your responsibility is once your deductible is satisfied. For example, if the table shows co-insurance is 20%, the plan will pay 80% of the cost of the prescription drug and you are responsible for the other 20%. However, there is financial protection built into the prescription drug benefit in that you will never pay more than the “30-day Retail Maximum,” outlined in the table below:

Tier	Co-insurance	30-Day Retail Maximum
<b>Zero</b>	0%	\$0
<b>1</b>	10%	\$25
<b>2</b>	20%	\$75
<b>3</b>	30%	\$120
<b>4</b>	40%	\$150

90-day supply is 2½ x the retail amount

Prescription drug coverage is administered through **CVS/caremark**. To determine your coverage tier or cost, call 866-601-6935.

**Maintenance Drugs:** A maintenance drug is one that is commonly used to treat a chronic or long-term condition and requires regular, daily use. Examples include drugs used to treat high blood pressure, heart disease, asthma and diabetes. Birth control is also considered a maintenance drug. If you take any maintenance prescription medications to treat certain ongoing medical conditions, you will need to fill your 90-day prescriptions in one of three ways: Through CVS/caremark’s mail order service; at a CVS retail pharmacy location; or at an Emory pharmacy. If you

attempt to fill a maintenance drug at a pharmacy other than CVS or Emory, you will be charged the full retail cost.

## Health Savings Account (HSA)

The HSA is funded in three ways – by Emory’s annual contribution, your participation in various healthy activities (to earn incentives), and through optional pre-tax contributions you make to the HSA.

### 1. **Emory’s Annual Contribution:** If you enroll in:

- Employee-Only coverage – Emory contributes **\$300** to your HSA.
- Employee + Spouse/SSDP, Employee + Child(ren) or Employee + Family level coverage – Emory contributes **\$600** to your HSA.

Note: Emory’s contribution is prorated based on your enrollment date if after January 1.

### 2. **Incentives:** In addition to Emory’s annual contribution to your HSA, you can earn up to **\$450** in incentives (additional contributions you earn by completing various healthy activities). See page 16 for details on earning incentives.

### 3. **Your Contributions:** If you want a way to save tax-free for current or future eligible medical expenses, you can also contribute to your HSA. Contributions to your HSA have no expiration date – they remain in the account until you decide to access them or reimburse yourself for an eligible expense you already paid out-of-pocket. You decide when and how to pay.

#### To Qualify for a Health Savings Account:

1. You must be enrolled in the HSA Plan.
2. You cannot be claimed as a dependent on someone else’s tax return.
3. You cannot be covered by a spouse’s or SSDP’s Flexible Spending Account (FSA).
4. You cannot be covered by any other medical plan, including **Medicare A and/or B**.

# Medical Plans

## What's Different About a Health Savings Account?

1. The Health Savings Account (HSA) is only available if you participate in the HSA Plan. The money is yours, is held in an investment account and is portable; it goes with you to be used for qualified medical expenses if you leave Emory or when you retire.
2. If you are enrolled in the HSA Plan, you may not participate in a general Healthcare Flexible Spending Account (FSA). However, you can participate in the **limited** Healthcare FSA for dental and vision, as well as medical expenses once you have met your deductible.
3. If you are enrolled in the HSA Plan, you may still participate in the Dependent Day Care Flexible Spending Account (FSA).

## Additional HSA features

- Withdrawals from HSAs for qualified medical expenses are tax-free. If you withdraw money for any reason other than qualified medical expenses, you must pay income tax and a 20% IRS tax penalty.
- You must have a balance in your account to make a withdrawal.
- The maximum you can contribute to an HSA in one year is set by the IRS (in 2017, \$3,400 for single coverage and \$6,750 for family coverage). If you are age 55 or older, you can contribute an additional catch-up contribution of \$1,000. **It is your responsibility to make sure your HSA contributions, including any employer or incentive contributions, do not go over the IRS maximum.**

**IMPORTANT:** In accordance with IRS regulations, if you are a new enrollee in the HSA Plan for 2017 (i.e. switching from the POS Plan) and you have a balance in a 2016 Healthcare Flexible Spending Account (as of Dec. 31, 2016), you are not eligible to contribute funds to an HSA or receive any funds in your HSA until April 1, 2017. Make sure your FSA balance is \$0 by Dec. 31, 2016.

## HOW THE HSA PLAN WORKS

### 1. GET PREVENTIVE CARE FREE

EHN and In-Network preventive care is covered at 100% with no deductible. You pay \$0 out-of-pocket for your annual physical, well woman visit, mammogram, colonoscopy, routine immunizations and other eligible services.



### 2. PAY FOR OTHER MEDICAL EXPENSES

You pay for additional medical and prescription drug expenses as you incur them until your annual deductible is met. Your deductible amount depends on your coverage level.



### 3. USE YOUR HSA

Your HSA helps you cover your deductible and pay for other medical costs. Emory will contribute \$300 (employee only) or \$600 (dependent or family coverage) to your HSA. You can also earn additional HSA monies by participating in healthy activities and earning incentives. Unused funds from your HSA roll over to the next year, and your account balance earns interest (tax-free) over time.



### Learn more

To learn more about the HSA Plan, view the **HSA Plan Quick Guide** located on the annual enrollment website.

# Medical Plans

## Plan 2 – POS Plan

The POS Plan works more like a conventional medical plan where members pay co-pays for some services (co-pays are fixed fee amounts that you pay at the time you receive services). The POS Plan also uses co-insurance for some services (co-insurance is the portion of expense you must pay for care, in most cases, after meeting your deductible). The deductible is a set amount that typically you must pay before co-insurance starts. See page 15 for deductible amounts.

The POS Plan allows members to receive services from a national network of providers and facilities. It is an open access plan that:

- Provides the flexibility to choose any provider
- Does not require that a Primary Care Physician (PCP) be identified or selected
- Does not require a PCP referral to see a specialist

With the POS Plan, your monthly/bi-weekly contribution is higher than with the HSA Plan, but your annual deductible is lower. You cannot open a Health Savings Account (HSA) or receive HSA contributions from Emory. You do have the option of enrolling in a Healthcare Flexible Spending Account (FSA) which allows you to set aside up to \$2,550 pre-tax dollars to help pay for medical expenses (see page 17 for more information about the FSA).

EHN and In-Network preventive care is covered at 100% and is not subject to the deductible. For certain other medical services, such as diagnostic labs, hospitalization or radiology, the plan pays a portion of your covered expenses: 85% for Emory Healthcare Network (EHN), 75% In-Network (Aetna National) and 50% percent Out-of-Network after you pay the annual deductible. Office visits are covered with a co-payment. Prescription drugs are covered through co-insurance.

The POS Plan also has an out-of-pocket maximum to protect you in the event you have significant medical expenses during the year. The out-of-pocket maximum includes all co-pays, as well as deductible and co-insurances, such as prescription drug costs and office visit co-pays.

### POS Plan Prescription Drugs

Prescription drug coverage is part of your medical plan and you pay a percentage of the cost through co-insurance. There is also a retail minimum and a retail maximum within a five-tier structure (see chart below). You will pay the co-insurance amount subject to the retail minimum and maximum cost. You do not have to meet your deductible first.

