Today’s Agenda

- Enrollment Dates and Assistance

- What’s New for 2015?
  - Change in Network from EPN to EHN
  - In-Network Primary Care Co-pay Increase
  - Prescription Drug Administrator Change
  - Expanded Benefits For Autism Therapy
  - Transgender Surgery
  - Incentives
  - Short Term Disability
  - Medical Plan Rates
  - Dental, Vision and Life Insurance

- Important Reminders

- Resources
Enrollment Dates and Assistance

• Annual Enrollment Dates: **October 20 – November 3, 2014**

• Benefits Department Kiosk
  – Monday, Tuesday, Thursday and Friday, 8 am to 5 pm
  – Wednesday – 8 am to 3 pm

• Finance Training Room – 1599 Clifton, 1st Floor
  – Wednesday, October 29th – 12 pm to 4 pm
  – Thursday, October 30th – 5 am to 4 pm
  – Friday, October 31st – 12 pm to 4 pm

We are available if you need assistance with your online enrollment
What’s New for 2015?

• Change in Network from EPN to EHN
  – Emory Healthcare Network (EHN) will replace the Emory Provider Network (EPN)
  – Lowest cost network tier in the medical plans
  – Includes both Emory providers, community physicians and hospitals who work closely with Emory

• In-Network Primary Care Co-pay Increase in POS Plan
  – Primary Care office visits will increase from $25 to 35
  – Pediatrician and mental health provider co-pays remain at $25
  – Primary Care office visits in EHN will remain at $25
What’s New for 2015 Continued?

- **Prescription Drug Administrator Change**
  - CVS/Caremark will replace Express Scripts as the prescription drug administrator
  - Access to CVS retail pharmacies as well as the major pharmacy chains (i.e. Walgreen, Publix, Kroger, etc.) as well as the Emory Pharmacy
  - A 90-day prescription will be required for maintenance medication after the 2\textsuperscript{nd} 30-day refill at the retail pharmacy
    - **Charged full retail cost on 3\textsuperscript{rd} 30-day refill at the retail pharmacy**
  - A 90-day prescription may be filled in one of three ways:
    - Through CVS/Caremark’s mail order service
    - At a CVS retail pharmacy location; or
    - At an Emory Pharmacy
What’s New for 2015 Continued?

• **Expanded Coverage for Autism Therapy**
  - Applied Behavioral Analysis (ABA) and other habilitative treatment, such as speech and occupational therapy covered by medical plan
  - Services must be provided by an EHN or Aetna In-network provider
  - Treatment must meet medically-necessary guidelines

• **Transgender Surgery**
  - The medical plans will now include coverage for medically-necessary transgender surgery
  - Lifetime cap of $50,000 per member
  - Employees must have worked at Emory at least two years to qualify
  - Extensive guidelines outlined by Aetna must be followed
What’s New for 2015 Continued?

- **Incentives**
  - Employees and spouses/SSDPs will receive a **$25** gift certificate for completion of Aetna’s Simple Steps online health assessment
  - Other incentives are available for employees and spouses/SSDPs after completion of health assessment

<table>
<thead>
<tr>
<th>Incentive</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Annual Check-up</td>
<td>$100</td>
</tr>
<tr>
<td>Healthy Coaching – 3 calls</td>
<td>$100</td>
</tr>
<tr>
<td>Disease Management</td>
<td>$200</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$400</strong></td>
</tr>
</tbody>
</table>

**Note:** Biometric Screenings will not be offered on campus in 2015
What’s New for 2015 Continued?

• **Short Term Disability**
  
  – Current employees can enroll in or decrease their waiting period without Evidence of Insurability (EOI)
  
  – Pre-Existing conditions limitations will apply for those who are enrolling for the first time
  
  – You are considered to have a pre-existing condition if:
    
    ➢ you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months prior to your effective date of coverage; and
    
    ➢ The disability begins in the first 12 months after your effective date of coverage

• **LTD COLA**
  
  – New enrollees may apply with Evidence of Insurability
What’s New for 2015 Continued?

