

# Your Benefits

Dear Medical House Staff Member,

Each year, Emory University offers you the 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 **May 26 through June 9, 2017**.

Changes you can make during the benefits annual enrollment period may include adding or deleting a dependent such as a child or spouse; adding or deleting enrollment for you or a dependent in a health plan; and/or changing/updating beneficiaries for life insurance programs. Changes made to your coverage during the benefits annual enrollment period will become effective **July 1, 2017**.

Inside this newsletter, you will find a summary of the benefits changes as well as the medical, dental and vision plan rates for the upcoming plan year. More detailed information can be found in the **2017-2018 Medical House Staff Benefits Guide** located on the Medical House Staff enrollment website at [www.hr.emory.edu/mhsenrollment](http://www.hr.emory.edu/mhsenrollment).

It is important to note that **you will not be able to make changes to your Flexible Spending Account (FSA)** at this time. FSA changes are made in the fall of each year, as these plans run on a calendar year.

Be sure to take the time to review the benefit programs that Emory offers to make the choices that are right for you and your family. Should you have any questions, you may contact the Benefits Department directly at **404-727-7613**.

Learn more about your benefits by reading the **2017-2018 Benefits Guide** available online at [www.hr.emory.edu/mhsenrollment](http://www.hr.emory.edu/mhsenrollment).

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## 2017-2018 Benefits Annual Enrollment

May 26, 2017 -  
June 9, 2017

Any changes or elections made during Annual Enrollment will be effective July 1, 2017.

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# 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. Refer to *Medical Plan Rates* on the following page for all 2017-18 medical plan rates and coverage levels.

- 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, visit the annual enrollment website at: [www.hr.emory.edu/mhsenrollment](http://www.hr.emory.edu/mhsenrollment).

POS PLAN	2016-2017			2017-2018		
	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>

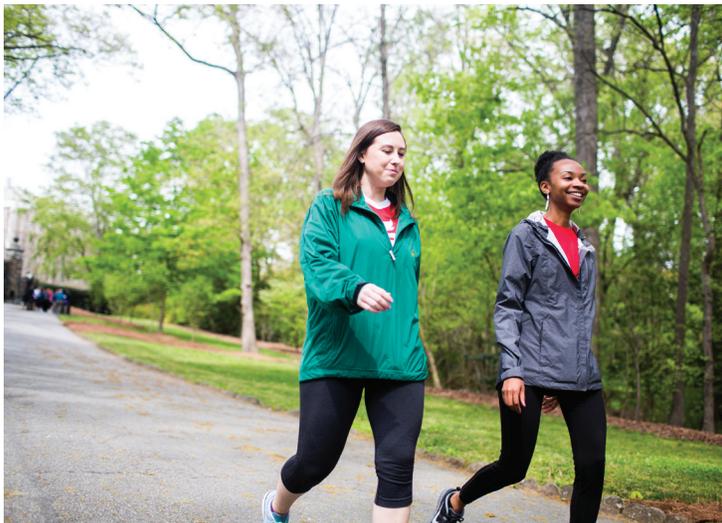
# What's New for 2017-2018?

## 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 (refer to the chart below). Each enrolled employee and spouse/same-sex domestic partner is eligible for the same incentive amounts.

**All incentive activities must be completed between July 1, 2017 and May 15, 2018 to be eligible for 2017-18 incentive(s) with the exception of the Move More Challenge Incentive.**

2017-2018 Incentives	
Online Health Assessment + Know Your Numbers Biometric Screening	\$150.00
2016 Move More Challenge (open to Emory employees only; participants in the 2016 Move More Challenge who averaged 5,000 daily steps will automatically receive this incentive)	\$100.00
Online Programs	\$100.00
Colonoscopy	\$100.00
<b>Maximum Incentive Total</b>	<b>\$450.00</b>



## Requirements for Maintenance Drugs

There are specific requirements for purchasing 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. A complete list of maintenance drugs is available on the Medical House Staff enrollment website at: [www.hr.emory.edu/mhsenrollment](http://www.hr.emory.edu/mhsenrollment). Information is also available on the CVS/caremark website at [www.caremark.com](http://www.caremark.com).

