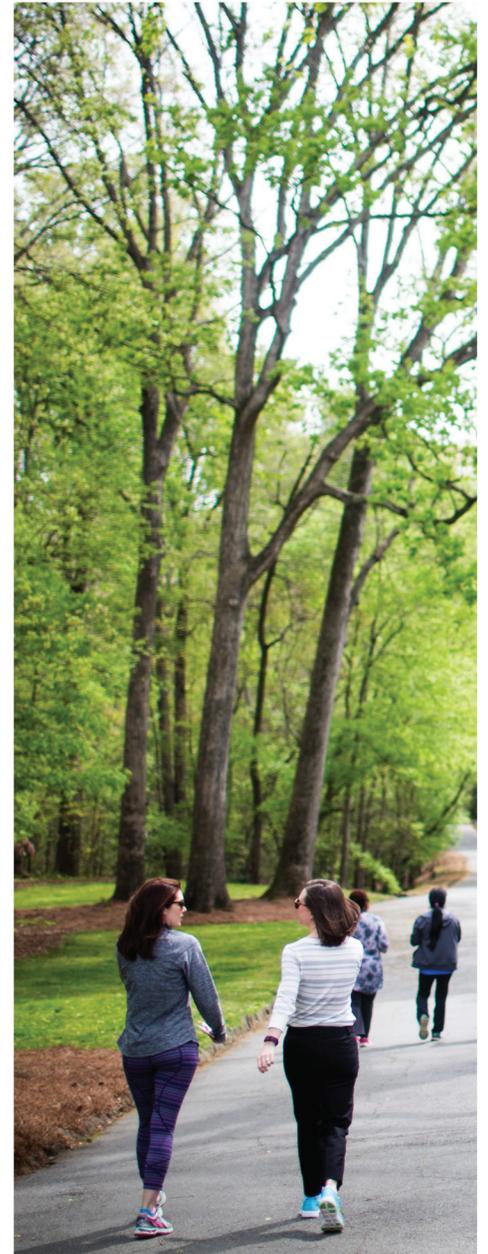


healthy THINKING...
healthy ACTION...
HEALTHY YOU

... *Your Benefits*



2017-2018
Medical House Staff

Benefits Guide



EMORY
UNIVERSITY

Medical House Staff Annual Benefits Enrollment

Current Employees

If you are a current benefits-eligible Medical House Staff Member, 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. This year's benefits annual enrollment period will be held from **May 26 through June 9, 2017**.

New Hires

If you are a benefits-eligible, newly-hired Medical House Staff Member, you must enroll during your first **31 days of employment** with Emory.



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 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.



Choices

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. As a part of Emory University, you have numerous benefits available to you. For 2017-2018, you have the option of selecting a medical plan which includes coverage for prescription drugs and behavioral mental health. In addition, there are plans that provide dental, vision, life insurance and disability coverage. 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 2017-2018

- What's New for 2017-2018..... 2
- Your Benefits 4
- Benefits Eligibility 5
- How to Enroll 6
- Enrollment Checklist 7
- Change In Your Coverage Mid-Year 8

Health Benefits

- Medical Plan (POS Plan) 9
 - Prescription Drugs..... 10
 - Medical Plan Rates..... 11
 - Medical Plan Quick Guide 12
 - Incentives 13
- Flexible Spending Accounts..... 14
- Dental Plan 15
 - Dental Plan Rates and Quick Guide..... 16
- Vision Plan and Rates..... 17

Financial Security Benefits

- Term Life Insurance..... 18
- Accidental Death & Dismemberment Insurance 18
- Long Term Disability 18
- Home & Auto Insurance 19
- AFLAC 19
- 529 Plans for College Savings..... 19

Retirement Benefits

- Retirement Plan Options 20

Additional Resources

- Additional Medical Information 21
- Tier Zero Prescription Drug List 23
- Important Numbers and Websites 24

What's New for 2017-2018?

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 July 1, 2017. Changes for the 2017-2018 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.

Plan Changes

The changes below apply to the medical plan (POS Plan). There are no plan changes to Emory's dental, vision, disability or life insurance plans for 2017-2018, however, dental and vision rates will increase slightly.