Tier	Co-insurance	30-Day Retail Minimum	30-Day Retail Maximum
Zero	0%	\$0	\$0
1	10%	\$10	\$25
2	20%	\$30	\$75
3	30%	\$60	\$120
4	40%	\$90	\$150

90-day supply is 2½ x the retail amount

Prescription drug coverage is administered through **CVS/caremark**. To determine your coverage tier or cost, call 866-601-6935.

**Maintenance Drugs:** A maintenance drug is one that is commonly used to treat a chronic or long-term condition and requires regular, daily use. Examples include drugs used to treat high blood pressure, heart disease, asthma and diabetes and birth control. If you take any maintenance prescription medications to treat certain ongoing medical conditions, you will need to fill your 90-day prescriptions in one of three ways: Through CVS/caremark's mail order service; at a CVS retail pharmacy location; or at an Emory pharmacy. If you attempt to fill a maintenance drug at a pharmacy other than CVS or Emory, you will be charged the full retail cost.

**Tier Zero:** Emory pays 100% and plan participants will pay \$0 for drugs listed as Tier Zero. See page 31 for the current list of Tier Zero medications.

### Save Money on Your Prescriptions

One great way to save on costs is to buy generic drugs. Always ask your doctor and/or pharmacist if a generic version is available.

# Medical Plan Rates

## 2017 Medical Plan Contributions - Full Subsidy Rates\* for employees working at least 30 hours per week

PLANS	HSA PLAN		POS PLAN	
	Monthly	Biweekly	Monthly	Biweekly
Employee Only**	\$28.00	\$14.00	\$62.00	\$31.00
Employee Plus Child(ren)**	\$100.00	\$50.00	\$208.00	\$104.00
Employee Plus Spouse/SSDP**	\$163.00	\$81.50	\$307.00	\$153.50
Family**	\$234.00	\$117.00	\$440.00	\$220.00

## 2017 Medical Plan Contributions - Partial Subsidy Rates\* for employees working between 20-29.9 hours per week

PLANS	HSA PLAN		POS PLAN	
	Monthly	Biweekly	Monthly	Biweekly
Employee Only**	\$35.00	\$17.50	\$77.50	\$38.75
Employee Plus Child(ren)**	\$125.00	\$62.50	\$260.00	\$130.00
Employee Plus Spouse/SSDP**	\$203.75	\$101.88	\$383.76	\$191.88
Family**	\$292.50	\$146.25	\$550.00	\$275.00

\* Employees working at least 30 hours per week receive the full subsidy. Employees working 20 - 29.9 hours per week receive a partial subsidy. Employees working less than 20 hours per week are not eligible for benefits.

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

### Tobacco-Use Surcharge - \$50 per person

To support the health and wellness of our faculty and staff, Emory has implemented a \$50 per person monthly tobacco-use surcharge on medical contributions for employees and their spouses/SSDPs who are covered by an Emory medical plan and use tobacco products. You must certify online in Self-Service whether or not you and your spouse/SSDP have used tobacco within the last 60 days. The per person tobacco-use surcharge will be waived if:

- You certify that you and/or your spouse/SSDP have not used tobacco within the last 60 days.
- You are currently being treated by a physician for a medical condition such as nicotine addiction. In this case, you will need to complete and return a **Tobacco Free Physician Affidavit** to the Benefits Department. This form is available on the Annual Enrollment website: [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

# Medical Plan Comparison Quick Guide

PLANS	HSA PLAN			POS PLAN		
Emory Contribution	\$300/\$600 <sup>1</sup>			None		
Earned Incentives	\$450/\$800 <sup>2</sup>			\$450/\$800 <sup>2</sup>		
Health Savings Account (HSA)	Yes			No		
	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network <sup>3</sup>	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network <sup>3</sup>
<b>Annual Deductible</b>						
Single	\$1,350	\$1,500	\$2,500	\$850	\$1,000	\$2,000
Family	\$2,700 <sup>4</sup>	\$3,000 <sup>4</sup>	\$5,000 <sup>4</sup>	\$2,550	\$3,000	\$6,000
<b>Out-of-Pocket Maximum<sup>5</sup></b>						
Single	\$3,500	\$4,750	\$10,000	\$2,750	\$4,000	\$10,000
Family	\$7,000	\$9,500 <sup>4</sup>	\$20,000 <sup>4</sup>	\$5,500	\$8,000	\$20,000
Aggregate	Yes	Yes	Yes	Yes	Yes	Yes
<b>Primary Care Office Visits<sup>6</sup></b>	15% after deductible	25% after deductible	50% after deductible	\$25 co-pay	\$35 co-pay	50% after deductible
<b>Pediatrician and Behavioral Mental Health Office Visits</b>	15% after deductible	25% after deductible	50% after deductible	\$25 co-pay	\$25 co-pay	50% after deductible
<b>Specialist Office Visits</b>	15% after deductible	25% after deductible	50% after deductible	\$35 co-pay	\$50 co-pay	50% after deductible
<b>Diagnostic Labs and X-Ray</b>	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible
<b>Durable Medical Equipment (DME)</b>	15% after deductible	25% after deductible	50% after deductible	15% co-insurance	25% co-insurance	50% after deductible
<b>Routine Preventive Care<sup>7</sup></b> (Eye Exam, Annual Physical, Flu Shots, GYN Annual)	Plan Pays 100%	Plan Pays 100%	50% after deductible	\$0 co-pay	\$0 co-pay	50% after deductible
<b>Emergency Room Visits</b>	15% after deductible	25% after deductible	25% after deductible	\$250 co-pay <sup>8</sup>	\$250 co-pay <sup>8</sup>	\$250 co-pay
<b>Hospitalizations</b>						
Inpatient/Outpatient Coverage	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible
<b>Behavioral Health Benefits</b>						
Inpatient Treatment	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible
Outpatient Treatment	15% after deductible	25% after deductible	50% after deductible	\$25 co-pay	\$25 co-pay	50% after deductible

<sup>1</sup> \$600 is contributed annually to the HSA by Emory when Employee+Spouse/SSDP, Employee+Children or Family level coverage is elected.

<sup>2</sup> An annual maximum of \$450 in incentives can be earned (for Single level coverage) or \$800 (for Employee+Spouse/SSDP or Family level coverage).

<sup>3</sup> Amounts applied to deductible and out-of-pocket maximums are limited to the Reasonable and Customary charges.

<sup>4</sup> Family deductible applies in the HSA plan when Employee+Spouse/SSDP, Employee+Children or Family level coverage is elected.

<sup>5</sup> Out-of-Pocket maximum includes co-pays.

<sup>6</sup> Includes services of an internist, general physician, family practitioner, dermatologist, and/or allergist.

<sup>7</sup> Routine Preventive Care services ONLY are covered at 100% under the plan. Diagnostic services are subject to the deductible and co-insurance.

<sup>8</sup> Co-pay waived if admitted.

**DISCLAIMER:** Every attempt has been made to ensure the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description (SPD) prevail.

# Incentives

To encourage you to take an active role in your health, Emory provides financial incentives for healthy behavior. You can actually save money on your medical expenses by taking action and doing things that help you live a healthy lifestyle.