- **Medical Plan Rates** - 4% increase in medical plan premiums

<table>
<thead>
<tr>
<th>2015 Full Subsidy Rate</th>
<th>POS Plan</th>
<th>HSA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Biweekly</td>
</tr>
<tr>
<td>Employee</td>
<td>$53.00</td>
<td>$26.50</td>
</tr>
<tr>
<td>Employee+Child(ren)</td>
<td>$176.00</td>
<td>$88.00</td>
</tr>
<tr>
<td>Employee+Spouse/SSDP</td>
<td>$218.00</td>
<td>$109.00</td>
</tr>
<tr>
<td>Family</td>
<td>$330.00</td>
<td>$165.00</td>
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</table>

- **Dental, Vision & Life**
  - No changes to the plans for 2015
  - Employee contribution amounts will remain unchanged*

*Life insurance premiums will increase if your age puts you into the next pricing level*
Important Reminders

• **Spouse/SSDP Medical Surcharge**
  - Annual Recertification REQUIRED
  - $50/month if spouse/SSDP has access to coverage through their employer
  - Charge automatically applied to those who don’t re-certify

• **Flexible Spending Accounts**
  - IRS requires a new election each year.
  - **New cards available for new participants ONLY**
  - Contribute up to $2,500 per year to Healthcare FSA
    • Healthcare FSA funds are available immediately
  - Contribute up to $5,000 per year to Dependent Day Care FSA
    • Dependent Day Care FSA funds are only available with an account balance
    • **Claims submission deadline** - May 31, 2015 for 2014 expenses
  - Dependent Day Care FSA – No grace period
    • **Claims submission deadline** – March 31, 2015 for 2014 expenses
Important Reminders Continued

• **Health Savings Account (HSA)**
  - Available only to those enrolled in the HSA Plan
  - Employee cannot be enrolled in another medical plan including Medicare Part A & B
  - Emory Contribution
    - $400 Employee Only –
    - $800 – Employee + Dependents
  - Maximum Contributions for 2015
    - $3,350 – Employee Only
    - $6,650 – Family
  - New enrollees in the HSA plan for 2015 cannot receive or make contributions to an HSA if you have a remaining balance in your 2014 FSA. Make sure your balance is $0 by December 31, 2014.

• **Limited FSA available if enrolled in HSA Plan**
  - Dental and Vision expenses
  - Medical expenses after deductible has been met
Important Reminders Continued

• **Supplemental Life**
  - *If Currently Enrolled:*
    - Employee - can increase coverage by $20,000 – No EOI
    - Spouse/SSDP - can increase coverage by $10,000 – No EOI
  - *If Not Currently Enrolled:*
    - Employee and Spouse/SSDP - EOI required
  - *Child(ren) coverage available without EOI*
    - Available in $2,000 units up to $10,000
    - Coverage available for unmarried dependents up to age 26

• **Accidental Death and Dismemberment (AD&D)**
  - Coverage may be added without EOI
  - Employee and Spouse/SSDP - Available in $10,000 units up to $250,000
  - Children - Available in $5,000, $10,000, or $15,000 units
    - Coverage available for unmarried dependents up to age 26
Resources

- Aetna Navigator
  - Health Risk Assessment – Know your numbers
  - View Claims, use Doc Find, view FSA and HSA account info and incentive balances and more.

- Faculty Staff Assistance Program (FSAP)
  - Fitness and Nutrition coaching
  - Stress Management workshops

- Flu Vaccinations FREE!
  - Doctor’s Office
  - Any Express Scripts Pharmacy through December 31, 2014 and any CVS/Caremark Pharmacy after January 1, 2015
IN CLOSING....

- 2015 Benefits Enrollment Guide will be available online
- Online tools
  - Annual Enrollment Web Site & MyBenefits email announcements
  - Aetna website
  - PeopleSoft Self-Service – online enrollment
  - Health plan comparison tool
  - FSA calculator & eligible expense list
- Go online to recertify and submit your 2015 benefit elections by Monday, November 3rd
- View and Print your confirmation of elections once you have completed your enrollment
Questions?