- Medical Plan Rates**

Contribution amounts will increase by approximately 1% for the medical plan. Monthly rates for family coverage will increase from \$324 to \$334. See page 11 for all medical plan rates.

- Co-Insurance and Out-of-Pocket Maximums**

Co-insurance and out-of-pocket maximums will increase for the POS medical plan. 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. The chart below illustrates the cost changes for 2017-2018 (changes appear in orange). For a complete medical comparison chart, go to page 12.

POS PLAN	2016-17			2017-18		
	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

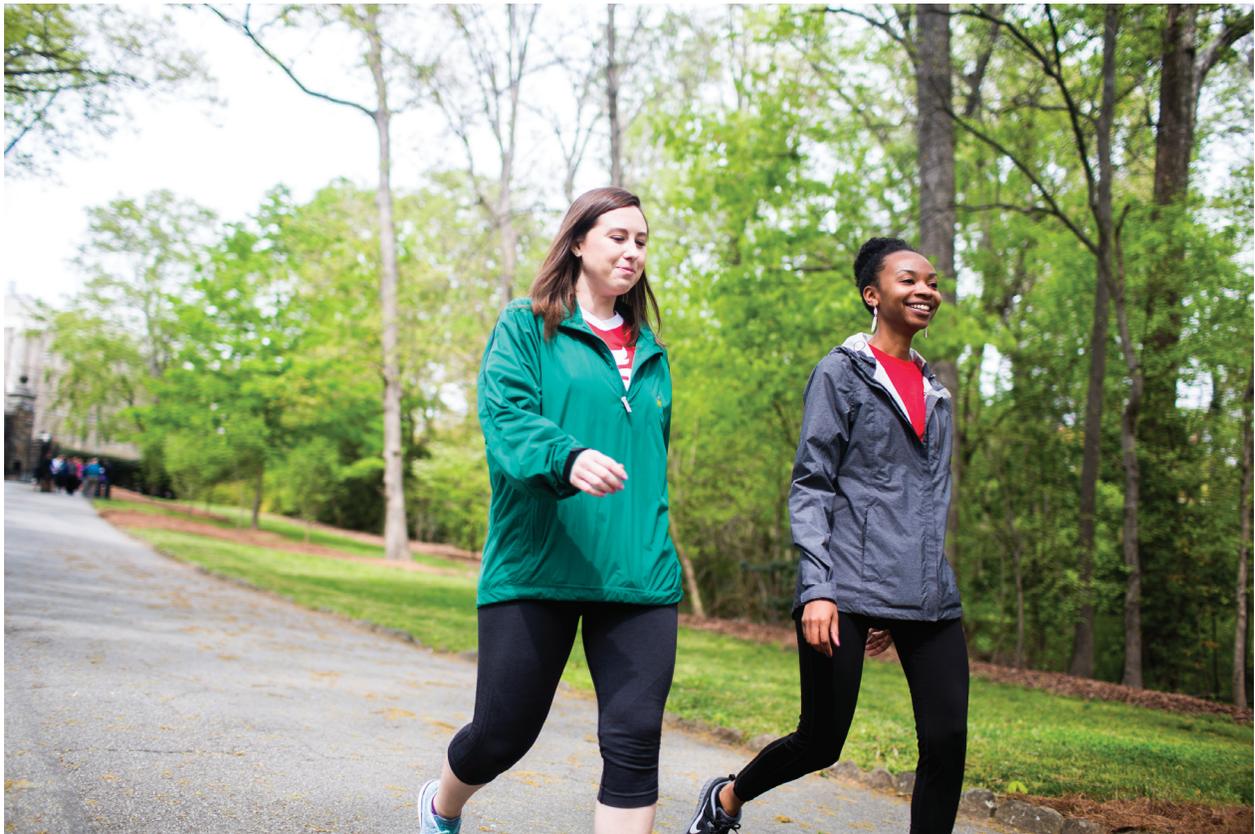
What's New for 2017-2018?

Incentives

You can lower your overall medical costs by participating in wellness activities starting in July 2017. Your incentives in the POS medical plan will be a credit against your deductible (your deductible will be lowered by the incentive amount.) Emory has added new opportunities and new ways to earn your health plan incentives for 2017-2018. See page 13 for details about earning 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 (proof of marriage may be required). 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

Benefit programs give you important financial protection when you need it most. You may not think about your benefits every day — you expect them to be there when you need them. Spend a few minutes and review the benefit programs that Emory offers to 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 single medical coverage, life insurance, long term disability coverage and accidental death insurance. You are not required to make any contributions for these benefits.