## What are the 2017 Incentives?

To encourage you to take an active role in your health and wellbeing, Emory provides financial incentives for healthy behavior. You (and your covered spouse or partner) can save money on your medical expenses by taking action and doing things that help you live a healthy lifestyle. The following incentives are offered for 2017:

2017 Incentives	
Online Health Assessment + Know Your Numbers Biometric Screening*	\$150.00
2016 Move More Challenge**	\$100.00
Online Programs	\$100.00
Colonoscopy	\$100.00
<b>Maximum Incentive Total</b>	<b>\$450.00</b>

\* The Online Health Assessment and the Know Your Numbers biometric screening must both be completed to earn the incentive.

\*\*The Move More Challenge incentive is available only for Emory employees.

**To be eligible for 2017 incentive(s), incentive activities must be completed between January 1 and November 15, 2017 (with the exception of the Move More Challenge).**

## Incentive Opportunities

### Online Health Assessment + Know Your Numbers Biometric Screening

**Part 1** - Health Screening - A biometric or health screening is a quick and convenient check that measures your cholesterol, glucose, blood pressure, height, weight and body mass index (BMI). Beginning in early 2017, Emory will offer the Know Your Numbers onsite health screenings at a variety of locations across Emory. Specific dates and

details will be announced at a later date. You can also receive a health screening as part of your annual preventive care exam through an Emory Healthcare Network or In-Network provider.

**Part 2** - Online Health Assessment - The health assessment is a brief online questionnaire to help you assess your health habits and to provide you with next steps to a healthier you.

### 2016 Move More Challenge

All employees enrolled in an Emory medical plan in 2017 who average at least 5,000 steps/day (every week of the Move More Challenge, September 19-November 13, 2016) will receive an incentive towards their Aetna medical plan. For employees who earn this incentive, it will be applied to your Aetna account in February 2017.

### Colonoscopy

Colorectal cancer affects men and women of all racial and ethnic groups and is most often found in people age 50 years or older. Colorectal cancer screening can find precancerous polyps -abnormal growths in the colon or rectum - so that they can be removed before turning into cancer. If you are aged 50 or older and haven't been screened, talk with your doctor about a screening. If you think you may be at higher than average risk for colorectal cancer, speak with your doctor about getting screened early.

### Online Programs

Personalized online health enhancement programs to complete at your own pace. Programs include: becoming more active, eating healthier, stress management, tobacco cessation, weight management and others. More details will be announced at a later date.

# Flexible Spending Accounts (FSAs)

A Flexible Spending Account (FSA) is funded with money you contribute on a pre-tax basis. You can use FSA funds to pay for qualified out-of-pocket health care costs for you and eligible dependents or dependent day care charges.

According to IRS regulations, each year you must enroll during your benefits annual enrollment period if you want to participate in either a Healthcare FSA or a Dependent Day Care FSA.

## Healthcare FSA

You can contribute between \$200 and \$2,550 pre-tax annually into the Healthcare FSA. All money you elect to contribute is accessible immediately and can be used to cover out-of-pocket costs such as:

- Medical expenses: co-pays, deductibles, co-insurance
- Dental expenses: deductibles and co-insurance
- Vision expenses: prescription glasses, contact lenses, co-pays
- Prescription drug costs
- Over-the-counter drugs with a prescription

## Limited Healthcare FSA for HSA Plan

HSA Plan members are not eligible for the Healthcare FSA but do have access to a limited Healthcare FSA administered through Aetna. You may use the limited FSA to reimburse yourself for dental and vision expenses and for medical expenses once your deductible has been met. You will not be issued a PayFlex debit card for the Limited Healthcare FSA so be prepared to pay for expenses using other methods (cash, check or credit card). Then, submit a claim form to be reimbursed for your eligible expenses.

## Grace Period for Healthcare FSA

The risk of forfeiting money from your Healthcare FSA has been reduced by a grace period (extra time in the following year to use your FSA money). For those with a current 2016 FSA, you will be able to use any remaining balance in your Healthcare FSA at the end of 2016 to pay for expenses incurred through March 15, 2017. Any 2016

Healthcare FSA funds not used by March 15, 2017 will be forfeited. To avoid forfeiture, purchase items such as eyeglasses, contact lenses and other approved Healthcare FSA expenditures. Reimbursement requests using your previous year's remaining Healthcare FSA balance must be filed by May 15, 2017. Please remember to keep all of your receipts and Explanation of Benefits from insurance companies as they are required for verification of expenses.

## Dependent Day Care FSA

Money you contribute into a Dependent Day Care FSA can be used toward care for a child under age 13, a physically or mentally disabled parent or child, or elder care for tax-qualified dependents. If you're single or married and filing a joint tax return, you can contribute up to \$5,000 into this FSA. If you're married and file separately, you can contribute up to \$2,500. If you are a highly compensated employee under the IRS definition (i.e. you had Emory earnings of more than \$120,000 for 2016), you are restricted to an annual contribution of no more than \$2,400. Unlike the Healthcare FSA, you can only access the money that is currently in your account. To qualify for reimbursement, these expenses must be incurred so that you (and/or your spouse/SSDP) can work or go to school. HSA Plan members can also participate in the Dependent Day Care FSA.

If you have a Dependent Day Care FSA, you do NOT have a grace period in which to use remaining previous year balances. All expenses must occur before December 31, 2016 and claims for 2016 Dependent Day Care FSA must be filed no later than May 15, 2017, to receive reimbursement. File by the May 15th deadline to avoid forfeiture of your 2016 FSA funds.

# Flexible Spending Accounts (FSAs)

## ***Aetna/PayFlex Debit Card***

All new FSA participants will automatically receive a new debit card in the mail for 2017. Please activate the card when you receive it. Current FSA participants who elect FSAs for 2017 will have their new balances loaded onto their existing card. The use of the card is for convenience only. IRS guidelines still require you to retain receipts for any eligible expense for which you receive reimbursement. On occasion, Aetna may request verification of expenses and you will need to submit appropriate documentation for the expense. If not received, the card will be deactivated until the expense can be substantiated as eligible under IRS definitions. Check with Aetna to determine what supporting documentation is required. You can manage your account online at [www.aetnanavigator.com](http://www.aetnanavigator.com).



# Dental Plans

For 2017, you can choose from two types of dental plans: the Aetna Traditional Dental (PPO) or the Aetna Dental Maintenance Organization (DMO).

## Aetna Traditional Dental (PPO) Plan

This plan is a traditional dental plan that allows you to see any dental provider. Some services require you to pay the deductible and applicable co-insurance. The deductible is a set amount that typically you pay before co-insurance starts. Co-insurance is the portion you must pay for services, in most cases, after meeting your deductible.

Features of this plan include:

- Flexibility to choose any provider. This plan has a large number of In-Network providers.
- Reimbursements for most Out-of-Network claims.
- Preventive services received by either In-Network or Out-of-Network providers are covered at 100% up to reasonable and customary levels. Some examples of routine preventive services include:
  - Oral examinations
  - Routine, deep cleanings and polishing (Deep cleanings, or full mouth debridement, CPT 4355, are covered under preventive services as a replacement for one of your routine cleanings once in a 24 month period of time)
  - Fluoride
  - Sealants (permanent molars only)
  - Bitewing X-rays
  - Full Mouth Series X-Rays
  - Space Maintainers

## Aetna DMO Plan

The Dental Maintenance Organization (DMO) Plan is a managed care plan that contracts with a list of providers at a set fee schedule. Participants pay co-pays and do not have to pay co-insurance. This plan offers a limited network of dentists with low member contributions, no deductible and low out-of-pocket co-pays. **Out-of-Network coverage is not available.** A Primary Care Dentist (PCD) must be selected and a referral is required for specialist care.

