



It's Time for Annual Enrollment!

October 24 - November 7, 2016

During annual enrollment, you have the opportunity to review all of the benefits options available to you and make changes for the upcoming year. Emory's annual enrollment period will be held **October 24 - November 7, 2016**. Any changes you make during this enrollment period will be effective **January 1, 2017**.

Medical Plan Costs

For the upcoming year, you will notice there are some increases in the cost of the medical plan. These increases reflect the reality that the cost of health care continues to escalate every year. For 2016, the university will see an increase in health care costs of about 7.5%. This is primarily due to higher utilization, both in volume and pharmaceuticals, as well as some unusually high cost claims. Since Emory is self-insured, when the cost of health care increases, we all share in that cost.

Therefore, for 2017, you will see increases in employee contribution amounts as well as co-insurance and out-of-pocket maximums.

Emory remains committed to paying 90% of the coverage for our employees. However, the coverage for family members is subsidized at a lower percentage. Additionally, spouses enrolled in Emory's medical plan continue to cost 15% more on average than employees, so there is a need to increase those rates that include spouse coverage. For the "employee + spouse" coverage level, you will see an overall rate increase of 28% and for the "family" coverage level, you will see an increase of 21.5%. There will no longer be a \$50 per month surcharge for covering a spouse who has access to coverage through another employer.

For 2017, you will continue to have the option of two medical plans, the HSA Plan and the POS Plan. Look carefully at the features of each

medical plan to determine which one best meets your needs. As a reminder, the HSA Plan has a lower employee contribution amount with a higher deductible, whereas the POS Plan has a higher employee contribution amount with a lower deductible.

Also remember that the lowest cost network in the medical plan is the Emory Healthcare Network (EHN). With the EHN, the plan pays 10% more than any other network provider. This savings can add up over time! To locate an EHN provider, go to www.aetna.com/docfind/custom/emory.

Learn More...

Learn more about your benefits by reading the **2017 Benefits Guide** available online at www.hr.emory.edu/enrollment. Take the time to educate yourself about your benefits so you can make the most informed decision for you and your family.

What's New for 2017?

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 3, "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 charts below illustrate the cost changes for 2017 (changes appear in orange). For a complete medical comparison chart, visit the annual enrollment website at: www.hr.emory.edu/enrollment.

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
Out-of-Pocket Maximum:						
- 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
Primary Care Office Visits	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Specialist Office Visits	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Emergency Room Visits	10% after deductible	20% after deductible	20% after deductible	15% after deductible	25% after deductible	25% after deductible
Inpatient/Outpatient Coverage	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Inpatient	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Outpatient	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible

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
Out-of-Pocket Maximum:						
- Single	\$2,500	\$2,700	\$6,500	\$2,750	\$4,000	\$10,000
- Family	\$5,000	\$5,400	\$13,000	\$5,500	\$8,000	\$20,000
Primary Care Office Visits	\$25 co-pay	\$35 co-pay	40% after deductible	\$25 co-pay	\$35 co-pay	50% after deductible
Specialist Office Visits	\$35 co-pay	\$50 co-pay	40% after deductible	\$35 co-pay	\$50 co-pay	50% after deductible
Emergency Room Visits	\$150 co-pay	\$150 co-pay	\$150 co-pay	\$250 co-pay	\$250 co-pay	\$250 co-pay
Inpatient/Outpatient Coverage	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Inpatient	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Outpatient	\$25 co-pay	\$25 co-pay	40% after deductible	\$25 co-pay	\$25 co-pay	50% after deductible

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.

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.

Vision Plan Rates

2017 Vision Plan Contributions*		
	EyeMed Vision Care	
	Monthly	Bi-Weekly
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

* Rates are the same for all benefits eligible employees (no full and partial subsidy).



Making Better Choices

One way to save on health care costs is to live healthy, and living healthy often means making better choices. Emory is making it easier for you to make a better eating choice when dining out at an Emory Dining Facility. Just look for the “Better Choice” logo on select entrée and side dish options!



Keeping Active

Another way to live healthy is to keep active. As an Emory employee, you can join the Blomeyer Health Fitness Center for just \$27 per month. Conveniently located on the 5th floor of the 1525 Clifton Road Building (Emory Clinic), the Blomeyer offers equipped strength training, cardio, and group fitness areas. Spouses/partners can also join for \$52/month. For more information, visit www.emory.edu/blomeyer.

Benefits Annual Enrollment Meetings

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.

If you can't attend in person, a video-taped version is available online at www.hr.emory.edu/enrollment.

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.

What's New (continued)

Vision Plan/Dental Plan

Vision Plan rates will increase by about 10% for 2017. 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.

2017 Incentives	
Online Health Assessment + Know Your Numbers Biometric Screening	\$150.00
2016 Move More Challenge (Emory employees only; participants who average 5,000 daily steps during the 2016 challenge can earn this incentive)	\$100.00
Online Programs	\$100.00
Colonoscopy	\$100.00
Maximum Incentive Total	\$450.00

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.

HOW TO ENROLL

☑ Step 1: Learn More

Visit www.hr.emory.edu/enrollment to:

- Download the **2017 Benefits Guide**
- Watch the benefits presentation video
- Estimate your costs for the upcoming year

You can also attend an in-person benefits meeting to learn more about the 2017 benefits programs.

☑ Step 2: Enroll Online

During the annual enrollment period (**October 24 through November 7, 2016**), enroll online via Self-Service: <http://leo.cc.emory.edu> using any computer that has Internet connectivity. You will need your network ID and password. If you don't know your password, call the Libraries and Information Technology Help Desk at 404-727-7777. 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.

☑ Step 3: Review

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.

Participating in the Move More Challenge?

(Sept. 19 - Nov. 13, 2016)

Averaging 5,000 steps per day will earn you a \$100 medical plan incentive for 2017!





EMORY
UNIVERSITY

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Human Resources
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 healthy THINKING...
healthy ACTION...
HEALTHY YOU
... Your Benefits

**Benefits Annual
Enrollment is Coming!**

Monday, October 24, 2016 to
Monday, November 7, 2016

IMPORTANT: ACTION REQUIRED!



Print Date: Sept. 2016

<< **Important benefits information inside** >>