Emory also offers a variety of other benefits not covered in this guide, including employee discounts, the Faculty Staff Assistance Program and more. For the most current information visit the Medical House Staff Benefits website at www.hr.emory.edu/eu/medhousebenefits/index.html.

Optional Benefits

In addition to employer-provided benefits, eligible employees may enroll in optional benefits including family medical, dental, vision, 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 June of each year for the upcoming plan year (i.e. June of 2017 for the plan year of July 1, 2017 - June 30, 2018).

Current Employees: If you are a current benefits-eligible Medical House Staff Member, 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;
- You stop paying your share of the coverage; or
- You are no longer a Medical House Staff Member.

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 Medical House staff member 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. Effective January 1, 2017, no new unmarried SSDPs can be added to the Emory benefits plan.

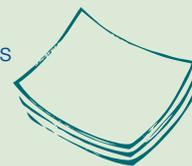
Dependent Verification of Eligibility

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: **Friday, May 26 through Friday, June 9, 2017**. Prior to enrolling, be sure to review all of the annual enrollment materials available on the enrollment website at www.hr.emory.edu/mhsenrollment. An Enrollment Checklist is provided on page 7 to assist you. If you have questions or would like more information about Emory's benefit programs, you can contact the Benefits Department 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 (see the Enrollment Checklist on page 7). 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:

- DUC Lobby
- Benefits Department, 1599 Clifton Road, 1st floor
- Cox Hall

Steps to Enrolling Online

1. On the Self-Service page, click **Benefits**, then click

Benefits Enrollment.

2. Click **Select** to view your current elections and review the tobacco-use surcharge.
 - Your certification page will display.
 - Verify or update the information and click **Agree** to record your response.
3. 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.
4. After editing your current coverage in each plan, your new elections, covered dependents and payroll deductions will be displayed.
5. You will be prompted at the bottom of the page to **Continue** to finalize your elections.
6. Click **Submit** after reading the **Authorize Elections Statement**. Note: You have not enrolled until you click **Submit**.
7. 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 July 1, 2017, most elections cannot be changed (except within 31 days of a family status change).



What if you don't enroll?

Coverage will continue for current members. New hires will automatically be enrolled for single, medical coverage.

You must enroll your dependents for medical coverage. Dental and Vision are not automatic enrollments; you must make an active election to enroll for coverage.

Enrollment Checklist

Use this checklist to help you through the enrollment process. Emory's Medical House Staff annual enrollment period is **Friday, May 26 to Friday, June 9, 2017**. Changes are effective on July 1, 2017.

Before Enrollment:

Before enrollment begins, take the time to educate yourself on all of the benefit options that are available to you. Visit the Medical House Staff enrollment website at www.hr.emory.edu/mhsenrollment for tools, resources and other important benefit information.

- Review this **2017-2018 Medical House Staff Benefits Guide** carefully. The POS medical plan has changed for 2017-2018; make sure you fully understand the changes.
- New Hires, decide if you want to enroll in a Flexible Spending Account (Healthcare and/or Dependent Day Care). Your FSA election will be for July 1, 2017 through December 2017 **only**. You will be given the option to re-elect in the fall for the 2018 calendar year.

During Enrollment:

- Actively enroll between **Friday, May 26 through Friday, June 9, 2017**. If you are currently enrolled in medical benefits and you don't make a change to your medical plan election, your current coverage will roll over.
- All new-hires must complete the tobacco-use certification.** If you certify that you and/or your spouse have used tobacco products in the last 60 days, you will be charged an additional \$50 per month per person (\$100 per month if both you and your spouse use tobacco). You will complete the certification online using Self-Service (<http://leo.cc.emory.edu>). See page 6, "Steps to Enrolling Online" for step-by-step instructions.
- Review your beneficiary(ies)** and make changes, if necessary.
- Once you have completed your enrollment online, **save or print a copy of your confirmation**, review it for accuracy, and retain it for your records. This is your only record of your enrollment.