Maintenance drugs 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-service cost)
- At an Emory pharmacy (at the mail-service 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).

## 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.

# 2017-2018 Medical House Staff Employee Contributions

## Medical Plan Rates

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

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

## Dental Plan Rates

Your 2017-2018 Dental Plan Contributions	
	Aetna Traditional Dental (PPO)
	Monthly
Employee Only	\$26.50
2-Person	\$52.00
Family	\$84.00

## Vision Plan Rates

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

### Make Sure Your Personal Information is Up-to-date

You can use Self-Service/PeopleSoft, to update your mailing address, emergency contacts, phone numbers, marital status, and more. Just follow these steps:

1. Log on to Self-Service at <http://leo.cc.emory.edu>
2. Click **Self-Service**
3. Click **Personal Information**
4. You will then see four menu choices:
  - Personal Information Summary
  - Professional Name
  - Veteran Status
  - Disability
5. You can go into each menu item and update your information as needed and then click **Save**.

Please note that both your local and/or permanent address MUST be a U.S. address in order for your W-2 form to be mailed to you.



# enroll

Take action and enroll in your 2017-2018 benefits by following these steps:

## ☑ Step 1: Learn More

First, do your homework and learn more about the benefits options that are available to you. Visit the Medical House Staff Annual Enrollment website at [www.hr.emory.edu/mhsenrollment](http://www.hr.emory.edu/mhsenrollment) to:

- Download and read the **2017-2018 Medical House Staff Benefits Guide**
- Estimate your costs for the upcoming year

## ☑ Step 2: Enroll Online

During the annual enrollment period (**May 26 through June 9, 2017**), 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, Monday through Friday, 7:00 a.m. to 6:00 p.m.

## ☑ 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. This is your only copy of your confirmation.



# tips

Save money on health care!

**Commit to healthy living.** Eat well, exercise, and steer clear of unhealthy habits like smoking and excessive drinking.

**Get preventive screenings.** Annual well-visits give your doctor an opportunity to provide necessary medical advice and identify health concerns before they become major issues.

**Use the Emory Healthcare Network (EHN).** When looking for a doctor, optician, therapist, lab or other health care provider, select an Emory Healthcare Network (EHN) provider; your out-of-pocket costs will be lower.

**Use a Primary Care Provider (PCP).** Patients with a PCP have better management of chronic diseases, lower overall health care costs, and a higher level of satisfaction with their care. If you don't have a primary care physician, you can find one by calling the Emory HealthConnection at: 404-778-7777 or going online at: [www.aetna.com/docfind/custom/emory](http://www.aetna.com/docfind/custom/emory).

**Consult with your doctor.** Always ask your doctor about lower cost alternatives for recommended care and services and prescriptions.

**Avoid the emergency room for non-emergencies.** If you need to see a doctor after hours for a relatively minor issue like a sprained ankle or a cold, use an urgent care facility or a CVS Minute Clinic instead of the ER.

**Use generic medications.** Generic medications cost significantly less than brand; ask your doctor or pharmacist to prescribe generics whenever possible.

**Use a Flexible Spending Account.** An FSA saves you money because deductions are made before state, federal and Social Security taxes are withheld from your paycheck.

**Annual Enrollment is May 26 - June 9, 2017**



**EMORY**  
UNIVERSITY

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 healthy THINKING...  
healthy ACTION...  
**HEALTHY YOU**  
*... Your Benefits*

**2017 - 2018 Benefits  
Annual Enrollment**

**Friday, May 26 to  
Friday, June 9, 2017**

**IMPORTANT: ACTION REQUIRED!**



Print Date: May 2016

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