For a list of scheduled services and to see what the plan pays, go to [www.aetna.com/docfind/custom/emory](http://www.aetna.com/docfind/custom/emory). Be sure to check with your dentist of choice before enrolling to ensure he/she is participating in the plan and is accepting new patients.



# Dental Plan Rates

## 2017 Dental Plan Contributions - Full Subsidy Rates\* for employees working at least 30 hours per week

PLANS	Aetna Traditional Dental (PPO)		Aetna DMO Dental	
	Monthly	Biweekly	Monthly	Biweekly
Employee Only	\$26.00	\$13.00	\$19.00	\$9.50
2-Person	\$58.00	\$29.00	\$38.00	\$19.00
Family	\$93.00	\$46.50	\$62.00	\$31.00

## 2017 Dental Plan Contributions - Partial Subsidy Rates\* for employees working between 20-29.9 hours per week

PLANS	Aetna Traditional Dental (PPO)		Aetna DMO Dental	
	Monthly	Biweekly	Monthly	Biweekly
Employee Only	\$32.50	\$16.25	\$20.94	\$10.47
2-Person	\$70.11	\$35.06	\$43.32	\$21.66
Family	\$111.20	\$55.60	\$68.42	\$34.21

\* Employees working at least 30 hours per week receive the full subsidy. Employees working 20 - 29.9 hours per week receive a partial subsidy. Employees working less than 20 hours per week are not eligible for benefits.

# Dental Plan Comparison Quick Guide

PLANS	Aetna Traditional Dental (PPO)		Aetna DMO*
	In-Network	Out-of-Network <sup>1</sup>	In-Network Only
<b>Preventive Services</b> (routine and deep cleanings, X-rays, etc.)	\$0	\$0	\$0
<b>Basic Services</b> (filling, root canal, etc.)	10% <sup>2</sup>	20% <sup>2</sup>	Scheduled
<b>Major Restorative</b> (crown, bridge, etc.)	50% <sup>2</sup>	50% <sup>2</sup>	Scheduled
<b>Calendar Year Deductible<sup>3</sup></b>	\$50/person \$150/family	\$50/person \$150/family	None
<b>Annual Plan Payment Maximums</b>	\$1,500/person	\$1,500/person	None
<b>Orthodontia</b>			
Deductible	None	None	\$2,000 co-pay, limited to one treatment per lifetime
Co-insurance	50%	50%	
Lifetime Maximum	\$1,500	\$1,500	

\* There is no Out-of-Network coverage in the Aetna DMO plan.

<sup>1</sup> Amounts applied to deductible are limited to the Reasonable and Customary charges.

<sup>2</sup> After deductible

<sup>3</sup> Waived for preventive services

**DISCLAIMER:** Every attempt has been made to ensure the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description (SPD) prevail.

# Vision Plan

Emory offers an optional vision plan through **EyeMed Vision Care**.

Some features of this plan include:

- Routine annual eye exam: \$0 co-pay.
- Single, bifocal, trifocal, lenticular lenses: \$0 co-pay.
- Progressive lenses: \$65 co-pay.
- Frames: Up to \$150 allowance, 20% off balance over \$150.
- Contact lenses (conventional and disposable): \$0 co-pay up to \$200 allowance. 15% off balance over \$200 on conventional lenses.
- Benefits provided once every 12 months for lenses or contact lenses.
- Contact lens and frame allowance are a one-time use benefit. Members are encouraged to use their full allowance at the time of initial service. Unused balances are not available for future visits during the same plan year in which the initial service was utilized.
- 40% off unlimited additional prescription eyewear purchases.
- 20% off nonprescription sunglasses.

For a complete list of the plan details, visit EyeMed at: [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).



## Vision Coverage through your Medical Plan

Employees enrolled in one of Emory's medical plans receive one routine vision exam per calendar year at an optometrist or ophthalmologist. Because an annual vision exam is considered preventive care, it is covered at 100%. Locate a participating vision provider at [www.aetna.com/docfind/custom/emory](http://www.aetna.com/docfind/custom/emory).

## EyeMed Providers

EyeMed Vision Care offers a large network of providers including the Emory Eye Center, LensCrafters, Pearle Vision and more. For a complete list of providers, call 855-270-2343 or go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) (Select **Find a Provider** (top menu), enter your zip code, and click **Get Results**).

## Vision Plan Rates

2017 Vision Plan Contributions*		
	EyeMed Vision Care	
	Monthly	Biweekly
Employee Only	\$11.18	\$5.59
Employee Plus Child(ren)	\$22.32	\$11.16
Employee Plus Spouse/SSDP	\$21.20	\$10.60
Family	\$32.86	\$16.43

### Emory Eye Center Discount

All Emory faculty and staff and their immediate family members are eligible to receive services and discounts at the Emory Eye Center. For a complete list of discounts, visit [www.hr.emory.edu/eu/benefits/vision/emoryeyecenter.html](http://www.hr.emory.edu/eu/benefits/vision/emoryeyecenter.html). To schedule an appointment, call 404-778-2020.

**Important Note: Plan participants cannot use EyeMed Vision Care and discounts from the Emory Eye Center at the same time.**

# Financial Security Benefits

## Disability

Emory offers both a short term and long term disability benefit through **UNUM**. This benefit provides an income in the event you become disabled due to an injury or illness that is not work-related.

### Short Term Disability (STD)

Short term disability (STD) coverage provides a benefit equal to 60% of your base salary for a period of up to 180 days, if your claim for benefits is approved. Emory offers the option of multiple waiting periods associated with the STD program. A waiting period is the length of time between your last day actively at work and the point in which you would be eligible to begin receiving your STD benefit. Currently, Emory offers the choice of four waiting periods: 15, 21, 30 or 60 days. For STD coverage, the benefit is tax-free.

You may enroll or decrease your waiting period without Evidence of Insurability (EOI), however, pre-existing condition exclusions will apply.

Waiting Period	Employee Cost per \$100 Covered Salary
15 days	\$.79
21 days	\$.70
30 days	\$.39
60 days	\$.22

#### STD benefits will begin the latter of:

- The end of your STD waiting period; OR
- The date your accrued sick leave and optional use of paid leave (vacation or floating holidays) payments end.

You have the option to decide how much accrued leave to use after satisfying the waiting period. Concurrent payment of STD benefits and accrued leave is not permitted.

**Example:** Here is an example of how the cost for STD is calculated for an employee with a \$50,000 salary who chooses a 60-day waiting period.

**Cost** =  $(\$50,000 / \$100) \times \$.22 = \text{\$110 per year}$

### Long Term Disability (LTD)

With long term disability (LTD) coverage provided by Emory, you can receive a benefit equal to 60% of your base salary in the event you are unable to work due to a non-work-related injury or illness. With LTD there is a 180-day elimination period. Emory's LTD coverage has a monthly maximum benefit of \$15,000. It is automatically provided after you have completed one year of service in a benefits-eligible status. For LTD coverage, the 60% salary benefit is taxable to the recipient as LTD is employer paid.