After Enrollment:

- You can verify your 2017-2018 benefits elections after June 21, 2017 by reviewing your Benefits Summary in Self-Service at <http://leo.cc.emory.edu>. If you notice any errors, notify the Benefits Department immediately (404-727-7613). After July 1, 2017, most elections cannot be changed.

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. Please contact the Benefits Department at 404-727-7613 if you have questions.

For more information about family status changes, go to www.hr.emory.edu/eu/benefits/familystatuschange/familystatuschange.html.



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. Office hours are M, T, Th, F from 8:00 am - 5:00 pm. Wednesdays, from 8:00 - 3:00 pm only.

Medical Plan

For 2017-2018, you have one medical plan option: the POS Plan. Use the information contained in this guide to learn how this plan works, the coverage it provides, and how to use it to best meet the needs of you and your family.

The POS Plan

The POS Plan is 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 12 for deductible amounts. 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 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

The POS Plan has three Network options:

- **Emory Healthcare Network (EHN):** providers and facilities that are owned and affiliated with Emory give you the maximum benefit available under the plan, with lower co-pays, co-insurance and deductibles. For a description of EHN providers, see page 21.
- **Aetna National (In-Network):** providers and facilities are part of the medical plan through Aetna. Co-pays, coinsurance 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.

EHN and In-Network preventive care is covered at 100% and is not subject to the deductible. For all other medical services, 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.

To locate an EHN or In-Network physician or facility, go to www.aetna.com/docfind/custom/emory or call Aetna at 800-847-9026.

Preventive Care

Routine preventive care is covered at 100%. 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. A complete list of preventive care services is provided online at: www.hr.emory.edu/mhsenrollment.

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, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. For additional information, go to: www.hr.emory.edu/eu/docs/chip-notice.pdf

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



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



Save Money on Your Prescriptions

If you take prescription medication on an ongoing basis, you will save money by filling your prescription at a CVS retail or Emory pharmacy or by using mail-order. Another great way to save on costs is to buy generic drugs. Always ask your doctor and/or pharmacist if a generic version is available.

Tier Zero

The POS Plan offers Tier Zero for prescription drugs. With Tier Zero, generic prescription medications used to treat chronic health conditions such as congestive heart failure (CHF), diabetes, high blood pressure, high cholesterol, tobacco addiction and more, are covered at 100%. For Tier Zero medications **you pay \$0** for a 30- or 90-day supply.

For a complete list of Tier Zero medications, see page 23. Please note that from time to time this list will change as medications will be moved off patent protection (brand) and placed in a generic status. It is also possible for generic medications to fall off the list as they become available over-the-counter. For the most up-to-date information or to request an updated listing, please contact CVS/caremark at 866-601-6935 or visit online at: www.caremark.com.

Requirement for 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.

Maintenance drugs now require that you have a prescription for a 90-day supply (not a 30-day supply). You must also fill your prescription in one of three ways:

- Through CVS/caremark's mail-order service
- At a CVS retail pharmacy location (at the mail-order cost)
- At an Emory pharmacy (at the mail-order cost)

IMPORTANT: If you don't use a 90-day prescription and try to get a 30-day prescription filled at a retail location other than one of the methods above, you will be charged the full retail cost (not the co-pay amount).

Medical Plan Rates

2017-2018 Medical Plan Contributions for Medical House Staff	
	POS Plan
	Monthly
Employee Only*	-0-
Employee Plus Child(ren)*	\$137.00
Employee Plus Spouse/SSDP*	\$219.00
Family*	\$334.00

* Rates do not reflect the tobacco-use surcharge (see below).

Tobacco-Use Surcharge - \$50 per person

To support the health and wellness of our Medical House Staff Members, Emory has implemented a \$50 per person monthly tobacco-use surcharge on medical contributions for employees and their spouses/SSDPs who 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 Medical House Staff Annual Enrollment website at: www.hr.emory.edu/mhsenrollment.



Important Reminder!

If you are a new hire, you must complete the tobacco-use certification or you will be automatically charged the tobacco-use surcharge (\$50 or \$100 if covering a spouse). If you are a current employee and you've completed a tobacco certification previously, your tobacco certification will rollover.

Need Help Quitting Tobacco?

