

Take Care

Important Benefits Information

This newsletter contains a summary of the benefits changes for 2012. Please review this information as well as your current elections to determine what changes, if any, you will need to make to provide the best coverage for you and your family. More information can be found in the 2012 Benefits Guide, which will be available online in early October.

Engage in Your Health

You can *Take Care* of yourself by actively engaging in your own health and wellness. Emory offers an abundance of wellness programs year-round, from no cost preventive care and health screenings to programs that help you balance your work, life and wellness. In January, our campus will become a tobacco-free institution, furthering our steadfast commitment to addressing the serious health impact of tobacco use.

Health and wellness are at the very center of Emory and it all begins with you!

Take a Minute to Review Your Options

A good place to start engaging in your health is by understanding your medical plan choices. This year you will continue to have a choice of three different medical plans. The Aetna High Deductible with Health Savings Account was redesigned last year to provide an improved, cost-effective option and is offered again this year. Some great features of this plan include a lower employee contribution, an Emory contribution to a Health Savings Account, and incentives you can earn. The Aetna POS Value Plan and the Aetna POS Plus Plan are also offered again for 2012.

All three plans will reflect an increase in employee contribution amounts due to the increased cost of health care. It is important to note that in 2013 we expect an even greater increase in the contribution amounts, particularly for the Aetna POS Plus Plan, as this is the costliest plan Emory offers. Now is a good time to take a serious look at each of the plans offered and carefully weigh all of your options, including cost, before selecting the plan that makes the most sense for you and your family.

What is Changing for 2012

- Tobacco Surcharge (see below)
- Preventive Care Covered at 100%
- New Vision Plan
- Prescription Drug Co-pay Changes
- Employee Contributions

Additional information on these changes, how they affect you, and what you need to do can be found on page 2.

Tobacco Surcharge

To support the health and wellness of our faculty and staff by discouraging the use of tobacco products, Emory University will implement a \$50 per person monthly tobacco use surcharge on medical contributions for employees and their spouses/same sex domestic partners (SSDPs) who use tobacco products. During the Benefits Annual Enrollment period, all faculty and staff covered under Emory's medical plan will have to certify annually whether or not they and their spouse/SSDP use tobacco. The surcharge can be avoided if you meet certain criteria (see page 2 for details).



Reminder: Spouse/SSDP Medical Charge

An additional \$50 per month medical charge will be added to an employee's medical plan contribution if their covered spouse/SSDP has access to group health insurance coverage through their employer. **Each year employees will need to complete the Spouse/SSDP certification to avoid the charge being applied automatically.**

What's Changing for 2012

The following changes will become effective January 1, 2012. Additional information for each of the changes can be found online at www.hr.emory.edu/mybenefits in early October.

