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 from May 27 through June 10, 2016.

Changes you can make during the benefits annual enrollment period may include adding or deleting a dependent such as a child, spouse, or same sex domestic partner (SSDP); 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, 2016.

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 2016-2017 Medical House Staff Benefits Guide located on the Medical House Staff enrollment website at www.hr.emory.edu/mhsenrollment.

Annual enrollment is also the time to complete the spouse/SSDP medical certification. The spouse/SSDP medical certification must be done annually. If this certification is not completed, you will automatically incur the additional $50 monthly medical charge if you cover your spouse/SSDP on your medical plan. You will complete the certification online using Self-Service (http://leo.cc.emory.edu). See inside this newsletter for steps to completing this certification.

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.

Important 2016-2017 benefits information inside >>
What’s New for 2016-2017?

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, 2016. Changes for the 2016-2017 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.

Medical 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 2016-2017, however, dental 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 $319 to $324. Refer to Medical Plan Rates on the following page for all 2016-17 medical plan rates and coverage levels.

• **Deductibles**

  The deductibles in the POS Plan will also increase. The chart below shows the changes in deductibles for single coverage from 2015-16 to 2016-17. For other coverage levels, go online: [www.hr.emory.edu/mhsenrollment](http://www.hr.emory.edu/mhsenrollment).

• **Out-of-Pocket Maximum**

  There will be an increase in the out-of-pocket maximum for the POS Plan. The out-of-pocket maximum is the maximum amount you will pay for your health care in a given year (after the maximum is reached, care is covered at 100%). For the Emory Healthcare Network (EHN), the out-of-pocket maximum will increase from $2,300 to $2,500 (single) and from $4,600 to $5,000 (family). For In-Network, it will increase from $2,500 to $2,700 (single) and from $5,000 to $5,400 (family). For Out-of-Network, it will increase from $6,000 to $6,500 (single) and from $12,000 to $13,000 (family).

• **Prescription Drugs**

  There will be an increase in the prescription drug tiers as highlighted in the chart below. Additionally, certain brand drugs will move from Tier 1 to Tier 2 or from Tier 2 to Tier 3.
2016-2017 Medical House Staff Employee Contributions

Medical Plan Rates

Your 2016-2017 Medical Plan Contributions

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only*</td>
<td>-0-</td>
</tr>
<tr>
<td>Employee Plus Child(ren)*</td>
<td>$137.00</td>
</tr>
<tr>
<td>Employee Plus Spouse/SSDP*</td>
<td>$209.00</td>
</tr>
<tr>
<td>Family*</td>
<td>$324.00</td>
</tr>
</tbody>
</table>

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

Spouse/SSDP Medical Charge and Tobacco-Use Surcharge

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 defaulting to the charge.

An additional $50 per month/per person surcharge will also be added to the medical plan contribution if the employee certifies that they (and/or their spouse) have used tobacco in the last 60 days.

Steps to Completing the Certifications:

Complete your certifications when you enroll online through Self-Service (http://leo.cc.emory.edu).

1. In the Self-Service page, click “Benefits,” then click “Benefits Enrollment.”

2. Click “Select” to view your current elections and complete the spouse/SSDP medical charge and the tobacco-use surcharge.

   • Your certification page will display.
   • Verify or update the information and click “Agree” to record your responses.

NOTE: If you’ve completed a tobacco certification previously, your tobacco certification will automatically rollover, but your spouse/SSDP certification will not. The spouse/SSDP certification must be done annually.

Dental Plan Rates

Your 2016-2017 Dental Plan Contributions

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$26.00</td>
</tr>
<tr>
<td>2-Person</td>
<td>$51.00</td>
</tr>
<tr>
<td>Family</td>
<td>$78.00</td>
</tr>
</tbody>
</table>

Vision Plan Rates

Your 2016-2017 Vision Plan Contributions

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$10.16</td>
</tr>
<tr>
<td>Employee Plus Child(ren)</td>
<td>$20.30</td>
</tr>
<tr>
<td>Employee Plus Spouse/SSDP</td>
<td>$19.28</td>
</tr>
<tr>
<td>Family</td>
<td>$29.87</td>
</tr>
</tbody>
</table>
Incentives

Emory has added new opportunities and new ways to earn your health plan incentives for 2016-2017.

You can lower your overall medical costs by participating in wellness activities starting in July 2016. Your incentives in the POS Plan will be a credit against your deductible (your deductible will be lowered by the incentive amount.)

Refer to the chart below for incentive amounts. 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, 2016 and May 15, 2017 to be eligible for 2016-17 incentive(s).

<table>
<thead>
<tr>
<th>Incentive Activity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compass Health Risk Assessment</td>
<td>NEW</td>
</tr>
<tr>
<td>Journeys Online Programs</td>
<td>$100.00</td>
</tr>
<tr>
<td>Colorectal Cancer Screening</td>
<td>$100.00</td>
</tr>
<tr>
<td>Healthy Lifestyle Coaching</td>
<td>$100.00</td>
</tr>
<tr>
<td>Annual Check-up (preventive exam)</td>
<td>$100.00</td>
</tr>
<tr>
<td>In Touch Care (formerly “Disease Management”)</td>
<td>$100.00</td>
</tr>
<tr>
<td><strong>Maximum Incentive Total</strong></td>
<td>$500.00</td>
</tr>
</tbody>
</table>

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).

Changes to Same Sex Domestic Partner (SSDP) Benefits Coverage Policy

In light of the June 26, 2015 ruling of the United States Supreme Court giving same-sex couples the fundamental right to marry in all states, Emory University has made the decision to alter the policy addressing benefits to same-sex domestic partners (SSDPs) and their dependents. This decision comes as the result of many months of research, benchmarking with other universities, and discussions with Emory’s leadership and faculty, as well as members of the LGBTQ community.

To allow adequate time for those impacted to plan and prepare for this 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 (a marriage certificate will be required, as is required for opposite-sex couples). 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 after this date.

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. Information is also available on the CVS/caremark website at www.caremark.com.

Maintenance drugs require that you have a prescription for a 90-day supply (not a 30-day supply).

Keep Your Personal Information Up-to-date

Be sure to keep your mailing address, emergency contacts, phone numbers, marital status, and other personal information updated. Log on to Self-Service at http://leo.cc.emory.edu.
enroll

Take action and enroll in your 2016-2017 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 to:

• Download and read the 2016-2017 Medical House Staff Benefits Guide
• Estimate your costs for the upcoming year

✔ Step 2: Enroll Online

During the annual enrollment period (May 27 through June 10, 2016), 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.

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 27 - June 10, 2016
2016 - 2017 Benefits Annual Enrollment
Friday, May 27 to Friday, June 10, 2016
IMPORTANT: ACTION REQUIRED!