Emory recognizes that quitting tobacco use can be a significant personal challenge and offers several tobacco cessation resources at no cost to Emory employees. For more information, visit: www.hr.emory.edu/eu/wellness/tobaccocessation/cessation.html.

Medical Plan Quick Guide

PLAN	POS PLAN		
Earned Incentives Employee only coverage/ Employee + spouse/SSDP	\$450/\$800 ¹		
	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network ²
Annual Deductible			
Single	\$850	\$1,000	\$2,000
Family	\$2,550	\$3,000	\$6,000
Out-of-Pocket Maximum			
Single	\$2,750	\$4,000	\$10,000
Family	\$5,500	\$8,000	\$20,000
Aggregate	Yes	Yes	Yes
Primary Care Physician Office Visits³	\$25 co-pay	\$35 co-pay	50% after deductible
Specialist Office Visits	\$35 co-pay	\$50 co-pay	50% after deductible
Diagnostic Labs and X-Ray	15% after deductible	25% after deductible	50% after deductible
Durable Medical Equipment (DME)	15% co-insurance (no deductible)	25% co-insurance (no deductible)	50% after deductible
Routine Preventive Care⁴ (Eye Exam, Annual Physical, Flu Shots, GYN Annual)	\$0 co-pay	\$0 co-pay	50% after deductible
Emergency Room Visits⁵	\$250 co-pay	\$250 co-pay	\$250 co-pay
Hospitalizations			
Inpatient/Outpatient Coverage	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Benefits			
Inpatient Treatment	15% after deductible	25% after deductible	50% after deductible
Outpatient Treatment	\$25 co-pay	\$25 co-pay	50% after deductible

1. An annual maximum of \$800 in incentives can be earned when Employee+Spouse/SSDP or Family level coverage is elected.
2. Amounts applied to deductible and out-of-pocket maximums are limited to the Reasonable and Customary charges.
3. Includes services of an internist, general physician, family practitioner, pediatrician, dermatologist, allergist and/or behavioral health practitioner.
4. Routine Preventive Care services ONLY are covered at 100% under the plan. Diagnostic services are subject to the deductible and co-insurance.
5. 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.

The following incentives are offered for 2017-18:

2017-18 Incentives	
Online Health Assessment + Know Your Numbers Biometric Screening*	\$150.00
2016 Move More Challenge**	\$100.00
Online Programs	\$100.00
Colonoscopy	\$100.00
Maximum Incentive Total	\$450.00

* 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 2017-18 incentive(s), incentive activities must be completed between July 1 and May 18, 2018 (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). You can receive a health screening as part of your annual preventive care exam through an Emory Healthcare Network or In-Network provider; by scheduling an appointment with Emory Healthcare’s Employee Health Services (this option is not open to spouses/partners or retirees); or by visiting a CVS MinuteClinic™ location for a health screening (no appointment necessary). Screenings are free for employees and spouses/SSDPs on the Emory medical

plan. Go to www.hr.emory.edu/KnowYourNumbers for more details.

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 Medical House staff members enrolled in an Emory medical plan in 2017-18 who averaged at least 5,000 steps/day (every week of the 2016 Move More Challenge, which took place September 19-November 13, 2016) will automatically receive an incentive towards their Aetna medical plan. For those who earned this incentive, it will be applied to your Aetna account in July 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. A 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.

Flexible Spending Accounts (FSAs)

OPEN TO NEW MEDICAL HOUSE STAFF MEMBERS ONLY!!

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. Aetna/PayFlex is Emory's Flexible Spending Account Administrator. Your 2017 election will be for expenses from July 1, 2017 through December 31, 2017. **Remember: New and current Medical House Staff Members must re-enroll in the fall for 2018 Flexible Spending Accounts.**

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. The money you contribute 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

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 2017 FSA, you will be able to use any remaining balance in your Healthcare FSA at the end of 2017 to pay for expenses incurred through March 15, 2018. Any 2017 Healthcare FSA funds not used by March 15, 2018 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, 2018. 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 \$2,550. 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.

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, 2017 and claims for 2017 Dependent Day Care FSA must be filed no later than May 15, 2018, to receive reimbursement. File by the May 15th deadline to avoid forfeiture of your 2017 FSA funds.