#### • Cost of Living Adjustment (COLA) Option

A feature within the LTD program is the ability for you to elect the COLA option. COLA provides a 4% annual increase to the level of your LTD benefits when your disability under the LTD plan lasts more than a year. The COLA adjustment is to keep the level of your disability payments/income in pace with inflation. COLA premiums are deducted from your paycheck after tax. COLA benefits received while on LTD are not subject to federal or state income tax. COLA is optional and is 100% employee paid. Enroll when you are initially eligible; otherwise you must complete an Evidence of Insurability (EOI) form and be approved by UNUM.

#### • Supplemental Income Protection (SIP) Option

Another feature within the LTD program is the ability for you to "buy up" and increase the level of income that is protected and paid as a benefit should a long term disability occur. Emory provides LTD coverage at 60% of your base salary; SIP provides the ability for you to purchase an additional 15%, making the total income replacement benefit 75% while you are disabled. In that you pay in full the cost to "buy up" under the SIP feature, the additional coverage or benefit payments related to SIP are tax-free. SIP protection is also portable in the event you leave Emory. You must enroll when you are initially eligible during the first benefits enrollment period after completing one year of service. Enrollment is only offered one time. For more information, go to [www.unum.com](http://www.unum.com) or call 800-421-0344.

# Financial Security Benefits

## Life Insurance

Emory provides basic life insurance at no cost to you. The value of the basic life insurance benefit is **1x base annual salary**, with a minimum of \$10,000 and a maximum of \$50,000 (for active employees). Enrollment is automatic, but **you must select beneficiaries**. Life insurance benefits are administered by **The Standard Insurance Company**.

## Supplemental Life Insurance

You can elect supplemental life insurance coverage in increments of \$10,000, up to a maximum of \$750,000. Coverage elected up to \$500,000 at the time of your initial eligibility does not require Evidence of Insurability (EOI). During each benefits annual enrollment period, you can elect to increase\* your existing coverage up to \$20,000 without satisfying EOI. If you are increasing your existing coverage by more than \$20,000, EOI is required. If you initially waived coverage, EOI is required for any amount you elect.

## Coverage for Your Spouse/SSDP

You can elect supplemental life insurance coverage for your spouse/SSDP in increments of \$10,000, up to a maximum of \$500,000. Coverage elected up to \$100,000 at the time of your initial eligibility does not require EOI. During each benefits annual enrollment period, you can elect to increase\* existing spouse/SSDP coverage up to \$10,000 without satisfying EOI. If you are increasing your existing coverage by more than \$10,000, EOI is required. If you initially waived coverage, EOI is required.

\* For employees who are currently on leave of absence, any increases to employee/spouse life insurance cannot be made until the annual enrollment immediately following the employee's return to work.

## Coverage for Your Child(ren)

You can elect life insurance for your eligible child(ren) in increments of \$2,000, up to a maximum of \$10,000. Even if you initially waived coverage, no EOI form is required.

**Note:** You can purchase supplemental life insurance for a spouse/SSDP or child(ren) without purchasing employee coverage.

## Supplemental Life Monthly Rates:

Age of Employee/ Spouse/SSDP	2017 Monthly Rates per \$10,000
Less than 25	\$.48
25-29	.57
30-34	.76
35-39	.86
40-44	.95
45-49	1.42
50-54	2.19
55-59	4.54
60-64	6.20
65-69	12.07
70+	19.58
Dependent Child(ren)	Rate
Rate per \$2,000 coverage	\$.42

### Example:

Here is an example of how the cost for a supplemental life insurance policy is calculated for an employee, age 42, who elects a \$100,000 supplemental life insurance policy.

**Cost** = (\$100,000/\$10,000) x .95 = **\$9.50 per month**

**At age 70, supplemental life insurance coverage reduces to 65% of the original face amount; at age 75 it reduces to 50% of the original face amount.**

### Designate a Beneficiary

You must select a beneficiary! Since Emory provides you with life insurance benefits, you should designate a beneficiary, even if you do not sign up for supplemental life insurance benefits. Your beneficiary is the person(s) who will receive your life insurance benefits when you die. Your beneficiary can be a person or multiple people, charitable institutions or your estate. Once named, your beneficiary remains on file until you make a change. If your family situation changes, you will want to review the beneficiaries on file and make updates if necessary. If you do not name a beneficiary, your life insurance benefits will be distributed in accordance with the policy. Use Self-Service to designate a beneficiary.

# Financial Security Benefits

## Accidental Death & Dismemberment (AD&D)

Accidental Death & Dismemberment (AD&D) insurance provides coverage for non-job related accidental dismemberment or accidental death.

You can purchase AD&D for you and your spouse/ SSDP in increments of \$10,000 (up to \$250,000). You can purchase coverage for dependent child(ren) at levels of \$5,000, \$10,000 or \$15,000. Evidence of Insurability (EOI) is not required to enroll in this benefit.

### Monthly Rates:

	Coverage	2017 Monthly Rates
Employee/ Spouse/ SSDP	\$10,000	\$.17
	\$20,000	.34
	\$30,000	.51
	\$40,000	.68
	\$50,000	.85
	\$60,000	1.02
	\$70,000	1.19
	\$80,000	1.36
	\$90,000	1.53
	\$100,000	1.70
	\$110,000+	1.87 - 4.25
Child(ren)	\$5,000	\$.09
	\$10,000	.17
	\$15,000	.27

### Example:

Here is an example of how the cost for an AD&D insurance policy is calculated for a monthly paid employee who elects \$100,000 in coverage for the year.

**Cost** = (\$1.70 x 12 months) = **\$20.40 for the year**

## Long Term Care

Emory offers optional coverage for long term care through UNUM. Your coverage is portable, which means you may continue coverage when you leave Emory. Long term care is designed for people who need assistance with daily living activities due to an accident, illness or advancing age. You may receive long term care either in your home or in a facility. Benefits are paid when a physician certifies a person can no longer perform at least two of the following:

- Bathing
- Dressing
- Eating
- Toileting
- Transferring

There is a 60-day waiting period before benefits are paid. Monthly coverage can be purchased in increments of \$1,000 (from \$1,000 to \$8,000). You can elect a benefit of three years, six years or an unlimited duration.

Other family members also may take advantage of Emory's group rates, but there is no guarantee of coverage.

If you apply when first eligible no Evidence of Insurability is required for up to \$6,000 in monthly benefits. If you apply after 31 days you must complete a medical questionnaire and be approved by UNUM. For additional information, contact UNUM at 800-227-4165.



# Financial Security Benefits

## Home and Auto Insurance

Emory provides access to this voluntary coverage through **MetLife** for home and auto insurance. This coverage is available at group rates that are lower than those typically available to individual policy holders. You have access to a wide range of personal property and casualty insurance products through MetLife. You may get coverage for your automobile, boat, motor home or recreational vehicle. Policies for your rental property, house or condo are also available. Your coverage is portable, so in the event that you leave Emory, you may continue your coverage through MetLife's direct bill program. For more information or to receive a personal quote, call MetLife at 800-GET-MET8 (800-438-6388).