What is changing?	Am I affected?	What do I need to do?																		
<p>Tobacco Surcharge</p> <p>Emory University will implement a \$50 per covered adult monthly surcharge for those employees and their spouses/SSDPs who are enrolled in an Emory sponsored medical plan AND who certify they are not Tobacco Free by 12/31/2011.</p>	<p>Yes. If you are covered under an Emory sponsored medical plan, you are impacted by this change and must certify annually whether you and your spouse/SSDP use Tobacco products or are Tobacco Free.</p> <p>If the online certification is not completed, the surcharge will be automatically applied for both you and your covered spouse/SSDP effective 1/1/2012 and remain in place for the 2012 plan year.</p>	<ul style="list-style-type: none"> • EVERYONE – During the Benefits Annual Enrollment (October 10-28, 2011) log on to http://leo.cc.emory.edu and complete the online annual certification regarding tobacco use. • TOBACCO FREE – To certify as a non-tobacco user, you and your spouse/SSDP must not have used any tobacco products within the last 60 days (from the time of the certification). Complete the certification and the \$50 per covered adult/month surcharge will be waived for the 2012 plan year. • TOBACCO USE – If you and/or your spouse/SSDP are a tobacco user, certify as such and there are still opportunities for you to waive the \$50 per covered adult/month surcharge. Complete and return one of the forms below to the Benefits Department prior to 12/31/2011 and the surcharge will be waived for the 2012 plan year. <ul style="list-style-type: none"> – Physician Affidavit – Complete and return a “<i>Tobacco Cessation Physician Affidavit</i>” form if you are medically unable to quit. – Tobacco Cessation Program – Enroll in an Emory approved tobacco cessation program and complete and return the “<i>Certification Regarding Tobacco Use</i>” form. For cessation information visit: www.tobaccofree.emory.edu/cessation/index.html 																		
<p>Preventive Care Covered at 100%</p> <p>All three Emory sponsored medical plans: HDHP w/ HSA, POS Value and POS Plus will cover routine preventive care at 100%. For a complete list of the routine preventive care services, visit: www.hr.emory.edu/mybenefits</p>	<p>Yes. If you are covered under an Emory sponsored medical plan, you are impacted by this benefit improvement. We encourage you to seek routine preventive care under the plans and to <i>Take Care</i> of yourself and your family.</p>	<ul style="list-style-type: none"> • Take advantage of this great benefit and schedule an appointment to seek routine preventive care in 2012 for you and your covered family members. It is important! • Some examples of routine preventive care now covered at 100% under all the Emory medical plans include: Annual Physicals, Well Woman Visits, Mammograms, Colonoscopies, Routine Annual Eye Exams, Routine Hearing Exams (children only), and Routine Immunizations. 																		
<p>New!! Vision Plan</p> <p>Emory has partnered with EyeMed Vision Care to offer a voluntary Vision Plan to Faculty and Staff for 2012.</p>	<p>Yes. If you are benefits eligible, you may enroll for coverage under the new Vision Plan.</p>	<ul style="list-style-type: none"> • Review the new Vision Plan in detail and determine if adding the coverage for you and your family is right for you. The election you make during the Benefits Annual Enrollment period (October 10-28, 2011) will be for the entire 2012 plan year. The new Vision Plan offers the following once every 12 months: <ul style="list-style-type: none"> – Routine Eye Exams for a \$0 co-pay (also covered under Emory’s medical plans) – Single, Bifocal, Trifocal and Lenticular lenses for a \$0 co-pay – Standard progressive lenses for a \$65 co-pay – Frames up to a \$150 allowance – Conventional and Disposable contact lenses up to a \$200 allowance 																		
<p>Prescription Drug Co-pay Changes</p> <p>For the first time since 2006, prescription drug co-pays are increasing in the POS Value and POS Plus medical plans. Tier Zero will remain at a \$0 co-pay.</p>	<p>Yes. If you are enrolled in the Aetna POS Value or POS Plus plan, you will see an increase in prescription drug retail and mail order tier co-pays beginning in 2012 (with the exception of Tier Zero).</p>	<ul style="list-style-type: none"> • Review and become familiar with the new co-pays for 2012. Plan ahead and order/refill any necessary medications prior to year end. The new Tier co-pays are: <table border="1"> <thead> <tr> <th>Tier</th> <th>2012 Retail</th> <th>2012 Mail</th> </tr> </thead> <tbody> <tr> <td>Zero</td> <td>\$0</td> <td>\$0</td> </tr> <tr> <td>1</td> <td>\$15.00</td> <td>\$37.50</td> </tr> <tr> <td>2</td> <td>\$30.00</td> <td>\$75.00</td> </tr> <tr> <td>3</td> <td>\$55.00</td> <td>\$137.50</td> </tr> <tr> <td>4</td> <td>\$85.00</td> <td>\$212.50</td> </tr> </tbody> </table>	Tier	2012 Retail	2012 Mail	Zero	\$0	\$0	1	\$15.00	\$37.50	2	\$30.00	\$75.00	3	\$55.00	\$137.50	4	\$85.00	\$212.50
Tier	2012 Retail	2012 Mail																		
Zero	\$0	\$0																		
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3	\$55.00	\$137.50																		
4	\$85.00	\$212.50																		

2012 Full-Time Employee Contributions

The rates listed below are for full-time employees only. Rates for part-time employees can be found online at www.hr.emory.edu/mybenefits in early October.