Aetna/PayFlex Debit Card

All new FSA participants will automatically receive a new debit card in the mail for 2017-2018. Please activate the card when you receive it. 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/PayFlex 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/PayFlex to determine what supporting documentation is required.

Dental Plan

For 2017-2018, you may elect the Aetna Traditional Dental (PPO) Plan. Details about this plan are provided below.

The 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.
- Reimbursement 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 and deep cleanings
(*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
 - Bitewing X-rays
 - Full Mouth Series X-Rays
 - Space Maintainers
 - Sealants (permanent molars only)



Dental Plan Rates

2017-2018 Dental Plan Contributions for Medical House Staff	
	Aetna Traditional PPO Plan
	Monthly
Employee Only	\$26.50
2-Person	\$52.00
Family	\$84.00

Dental Plan Quick Guide

PLAN	Aetna Traditional Dental (PPO)	
	In-Network	Out-of-Network ¹
Preventive Services (routine and deep cleanings, X-rays, etc.)	\$0	\$0
Basic Services (filling, root canal, etc.)	10% ²	20% ²
Major Restorative (crown, bridge, etc.)	50% ²	50% ²
Calendar Year Deductible³	\$50/person \$150/family	\$50/person \$150/family
Annual Plan Payment Maximums	\$1,500/person	\$1,500/person
Orthodontia		
Deductible	None	None
Co-insurance	50%	50%
Lifetime Maximum	\$1,500	\$1,500

1. Amounts applied to deductible are limited to the Reasonable and Customary charges.
2. After deductible.
3. 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. 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.
- 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 plan details, visit EyeMed at: www.eyemedvisioncare.com.

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 (click *Locate a Provider*, click the *Select Your Network* drop down menu and choose *Select*; then enter your zip code and click *Submit*). **The group number is 9824889.**

Vision Plan Rates

2017-2018 Vision Plan Contributions for Medical House Staff	
	EyeMed Vision Care Plan
	Monthly
Employee Only	\$11.18
Employee Plus Child(ren)	\$22.32
Employee Plus Spouse/SSDP	\$21.20
Family	\$32.86



Discounts at the Emory Eye Center

Emory employees and their immediate family members are eligible to receive services and discounts at the Emory Eye Center. Discounts are not in addition to the benefits available through the EyeMed Vision Plan. For a complete list, visit www.hr.emory.edu/eu/benefits/vision/emoryeyecenter.html.

To schedule an appointment, call 404-778-2020.

Vision Coverage through your Medical Plan

Employees enrolled in Emory’s medical plan receive one 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.

Financial Security Benefits

Term Life Insurance

Emory pays for Term Life Insurance for all eligible Medical House Staff, eligible spouses/SSDPs and dependent children. Coverage for dependent children may continue through the age of 26, provided the child is not married.

Coverage is provided at no cost to you. Enrollment is automatic for you but you must enroll your dependents. Life insurance benefits are administered by The Standard Insurance Company.

Term Life Insurance Offered	
MHS Member	\$50,000
Spouse/SSDP	\$25,000
Child	\$5,000

Designate a Beneficiary

You should designate a beneficiary to receive your life insurance benefits upon your death. Beneficiaries can be a person or multiple people, charitable institutions or your estate. Once named, your beneficiary remains on file until you change it. If your family situation changes, review your beneficiaries in Self-Service and make updates if necessary. If you do not name a beneficiary, your life insurance benefits will be disbursed according to state regulations. You can designate a beneficiary online through Self-Service. Go to: <http://leo.cc.emory.edu>.

Accidental Death and Dismemberment Insurance

Emory provides Accidental Death and Dismemberment Insurance for all eligible Medical House Staff in the amount of \$50,000. This insurance pays a benefit in the event of loss of life, loss of the use of more than one member (one arm, hand or foot) or the loss of sight in both eyes. Loss of sight means legal blindness. One-half of the full benefit amount is payable for loss of the use of one member or the loss of sight in one eye.

Long Term Disability (LTD)

Emory offers a 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.

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 90-day elimination period. Emory's LTD coverage has a monthly maximum benefit of \$5,000. It is automatically provided on your date of hire in a benefits-eligible status. For LTD coverage, the 60% salary benefit is taxable to the recipient as LTD is employer paid.



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 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. Your coverage is portable, so in the event that you leave Emory, you may continue your policy through AFLAC's direct bill program. 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.