## AFLAC

Emory provides a voluntary coverage through **AFLAC** for Hospital, Cancer and Accident insurance. These policies are available at group rates that are lower than those typically available to individual policy holders. You have access to a wide range of policy and rider insurance products through AFLAC. Coverage is portable in the event that you leave Emory. For more information or to schedule an appointment to receive a personal quote, call AFLAC at 877-384-3344 or visit online at [www.aflac.com/emory](http://www.aflac.com/emory).



## Pre-Paid Legal

Whether you have planned legal expenses or just want to be prepared for the unexpected, MetLife's Group Legal Plan through **Hyatt Legal Services** is available to meet your needs. Through the plan, you have access to more than 4,000 law firms and 9,000 attorneys nationwide, for both telephone and office consultations. The plan covers a variety of services from traffic or real estate matters to will and estate planning and more. There are no claim forms, deductibles, hour limits, co-pays or caps for covered services. Since this is a group plan, you receive discounted rates on the cost of coverage. The plan is portable in the event that you leave Emory.

The plan is available for **\$15.74 per month** and covers you, a spouse/SSDP and legal dependent(s)/ child(ren). Participants in this plan who experience a qualified IRS family status change during the year must remain enrolled in the plan for the entire year. For more information, call MetLife/Hyatt Legal Services at 800-821-6400.

## Adoption Reimbursement

Emory provides reimbursement for the costs of adopting a child. Eligible employees can receive reimbursement for qualified adoption expenses up to \$5,000 per finalized adoption, not to exceed a lifetime benefit of \$10,000. No action is required at annual enrollment. Applications for assistance should be submitted no later than 90 days after the official date of the adoption of a child. Information about the Adoption Reimbursement benefit is available on the Benefits website at [www.hr.emory.edu/benefits](http://www.hr.emory.edu/benefits).

# Retirement Benefits

Retirement may be just around the corner or may be far on the horizon – but it is never too late or too early to start saving. Emory encourages you to take care of your future by planning well today.

To assist employees in saving for retirement, Emory is pleased to offer a 403(b) Savings Plan, 403(b) Roth and 457(b) Deferred Compensation Plan.

## 403(b) Savings Plan

A 403(b) plan is a tax-deferred retirement plan available to employees of educational institutions and certain non-profit organizations. Contributions and investment earnings grow tax-deferred until withdrawal, assumed to be retirement, at which time they are taxed as ordinary income.

Emory's 403(b) savings plan allows employees to contribute a percentage of **pre-tax** pay, and receive a basic contribution and matching contribution from Emory. Emory's 403(b) savings plan offers you **Four Ways to Invest**. From the simplest of options, or mixing and matching to develop your own investment mix, you can create the retirement portfolio that is right for you. You can choose to invest with one or all three of Emory's retirement plan vendors: **Fidelity Investments, TIAA**, and/or **Vanguard**. For more information, visit the Benefits website at [www.hr.emory.edu/benefits](http://www.hr.emory.edu/benefits). Also read the **Discover Your Retirement Options Guide**, located on the web.

## 403(b) Roth

The 403(b) Roth allows individuals to save for retirement by contributing **after-tax** dollars. At the time of distribution, in retirement, the withdrawal of your contributions are tax-free; however, the earnings on any contributions are taxed unless your account has been open at least five years and you have reached age 59 1/2. Employees have the option of directing 403(b) contributions to either the 403(b) Savings Plan or the 403(b) Roth, or some combination of the two plans that does not exceed that year's contribution limits set by the IRS.

## Employee Contributions

- **Basic Contributions** (contributions up to 2% of regular salary) are matched by Emory.
- **Supplemental Contributions** (contributions over 2% of regular salary) are not matched by Emory.

You can contribute from 1% to 91% of your regular salary in any increment, subject to IRS maximum deferral limits. The maximum deferral limit for 2016 is \$18,000 per calendar year (the limit for 2017 is not yet available). This limit is published annually by the IRS.

## Eligibility for “Employer” Contributions

All eligible full-time and part-time employees who are at least 21 years of age, have completed one year of service and have worked at least 1,000 hours in a consecutive 12-month period are eligible to participate in Emory's Contribution and/or Emory's Matching Contribution.

Eligibility for matching contributions becomes effective on the first day of the month you meet the eligibility requirement.

Employees may be eligible to waive the one year service requirement if they participated in their prior employer's sponsored retirement plan and received employer contributions in the plan immediately prior to joining Emory. You must complete the **Certification of Participation** in Self-Service (from Self-Service, select **Benefits** then **403(b) Savings Plan Election**).

## Emory's Basic Contribution

Once you are eligible, Emory provides a basic contribution of 6% of regular salary. When your eligibility requirement has been met, Emory's 6% contribution to your retirement will begin the first of the following month.

# Retirement Benefits

## Emory's Matching Contribution

Emory will match employee contributions as follows:

- Your first 1% of regular salary contributed
  - Emory matches with a 1.5% contribution
- Your second 1% of regular salary contributed
  - Emory matches with a 1.5% contribution

For your 2% contribution, Emory matches a total of 3%.

### Example:

Here is an example of the total 403(b) contributions received for an employee who contributes 2%.

Employee Basic Contribution = **2%**

Employer Matching Contribution = **3%**

Employer Basic Contribution = **6%**

**Total 403(b) Contribution = 11%**

## Vesting

	For new hires or contributions after January 1, 2007, vesting is as follows:
Your Contributions	100% vested
Emory Basic Contribution and Matching Contribution	After completion of 3 years of service

## How to Enroll

You can enroll in the 403(b) Savings Plan or 403(b) Roth at any time throughout the year (enrollment is not limited to the benefits annual enrollment period). Enroll using Self-Service (<http://leo.cc.emory.edu>). Visit [www.hr.emory.edu/benefits](http://www.hr.emory.edu/benefits) for more information and step-by-step instructions. You can also make changes to your contribution amounts at any time throughout the year using Self-Service.



### Age 50 or Older?

You can make additional catch-up contributions to your 403(b) Savings Plan. For 2016, this amount is \$6,000 (the limit for 2017 is not yet available). This limit is published annually by the IRS.

## 457(b) Deferred Compensation

The 457(b) Deferred Compensation Plan is another way for certain employees to set aside additional contributions for retirement. Participation in this plan is limited only to those employees who earn 125% of the IRS highly compensated employee salary limit or more per year. For 2016, this amount is \$150,000 (the 2017 limit is not yet available).

- Emory does not contribute or match participant contributions to the 457(b) plan.
- Catch-up contributions to the 457(b) plan can only occur in the last three years prior to the normal retirement age of 65.
- The 457(b) plan has a different lineup of investment choices.

For more information about the 457(b) Plan, including instructions on how to enroll, visit the Benefits website at [www.hr.emory.edu/benefits](http://www.hr.emory.edu/benefits). Also read the **Discover Your Retirement Options Guide**, located on the web.

### Retirement Counseling Sessions for all Retirement Plans

Fidelity Investments, TIAA and Vanguard offer individual retirement counseling sessions on campus throughout the year on the 403(b) Savings Plan, 403(b) Roth, and the 457(b) Deferred Compensation Plans. To view the counseling schedule and to make an appointment, visit the benefits website: [www.hr.emory.edu/benefits](http://www.hr.emory.edu/benefits).

