

Frequently Asked Questions

Do I need to continue the medical plan coverage I have with Emory during my retirement?

The choice is yours and you should consider all of the options that are available to you very carefully. If you are married, you may be eligible for your spouse's employer plan or you may consider coverage through the federal Healthcare Exchange/Health Insurance Marketplace (go to: www.healthcare.gov for more information). If you elect to discontinue your medical plan coverage through Emory, you will not be able to re-enroll at a later date.

Am I guaranteed medical plan coverage as long as I continue to pay the cost for coverage?

Currently retirees will be able to continue enrollment in the Emory Retiree medical plan until age 65 as long as premiums are paid in a timely manner. At age 65, eligible retirees and spouses will transition from the Emory medical plan to a Medicare supplemental plan that will work with their Medicare coverage. Retirees who were hired before January 1, 2003 will also receive a monthly contribution from Emory to a Health Reimbursement Arrangement (HRA) to help pay for the plan.

Premiums for the supplemental Medicare plan must be paid as required by the provider. However, the health care benefits continued at retirement are not guaranteed to be the benefits for retired employees and their dependents in the future. Emory has the right to terminate the plan and to terminate any class of employees, including retired employees and their dependents, as eligible persons for plan benefits.

When I turn age 65, will I be able to keep my current retiree medical plan?

No. All eligible post-65 retirees and spouses will transition to a Medicare supplemental plan. If you are an Emory University retiree, contact your Benefits Specialist about the transition process:

LAST NAME BEGINS WITH	BENEFITS SPECIALIST
A-I	Tia Favors
J-Q	Rita Calderon
R-Z	Dhruti Trivedi

If you are an Emory Healthcare retiree, contact the Employee Resource Center at (404) 686-6044.

As a retiree, I will continue medical coverage for myself and my spouse. If I die before my spouse, will my spouse be able to continue the coverage?

Yes. A surviving spouse may continue enrollment in the existing medical plan until age 65 as long as the required cost is paid. At age 65, your spouse will be able to choose an individual plan through a Medicare Healthcare Exchange or on their own. However, the health care benefits continued at retirement are not guaranteed to be the benefits for retired employees and their dependents in the future. Emory has the right to terminate the plan and to terminate any class of employees, including retired employees and their dependents, as eligible persons for plan benefits.

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I plan to continue my medical plan coverage during my retirement. What happens if I move outside of Georgia?

If you or a dependent reside or relocate temporarily outside of Georgia, please call Aetna Member Services at 800-847-9026 in order to confirm access to services through your plan's national network. If you reside or relocate where there are no providers, Out-of-Network coverage would apply. If you reside or relocate outside of Georgia where there are national Aetna providers from whom you receive services, then EHN coverage would apply.

Will the cost of medical plan coverage be subject to increases? If so, how will I know?

Changes in premiums will only occur once a year. However, the cost of your coverage is always subject to change depending on the claims of the group. If there is a change in the cost or coverage, you will be notified by mail. Therefore, it is very important that Human Resources always has your correct and current mailing address.

How do I get Aetna claim forms?

Contact Aetna directly to request claim forms. Call 800-847-9026 or visit them on the web at www.aetna.com/docfind/custom/emory.

Where do I send my claims?

Claims should be sent to: Aetna, P.O. Box 14079, Lexington, KY 40512-4079.

I plan to marry a few months after I retire. Can I add my new spouse to my health care coverage?

No. The plan does not allow for retirees to add new dependents.

If I do not enroll in the retiree dental plan and/or the vision plan offering for 2018, can I enroll at a later date?

Yes. Retirees have the opportunity to select this coverage during each year's Annual Enrollment period.

If I am currently enrolled for the vision plan, do I have to re-enroll each year?

Yes. You must re-enroll each year. When you re-enroll, you must also submit your payment for the entire year.