Welcome to Annual Benefits Enrollment!
October 16, 2015 — November 2, 2015

During annual enrollment, you have the opportunity to review all of the benefits options available to you and to make changes for the upcoming plan year. This year, Emory’s annual enrollment period will be October 16 - November 2, 2015. Any changes you make during this enrollment period will be effective January 1, 2016.

Emory strives to keep costs as low as possible while continuing to provide our faculty and staff with access to the highest quality health care. We have experienced higher than usual cost increases in the past year, specifically due to high cost claims and prescription drug spending. As a result, our health care rates will increase by about 10% for 2016. Emory continues to pay the majority of the plan costs; we have not altered the employer-employee cost sharing ratio.

For 2016, you will continue to have the option of two medical plans, the HSA Plan and the POS Plan. For both plans, you will notice an increase in costs for employee contributions, prescription drugs, deductibles, and out-of-pocket maximums. We encourage you to look carefully at the features of each medical plan to determine which one best meets your needs. As a reminder, the HSA Plan has a lower employee contribution amount with a higher deductible, whereas the POS Plan has a higher employee contribution amount with a lower deductible.

What you can do

The motivation for us to continue to work together to improve your health and to control costs is becoming increasingly more important. The best way to keep Emory’s medical benefits affordable is for each of us to take responsibility for our own health and health care spending. Do your part to stay healthy. Do your part to be a more informed health care consumer. If you don’t have a primary care physician, select one from the Emory Healthcare Network and schedule your annual well check-up. Use the resources Emory provides to help you understand the costs of your health care decisions. Review our list of cost saving tips inside this newsletter.

You can learn more about your benefits by reading the 2016 Benefits Guide which is available online at www.hr.emory.edu/enrollment. Take the time to educate yourself about your benefits...your benefits are one of your great rewards for working at Emory!
What’s New for 2016?

The changes below apply to Emory’s two medical plans, the HSA Plan and the POS Plan. There will be no changes to Emory’s dental, vision, disability or life insurance plans (including rates) for 2016.

Employee Contributions

Employee contribution amounts will increase by approximately 10% for both medical plans.

- **HSA Plan**: monthly rates will increase from $24 to $26 for single coverage and from $156 to $171 for family coverage.
- **POS Plan**: monthly rates will increase from $53 to $58 for single coverage and from $330 to $362 for family coverage.

Refer to Medical Plan Rates for a listing of all 2016 medical plan rates and coverage levels.

Deductibles

Deductibles will increase for both plans. The chart below shows the changes in deductibles for single coverage from 2015 to 2016. For other coverage levels, go online: [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

### Table: Deductibles

<table>
<thead>
<tr>
<th></th>
<th>HSA PLAN</th>
<th>POS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emory Healthcare Network (EHN)</td>
<td>$1,350</td>
<td>$1,350</td>
</tr>
<tr>
<td>Aetna In-Network</td>
<td>$1,350</td>
<td>$1,500</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>$2,000</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

Out-of-Pocket Maximums

There will be an increase in the out-of-pocket maximums for each of the medical plans. 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%).

- **HSA Plan**: For EHN and In-Network, the out-of-pocket maximum will increase from $3,000 to $3,200 (single) and from $6,000 to $6,400 (family). For Out-of-Network, it will increase from $6,000 to $6,500 (single) and from $12,000 to $13,000 (family).
- **POS Plan**: For 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 charts below. Additionally, certain brand drugs will move from Tier 1 to Tier 2 or from Tier 2 to Tier 3.
What’s New (continued)

Flexible Spending Accounts

The limit for Healthcare Flexible Spending Accounts will increase from $2,500 to $2,550 for 2016. Remember that if you want to participate in a Flexible Spending Account (FSA) in 2016, you must enroll again during the annual enrollment period.

enroll

Take action and enroll in your 2016 benefits by following these steps:

☑ Step 1: Learn More
Visit www.hr.emory.edu/enrollment to:
• Download the 2016 Benefits Guide
• Watch the benefits presentation video
• Estimate your costs for the upcoming year
You can also attend an in-person benefits meeting to learn more about the 2016 benefits programs.

☑ Step 2: Enroll Online
During the annual enrollment period (October 16 through November 2, 2015), 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.

Tips

Save money on health care!

Commit to healthy living.
Eat well, exercise, and steer clear of unhealthy habits like smoking and excessive drinking. Emory’s “Move More Challenge” is a great way to start!