529 Plans for College Savings

The Georgia Higher Education Saving Plan (529 Education Plan)

If you're making future education plans for your child or other beneficiary, the Georgia Higher Education Savings Plan offers a low-cost way to save money for a child's college education. Contributions to the plan are made on an after-tax basis, but earnings are tax free if they are spent on qualified educational expenses. Participants can open an account by payroll deduction, with as little as \$15 per fund. While there is no annual contribution limit, there is an overall maximum account balance limit of \$235,000. You can enroll in the plan at any time. For more information, call 877-424-4377 or visit www.path2college529.com.

The Private College 529 Plan

The Private College 529 Plan, sponsored by more than 270 private colleges across the country (including Emory), is a pre-paid tuition plan. The plan allows families to purchase tuition at today's prices that can be used at any member school tomorrow, for up to 30 years, and the increase in value is tax free. The plan protects families from tuition increases and market volatility. Account owners pay no fees so 100% of contributions go toward the purchase of tuition. Participants can enroll in the plan at any time and contribute as little as \$25 a month. Enroll in and view member schools at www.tomorrowstuitiontoday.org or call 888.718.7878.

Retirement Benefits

Retirement may be far on the horizon — but it is never 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 and a 403(b) Roth 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. 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 on ways to invest, visit the MHS Benefits website at www.hr.emory.edu/eu/medhousebenefits/index.html.

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

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 2017 is \$18,000 per calendar year. This limit is published annually by the IRS.

Vesting

Your contributions are always 100% vested.

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 annual benefits enrollment period). Enroll using Self-Service (<http://leo.cc.emory.edu>). Visit www.hr.emory.edu/eu/medhousebenefits/index.html 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.

Retirement Counseling Sessions

Fidelity Investments, TIAA, and Vanguard all offer individual retirement counseling sessions on campus throughout the year. To view the counseling schedule and to make an appointment, go to www.hr.emory.edu/eu/medhousebenefits/index.html.

Contact information for each of these vendors can also be found on page 24.

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/mhsenrollment.

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 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.

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

Additional Resources – Additional Medical Information

acute musculoskeletal injuries. Services do not include treatment 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 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, visit online at 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 <http://www.emoryhealthcare.org/pcpc>.

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.

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.

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/Hydrochlorothiazide 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

Additional Resources — Important Numbers & Websites

Vendor/Organization	Phone	Web Address
Emory University Benefits Department	404-727-7613	www.hr.emory.edu/benefits Enrollment site: www.hr.emory.edu/mhsenrollment
Emory's Graduate Medical Education	404-727-5658	http://med.emory.edu/gme
Aetna <ul style="list-style-type: none"> • Medical — POS Plan • Behavioral Health — POS Plan • Incentives • Aetna/PayFlex (Flexible Spending Accounts) 	800-847-9026 (Main) 888-678-8242 (Aetna/PayFlex)	www.aetna.com www.aetna.com/docfind/custom/emory
Aetna Dental <ul style="list-style-type: none"> • Traditional PPO Plan 	877-238-6200	www.aetna.com/docfind/custom/emory
AFLAC	877-384-3344	www.aflac.com/emory
CVS/caremark <ul style="list-style-type: none"> • Pharmacy Manager 	866-601-6935	www.caremark.com
Emory Employees Appointment Line	404-778-EVIP	N/A
Emory Express Care Clinic	404-686-8587	www.hr.emory.edu/eu/pay/occupationalinjury/expresscare.html
EyeMed Vision Care	855-270-2343	www.eyemedvisioncare.com
Fidelity Investments (Retirement Plans)	800-343-0860	www.netbenefits.com
MetLife Home and Auto	800-GET-MET8	https://mybenefits.metlife.com (code: Emory University)
The Pharmacy at Emory	404-778-2022	www.emoryhealthcare.org/pharmacy
TIAA (Retirement Plans)	800-842-2252	www.tiaa.org
The Standard (Life Insurance)	866-756-8118	www.standard.com
UNUM <ul style="list-style-type: none"> • Long Term Disability 	800-421-0344 (Customer Service) 800-858-6843 (Claims)	www.unum.com
Vanguard (Retirement Plans)	800-523-1188	www.vanguard.com/retirementplans