



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

2013 Medical Plans

For 2013, Emory employees will have a choice of two medical plans — the HSA Plan and the POS Plan. Because of changes in the health care market, Emory has taken a careful look at the medical plans and made design changes to accommodate future health care costs. Whether you are currently in one of the POS Plans or the HDHP Plan, we encourage you to take a fresh look at each of your available plan options for the upcoming year so you can make the best choice for you and your family. For those currently enrolled in one of the POS plans, this is an especially important step to take.

- Both plans provide coverage for prescription drugs and behavioral health as well as a \$0 co-pay for routine preventative care services when the provider is in the Emory Provider Network (EPN) or Aetna National (In-Network).
- Both plans use the same provider networks; however, there are key differences in how the plans work, including deductibles, co-pays and coinsurance. See the chart on the following page for a glimpse of the main features of these two plans. More specific details will be provided as we get closer to annual enrollment.
- New for this year, both plans will give you the option of lowering your overall medical costs by receiving incentives for participating in wellness activities.

Choosing What's Best for You

Everyone's health care needs are different. That's why it's important to carefully decide which medical plan will work best for you. This fall, Emory will provide you with the tools you need to evaluate your options, estimate your benefit needs and compare your medical plan choices. From benefits meetings to interactive health plan cost estimators, you will have plenty of resources to help you.

For a preview of the 2013 medical plans, you can attend one of our upcoming Medical Plan Information Sessions. These sessions are in addition to the regular Annual Benefits Enrollment Meetings that we will hold later this fall. These August Information Sessions will cover information on the two medical plans only. They will focus on how the two plans work and compare the features of each plan, including costs. Sessions will also examine how the Health Savings Account or Flexible Spending Account can be used to manage your expenses. The regular enrollment meetings later this fall will also cover this information about the two plans in addition to other benefits information.

Medical Information Sessions

Wednesday, August 22, 10 – 11 am

OR

Thursday, August 23, 12 – 1 pm

Harland Cinema

Sign up online at <https://apps.hr.emory.edu/register/?kind=UNIV>

2013 Medical Plans

PLANS	HSA PLAN		POS PLAN	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly
Employee Only*	\$23.00	\$11.50	\$51.00	\$25.50
Employee Plus Child(ren)*	\$80.00	\$40.00	\$166.00	\$83.00
Employee Plus Spouse/SSDP*	\$90.00	\$45.00	\$206.00	\$103.00
Family*	\$147.00	\$73.50	\$311.00	\$155.50
Annual HSA Employer Contribution Single/Family	\$400 / \$800		n/a	
Annual Incentives employee only coverage / employee + spouse or SSDP	\$300 / \$400		\$200 / \$300	
	EPN	In-Network	EPN	In-Network
PCP ¹ Visit	10% after deductible	20% after deductible	\$25.00	\$25.00
Specialist Visit	10% after deductible	20% after deductible	\$35.00	\$50.00
Deductible	\$1,350 / \$2,700	\$1,350 / \$2,700	\$600 / \$1,800	\$700 / \$2,100
Coinsurance	10%	20%	10%	20%
Maximum Out-of-Pocket	\$3,000 \$6,000	\$3,000 \$6,000	\$1,800 \$3,600	\$2,000 \$4,000
Pharmacy	Coinsurance	Maximum Retail	30-day	90-day
Tier Zero	-0-	-0-	-0-	-0-
Tier 1	10% ²	\$25.00	\$15.00	\$37.50
Tier 2	20% ²	\$35.00	\$30.00	\$75.00
Tier 3	30% ²	\$70.00	\$55.00	\$137.50
Tier 4	40% ²	\$100.00	\$85.00	\$212.50

* Rates do not reflect the Spouse/SSDP Medical Charge or the Tobacco Surcharge.

¹ PCP includes the services of an internist, general physician, family practitioner, pediatrician, allergist and/or behavioral health provider.

² For the HSA plan the deductible must be met before coinsurance applies.