Your 2012 Medical Plan Contributions for Full-Time Employees

PLANS	Aetna HDHP w/HSA		Aetna POS Value		Aetna POS Plus	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
Employee Only	\$21.00	\$10.50	\$26.00	\$13.00	\$60.00	\$30.00
Employee/Child(ren)	\$73.00	\$36.50	\$107.00	\$53.50	\$184.00	\$92.00
Employee/Spouse/SSDP*	\$82.00	\$41.00	\$136.00	\$68.00	\$225.00	\$112.50
Family*	\$134.00	\$67.00	\$215.00	\$107.50	\$345.00	\$172.50

* These rates do not reflect the \$50 per month (\$25 per bi-weekly) Spouse/SSDP Medical Charge that will be applied if you choose to cover your spouse or SSDP and they have access to medical insurance through an employer other than Emory. These rates also do not reflect the new \$50 per person Tobacco Surcharge.

Your 2012 Dental Plan Contributions for Full-Time Employees

PLANS	Aetna Traditional Dental (PPO)		Aetna DMO	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly
Employee	\$24.50	\$12.25	\$17.00	\$8.50
2-Person	\$55.00	\$27.50	\$34.00	\$17.00
Family	\$87.50	\$43.75	\$55.00	\$27.50

Your 2012 Vision Plan Contributions for Full-Time Employees

PLANS	EyeMed	
	Monthly	Bi-Weekly
Employee	\$9.96	\$4.98
Employee/Child(ren)	\$19.90	\$9.95
Employee/Spouse/SSDP*	\$18.90	\$9.45
Family	\$29.28	\$14.64

Attend a Meeting or Join a Webcast!

The Benefits Department will be conducting a series of Annual Enrollment Meetings to provide more information about what is changing for 2012 (see back page for dates, times and locations). If you can't attend a meeting, join our webcast.



WEBCAST

Date	Tuesday, October 11
Starts	4:00 p.m. EST*
Website	www.spiderphone.com / 07002125
Phone	888-550-5602
Code	07002125

* Call and log on 15 minutes prior to the start of the webcast to ensure that you are able to connect. You will need phone and web access to participate. Please enter the code on the phone and online when prompted to access the presentation.

Can't Attend the Webcast — Playback a Recording

Go to www.hr.emory.edu/mybenefits/dates to locate the registration key for playback access. This feature will be available from October 12 until October 28, 2011.

New Emory Patient-Centered Primary Care

In July, Emory Healthcare launched the Emory Patient-Centered Primary Care Center. The aim of this practice is to improve the overall health care experience by creating a new care model that emphasizes personalized medicine and greater coordination of care via care teams. Particularly beneficial to those with chronic conditions, the care team partners with patients to set health goals and develop a personalized care plan. The practice features **enhanced access and coordinated care**. Currently, the Emory Patient-Centered Primary Care includes two Emory Healthcare primary care physicians, and we anticipate the center will grow in the near future. If you are interested in getting more information or joining the Emory Patient-Centered Primary Care Center, visit online at www.emoryhealthcare.org/pilot.



Estimate Your Out-of-Pocket Health Care Expenses

Compare plans side-by-side to understand the costs associated with each plan. Access the Health Plan Calculator at www.hr.emory.edu/mybenefits.



2012 Benefits Annual Enrollment

October 10 - October 28

Look inside for important
information about next year's
benefits changes.

Print Date: 09/11

2012 Annual Enrollment Meeting Schedule

Date	Locations	Time
Wednesday, October 12	Dobbs University Center (DUC) — Harland Cinema	9:00 a.m.
	School of Nursing, Room 203	11:00 a.m.
	White Hall, Room 110	2:00 p.m.
	School of Business, Boynton Auditorium, Room 130	2:00 p.m.
Friday, October 14	1599 Clifton Road, Room 5C	9:00 a.m.
Tuesday, October 18	1599 Clifton Road, Room 5C	1:00 p.m.
Wednesday, October 19	Dobbs University Center (DUC) — Harland Cinema	9:00 a.m.
	Woodruff Health Sciences Center, Main Auditorium, 1st floor	11:00 a.m.
	School of Law, Tull Auditorium	3:00 p.m.
Friday, October 21	1599 Clifton Road, Room 1.432	9:00 a.m.
	Grady, Faculty Office Building (FOB), Room 101	9:00 a.m. and 10:30 a.m.
Monday, October 24	1599 Clifton Road, Room 1.432	1:00 p.m.

2012 Annual Enrollment Assistance Schedule

Date	Location	Time
October 26 through October 28	1599 Clifton Road, Room 1.380, Finance Training Room	8:00 a.m. – 4:00 p.m. (all three days)

<< Learn more about your benefits changes inside