# Additional Resources – Additional Medical Information

## Summary of Benefits and Coverage

All employers are required to provide an eight-page Summary of Benefits and Coverage (SBC) for all the health plans available to their employees. Access this information online: [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

## The Emory Healthcare Network (EHN)

Providers and facilities in the EHN give you the maximum benefit available under the plans, with lower co-pays, co-insurance and deductibles.

### Emory Healthcare Network (EHN) facilities include:

- Emory University Hospital
- Emory University Hospital Midtown
- Emory University Orthopaedics & Spine Hospital
- Emory Johns Creek Hospital
- Children's Healthcare of Atlanta (including Egleston and Scottish Rite)
- Grady Memorial Hospital (including Hughes Spalding)
- Emory Saint Joseph's Hospital
- Wesley Woods Geriatric Hospital

### EHN physicians include:

- Emory physicians
- Community physicians

To locate a participating EHN physician or facility, go to [www.aetna.com/docfind/custom/emory](http://www.aetna.com/docfind/custom/emory) or call Aetna at 800-847-9026.

## Out-of-State Coverage

If you or your covered dependents live outside of Georgia, search for providers in Aetna's national network at [www.aetna.com/docfind/custom/emory](http://www.aetna.com/docfind/custom/emory).

## International Coverage

If you live or travel outside the U.S., coverage for urgent/acute care is provided at the In-Network level. Routine care will be covered as Out-of-Network. Call Aetna at 800-847-9026 for more information.

## Emergency Coverage

Emergencies are always covered at the In-Network co-pay or co-insurance level. Contact Aetna within 48 hours.

## 8-EVIP (404-778-3847) Appointment Line

Emory Healthcare is committed to the health care needs of Emory's employees and to meet this commitment, will facilitate and expedite employee access to Emory providers. The EVIP Appointment Line was developed for this purpose. Emory Employees and family members can simply call **404-778-EVIP** for expedited access to Emory physicians. Features include:

- Senior level call agents answering from 8:00 a.m. to 5:00 p.m., M-F, who can assist you in making appointments with Emory Clinic providers.
- Assurance that non-urgent appointments will be scheduled within 14 days with the first available provider. If your preferred provider is not available, we will connect you with another well-qualified Emory Clinic provider or Emory-affiliated practice.
- Assurance that urgent appointments will be clinically reviewed to secure an appointment within a medically appropriate time frame.

## The Emory Express Care Clinic

The Express Care Clinic provides Emory University employees with free evaluation and treatment of common illnesses, such as: Influenza, sinus problems, common cold, ear pain, rashes, pink eye, urinary pain, and acute musculoskeletal injuries. Services do not include treatment

## Additional Resources – Additional Medical Information

for chronic conditions, such as high blood pressure, diabetes and high cholesterol.

**Express Care Clinic visits are by appointment only**, as there is limited capacity. Acute occupational accidents and exposures are considered a priority and take precedent over other express care appointments. To schedule an appointment, contact the location most convenient for you:

- **Emory University Hospital**  
2nd floor, D-Wing  
Hours: M-F, 7:30 a.m. - 4 p.m. by appointment only  
Phone: 404-686-8587
- **Emory University Hospital Midtown**  
W.W. Orr Building, 6th Floor  
Hours: M-F, 7:30 a.m. - 4 p.m. by appointment only  
Phone: 404-686-2352

### Emory HealthConnection

Emory HealthConnection is available to assist you in selecting the right Emory provider to meet your needs. Emory HealthConnection can be reached online at [www.emoryhealthcare.org](http://www.emoryhealthcare.org) or by calling 404-778-7777.

### Emory Healthcare Patient Portal

If you receive care from an Emory Healthcare physician, you are encouraged to sign up for the Emory Healthcare Patient Portal Technology – a convenient and secure health-management tool. Patient portal technology provides you with increased access to your care team, resources and empowerment to manage your health.

- To request an invitation, contact your provider's office, complete an online registration form at [www.emoryhealthcare.org/patientportal](http://www.emoryhealthcare.org/patientportal), or call 404-727-8820.

Note: If you see an outpatient private practice provider, that provider may have a separate portal in place. Please contact your provider directly.

### Emory Patient-Centered Primary Care

The Emory Patient-Centered Primary Care (PCPC) Clinic is a practice that aims to improve the overall health care experience. The clinic, conveniently located in the 1525 Building on the Clifton Campus, emphasizes personalized, evidence-based medicine and greater coordination of care. Program features include:

- Partnership with the patient and their family
- Comprehensive, personalized, team-based care to meet the patient's physical and mental health care needs, including prevention and wellness, acute care and chronic care
- Coordinated care between providers, specialists and other health care settings, such as the emergency room
- Enhanced access to care by telephone, secure email and same-day or next-day appointments

Eligible individuals may enroll in the program by calling 404-778-2050. At this time, eligible individuals include Emory employees and their adult family members covered under Emory's Aetna medical plans, as well as Aetna Medicare Advantage HMO/PPO members. If you don't meet these criteria, but are looking for a primary care physician at Emory, please call 404-778-7777.

For more information on PCPC, visit the website at [www.emoryhealthcare.org/patient-centered-primary-care-clinic/index.html](http://www.emoryhealthcare.org/patient-centered-primary-care-clinic/index.html).

### The Pharmacy at Emory

The Pharmacy at Emory is a full-service pharmacy with a convenient, on-campus location. Hours are: 9:00 a.m. to 6:00 p.m., M-F. For more information, call 404-778-2022 or visit: [www.emoryhealthcare.org/pharmacy](http://www.emoryhealthcare.org/pharmacy).

# Annual Enrollment Dates

## Benefits Annual Enrollment Meetings

Learn more about your benefits and the changes for 2017 by attending one of these group sessions:

### Tuesday, October 18

1599 Clifton Road, Room 1.432  
10:00 a.m. OR 3:00 p.m.

### Wednesday, October 19

Goizueta Business School  
Boynton Auditorium, Room 130  
10:00 a.m.

### Friday, October 21

School of Law  
Room 575  
10:00 a.m.

### Monday, October 24

Woodruff Health Sciences Center  
Auditorium  
1:30 p.m.

### Thursday, October 27

White Hall  
Room 207  
1:30 p.m.

### Friday, October 28

Dobbs University Center (DUC)  
Harland Cinema  
12:00 p.m.



### Watch Online

If you are unable to attend a benefits annual enrollment meeting in person, a video-taped version is available at [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

## Annual Enrollment Assistance

For one-on-one assistance and help with the enrollment process, you can drop in at any time during the annual enrollment assistance day:

### Thursday, November 3

Finance Training Room, 1599  
Clifton Road, Room 1.380  
5:00 a.m. to 12:30 p.m.

If this date does not work for you, contact the Benefits Department for assistance at 404-727-7613.



### Go Mobile!

Most of Emory's benefits vendors have mobile apps providing you with convenient access to your plan information. For a list of vendors with mobile applications, visit [www.hr.emory.edu/annualenrollment/mobile.html](http://www.hr.emory.edu/annualenrollment/mobile.html).