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 or Health Savings Account.
These accounts save you money because deductions are made before state, federal and Social Security taxes are withheld from your paycheck.
## Medical Plan Rates

### 2016 Medical Plan Contributions - Full Subsidy Rates*
for employees working at least 30 hours per week

<table>
<thead>
<tr>
<th>PLANS</th>
<th>HSA PLAN</th>
<th>POS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Bi-Weekly</td>
</tr>
<tr>
<td>Employee Only**</td>
<td>$26.00</td>
<td>$13.00</td>
</tr>
<tr>
<td>Employee Plus Child(ren)**</td>
<td>$93.00</td>
<td>$46.50</td>
</tr>
<tr>
<td>Employee Plus Spouse/SSDP**</td>
<td>$105.00</td>
<td>$52.50</td>
</tr>
<tr>
<td>Family**</td>
<td>$171.00</td>
<td>$85.50</td>
</tr>
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</table>

### 2016 Medical Plan Contributions - Partial Subsidy Rates*
for employees working between 20-30 hours per week

<table>
<thead>
<tr>
<th>PLANS</th>
<th>HSA PLAN</th>
<th>POS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Bi-Weekly</td>
</tr>
<tr>
<td>Employee Only**</td>
<td>$32.50</td>
<td>$16.25</td>
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<tr>
<td>Employee Plus Child(ren)**</td>
<td>$116.26</td>
<td>$58.13</td>
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<tr>
<td>Employee Plus Spouse/SSDP**</td>
<td>$131.26</td>
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</tr>
<tr>
<td>Family**</td>
<td>$213.76</td>
<td>$106.88</td>
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</table>

* Employees working at least 30 hours per week receive the full subsidy. Employees working 20 - 29.9 hours per week receive a partial subsidy. Employees working less than 20 hours per week are not eligible for benefits.

** These rates do not reflect the $50 per month spouse/SSDP medical charge or the $50 per person tobacco-use surcharge.

## Dental Plan Rates

### 2016 Dental Plan Contributions - Full Subsidy Rates*
for employees working at least 30 hours per week

<table>
<thead>
<tr>
<th>PLANS</th>
<th>Aetna Traditional Dental (PPO)</th>
<th>Aetna DMO Dental</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Bi-Weekly</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$26.00</td>
<td>$13.00</td>
</tr>
<tr>
<td>2-Person</td>
<td>$58.00</td>
<td>$29.00</td>
</tr>
<tr>
<td>Family</td>
<td>$93.00</td>
<td>$46.50</td>
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</table>

### 2016 Dental Plan Contributions - Partial Subsidy Rates*
for employees working between 20-30 hours per week

<table>
<thead>
<tr>
<th>PLANS</th>
<th>Aetna Traditional Dental (PPO)</th>
<th>Aetna DMO Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Bi-Weekly</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$32.50</td>
<td>$16.25</td>
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<tr>
<td>2-Person</td>
<td>$70.11</td>
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<td>Family</td>
<td>$111.20</td>
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* Employees working at least 30 hours per week receive the full subsidy. Employees working 20 - 29.9 hours per week receive a partial subsidy. Employees working less than 20 hours per week are not eligible for benefits.
Vision Plan Rates

<table>
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<tr>
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<th>2016 Vision Plan Contributions*</th>
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<tbody>
<tr>
<td></td>
<td>EyeMed Vision Care</td>
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<tr>
<td></td>
<td>Monthly</td>
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<tr>
<td>Employee Only</td>
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<tr>
<td>Employee Plus Child(ren)</td>
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<td>Employee Plus Spouse/SSDP</td>
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<tr>
<td>Family</td>
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</tr>
</tbody>
</table>

*Rates are the same for all benefits eligible employees (there are no full or partial subsidy rates for the Vision Plan).

Learn more

Benefits Annual Enrollment Meetings

Learn more about your benefits and the changes for 2016 by attending one of these group sessions:

**Wednesday, October 14**
School of Law, Tull Auditorium
3:00 p.m.

**Monday, October 19**
1599 Clifton Road, Room 1.432
12:00 p.m.

**Tuesday, October 20**
Woodruff Health Sciences Center Auditorium
2:00 p.m.

**Wednesday, October 21**
Goizueta Business School
Boynton Auditorium, Room 130
10:00 a.m.

**Friday, October 23**
White Hall, Room 207
11:00 a.m.

**Monday, October 26**
Dobbs University Center (DUC)
Harland Cinema
12:00 p.m.

If you are unable to attend a benefits annual enrollment meeting in person, a videotaped version is available at [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

Annual Enrollment Assistance

For one-on-one assistance and help with the enrollment process, you can drop in at any time during the annual enrollment assistance day:

**Thursday, October 29**
Finance Training Room, 1599 Clifton Road, Room 1.380
5:00 a.m. to 4:00 p.m.

If this date does not work for you, contact the Benefits Department for assistance at 404-727-7613.
Emory University
Human Resources
Benefits Department
1599 Clifton Road, NE
Atlanta, GA 30322

Print Date: Sept. 2015

2016 Benefits
Annual Enrollment
Friday, October 16, 2015 to
Monday, November 2, 2015
IMPORTANT: ACTION REQUIRED!

<< Important benefits information inside >>