# Tier Zero Prescription Drug List

Emory pays 100% and plan participants will pay \$0 for medications associated with the prevention and treatment of congestive heart failure (CHF), diabetes, high blood pressure, high cholesterol, smoking cessation and contraceptives. Tier Zero helps members afford the prescription drugs they need to improve or maintain their health. Listed below are the drugs currently identified for Tier Zero. As prescription drugs come off patent protection (lose brand status), become available as generics, or over-the-counter, this list will change. For a complete and most up-to-date Tier Zero list, contact CVS/caremark at 866-601-6935; [www.caremark.com](http://www.caremark.com).

Smoking Cessation		
Nicotrol NS Nicotrol Inhaler	Bupripion HCl (smoking deterrent) SR 12 hr 150mg	Zyban Chantix
Cholesterol Lowering		
Amlodipine Besylate/Atorvastatin Calcium Atorvastatin Calcium Cholestyramine Colestipol HCL	Fenofibrate Fenofibric acid Fluvastatin Gemfibrozil Lovastatin	Niacin Omega-3 Polyunsaturated FA Pravastatin Sodium Simvastatin Rosuvastatin
Diabetes		
Acarbose Acetohexamide Alogliptin Alogliptin/Metformin Alogliptin/Pioglitazone Chlorpropamide Glimepiride	Glipizide Glyburide, ext-rel Glyburide/Metformin HCL Metformin HCL Metformin ext-rel Metformin/Repaglinide Miglitol	Nateglinide Pioglitazone Pioglitazone HCl/Metformin HCl Repaglinide Tolazamide Tolbutamide
Blood Pressure and Heart Failure		
Acebutolol HCL Amiodarone HCL Amlodipine Besylate Amlodipine/Valsartan Amlodipine/Telmisartan Atenolol Atenolol/Chlorthalidone Benazepril HCL Benazepril/Hydrochlorothiazide Betaxolol HCL Bisoprol/Hydrochlorothiazide Bisoprolol Fumarate Captopril Captopril/Hydrochlorothiazide Candesartan Cilexetil Candesartan Cilexetil/Hydrochlorothiazide Carvedilol Clonidine HCL Digoxin Diltiazem HCL Doxazosin Mesylate Enalapril Maleate Enalapril/Hydrochlorothiazide Eplerenone Esmolol HCL Felodipine Fosinopril Sodium	Fosinopril/Hydrochlorothiazide Furosemide Guanabenz Acetate Guanfacine HCL Hydralazine HCL Hydralazine/Hydrochlorothiazid Hydralazine/Reserpin/Hctz Hydrochlorothiazide Irbesartan Irbesartan/Hydrochlorothiazide Isosorbide Dinitrate Isosorbide Mononitrate Isradipine Labetalol HCL Lisinopril Lisinopril/Hydrochlorothiazide Losartan Potassium Losartan Potassium/Hydrochlorothiazide Methyldopa Metolazone Metoprol/Hydrochlorothiazide Metoprolol Succinate Metoprolol Tartrate Minoxidil Moexipril HCL Moexipril/Hydrochlorothiazide Nadolol	Nicardipine HCL Nifedipine Nimodipine Nisoldipine Nitroglycerin Papaverine HCL Pindolol Prazosin HCL Propranolol HCL Propranolol/Hydrochlorothiazide Quinapril HCL Quinapril/Hydrochlorothiazide Ramipril Reserpine Sotalol Spironolact/Hydrochlorothiazide Telmisartan Telmisartan/Hydrochlorothiazide Terazosin HCL Timolol Maleate Torsemide Trandolapril Trandolapril/Verapamil Triamterene/Hydrochlorothiazide Valsartan Valsartan/Hydrochlorothiazide Verapamil HCL
Contraceptives		
Oral Contraceptives: Monophasic/Biphasic/Triphasic Generic Agents	Non-Oral Contraceptive: NuvaRing	Non-Oral Contraceptive: Ortho Evra

# Important Numbers & Websites

<b>Emory University Benefits Department</b> (Office closes at 3:00 p.m. on Wednesdays)	404-727-7613	<a href="http://www.hr.emory.edu/benefits">www.hr.emory.edu/benefits</a> <a href="http://www.hr.emory.edu/enrollment">www.hr.emory.edu/enrollment</a>
<b>Aetna Medical</b> <ul style="list-style-type: none"> <li>• Medical — HSA Plan and POS Plan</li> <li>• Behavioral Health — HSA Plan and POS Plan</li> <li>• Incentives</li> </ul>	800-847-9026	<a href="http://www.aetna.com">www.aetna.com</a> <a href="http://www.aetna.com/docfind/custom/emory">www.aetna.com/docfind/custom/emory</a>
<b>Aetna PayFlex</b> <ul style="list-style-type: none"> <li>• Health Savings Account (HSA)</li> <li>• Flexible Spending Account (FSA)</li> </ul>	888-678-8242	<a href="http://www.aetna.com">www.aetna.com</a>
<b>Aetna Dental</b> <ul style="list-style-type: none"> <li>• Dental DMO</li> <li>• Traditional PPO</li> </ul>	877-238-6200	<a href="http://www.aetna.com/docfind/custom/emory">www.aetna.com/docfind/custom/emory</a>
<b>AFLAC</b>	877-374-6909	<a href="http://www.aflac.com/emory">www.aflac.com/emory</a>
<b>CVS/caremark</b> <ul style="list-style-type: none"> <li>• Pharmacy Manager — HSA and POS Plans</li> </ul>	866-601-6935	<a href="http://www.caremark.com">www.caremark.com</a>
<b>Emory Employees Appointment Line (EVIP)</b>	404-778-EVIP	N/A
<b>Emory Express Care Clinic</b>	404-686-8587	<a href="http://www.hr.emory.edu/eu/pay/occupationalinjury/expresscare.html">www.hr.emory.edu/eu/pay/occupationalinjury/expresscare.html</a>
<b>EyeMed Vision Care</b> (Vision Plan)	855-270-2343	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
<b>Fidelity Investments</b> (Retirement Plans)	800-343-0860	<a href="http://www.netbenefits.com">www.netbenefits.com</a>
<b>Hyatt Group Legal</b> (MetLife)	800-821-6400	<a href="http://www.legalplans.com">www.legalplans.com</a>
<b>MetLife Home and Auto</b>	800-GET-MET8	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a> (code: Emory University)
<b>The Pharmacy at Emory</b>	404-778-2022	<a href="http://www.emoryhealthcare.org/pharmacy">www.emoryhealthcare.org/pharmacy</a>
<b>TIAA</b> (Retirement Plans)	800-842-2252	<a href="http://www.tiaa.org">www.tiaa.org</a>
<b>The Standard</b> (Life Insurance)	866-756-8118	<a href="http://www.standard.com">www.standard.com</a>
<b>UNUM</b> (Long Term Care)	800-227-4165	<a href="http://www.unum.com">www.unum.com</a>
<b>UNUM</b> <ul style="list-style-type: none"> <li>• Short Term Disability</li> <li>• Long Term Disability</li> <li>• Supplemental LTD</li> </ul>	800-421-0344 (Customer Service) 800-858-6843 (Claims)	<a href="http://www.unum.com">www.unum.com</a>
<b>Vanguard</b> (Retirement Plans)	800-523-1188	<a href="http://www.vanguard.com/retirementplans">www.vanguard.com/retirementplans</a>