ANNUAL ENROLLMENT
MEDICAL HOUSE STAFF: June 1 - June 12, 2020
Your Benefits

Each year, Emory University offers you the opportunity to review your benefit elections during the annual enrollment period and make changes for the upcoming plan year.

Annual Enrollment
This year’s benefits annual enrollment period will be held June 1 through June 12, 2020. Changes you can make during the benefits annual enrollment period may include adding or deleting a dependent such as a child or spouse; 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 enrollment period will become effective July 1, 2020.

What’s new for 2020-21
Cost increases: An increase in 2020-21 medical rates for the POS Plan is necessary due to the continued increase in medical costs. There are no rate increases for the dental or vision plans.

Incentives will be offered again in 2020, giving you the opportunity to offset your medical costs by participating in healthy activities. For more details, refer to page 4.

Flexible Spending Account (FSA) Reminder: 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.

Retirement Plan Changes: Emory will provide a contribution of 1% of regular salary to the Emory University Retirement Plan for Medical House Staff members who work at least 20 hours per week and are 21 years of age.

The employer contribution is effective on July 1, 2020 for all current Medical House Staff members.

Contributions for members hired after July 1st will be effective based on their date of hire. If your start date is on the first of the month, you will receive Emory’s basic contribution during the month of your hire. If you are hired after the first of the month, your contributions will begin the first of the following month.

For more details, see page 5.

For more information, visit the annual enrollment website at www.hr.emory.edu/mhsenrollment
Medical Coverage

For 2020-21, you can elect the POS Plan for medical coverage. Rates for the 2020-21 medical plan options are provided below. For complete plan details, please refer to the 2020-21 Benefits Guide on the annual enrollment website at www.hr.emory.edu/mhsenrollment.

<table>
<thead>
<tr>
<th>Medical Plan Rates*</th>
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</thead>
<tbody>
<tr>
<td><strong>POS Plan</strong></td>
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<tr>
<td></td>
</tr>
<tr>
<td><strong>MONTHLY RATE</strong></td>
</tr>
<tr>
<td>Employee only</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
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<tr>
<td>Employee + spouse</td>
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<tr>
<td>Family</td>
</tr>
</tbody>
</table>

* These medical plan rates do not reflect the monthly $50 per person tobacco use surcharge.

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). 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)

Note: 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).
Live Healthy, Save Money

To encourage you to take an active role in your health and well-being, Emory provides financial incentives for your participation in healthy activities. That’s right -- you can actually save money on your medical expenses by doing things that help you live a healthier lifestyle!

Incentives are applied to your medical plan; you will receive a credit towards your deductible and co-insurance.

Incentive activities must be completed between January 1, 2020 and November 15, 2020.

2020-21 INCENTIVES

Healthy Emory Connect Registration: Get started earning your incentives by first registering on the Healthy Emory Connect platform. Earn $25 (incentive only for new registrants).*

Health Risk Assessment (HRA): Complete a simple health questionnaire on Healthy Emory Connect and get instant feedback on your current health status. Earn $25.*

Healthy Emory Connect Points: Earn points by tracking your healthy habits, competing in challenges and participating in other activities offered through Healthy Emory Connect’s website and mobile app. Earn up to $350.*

Diabetes Prevention Program (DPP): Specifically for those who are at high risk of developing diabetes, DPP is a one-year, small group program that teaches you how to eat healthy, increase your physical activity and manage your stress to prevent or delay type 2 diabetes. Earn up to $200.*

Annual Primary Care Preventive Visit: Visiting your primary care physician for an annual visit is one of the best ways to identify and treat health issues before they become serious. Your spouse can also earn this incentive. Earn $50.

Colonoscopy or Cologuard Test: Talk with your doctor to see if a colon cancer screening is right for you. Your spouse can also earn this incentive. Earn $100.

* You must join Healthy Emory Connect in order to receive these incentives.
Retirement Plan Changes

Staring on July 1, 2020, Emory will begin making contributions to your 403(b) savings plan.

Beginning in July 2020, Emory’s 403(b) Savings Plan will provide a basic contribution of 1% of eligible salary for all current Medical House Staff members. If you are a newly hired Medical House Staff member and your start date is on the first of the month, you will receive Emory’s basic contribution during the month of your hire. If you are hired after the first of the month, your contributions will begin the first of the following month.

403(b) Savings Plan

A 403(b) plan is a tax-deferred retirement plan available to employees of educational institutions and certain non-profit organizations. Emory’s 403(b) Savings Plan allows you to contribute a percentage of your pay before taxes and receive a basic contribution from Emory. Contributions and investment earnings grow tax-deferred until withdrawal, assumed to be retirement, at which time they are taxed as ordinary income. Medical House Staff do not have to make their own contribution in order to receive Emory’s Basic Contribution. Full-time and part-time Medical House Staff members who are at least 21 years of age and who work at least 20 hours are eligible participate in the 403(b) Savings Plan.

Emory’s 403(b) savings plan offers a variety of investment options. From the simplest options, to mixing and matching to develop your own investment mix, you can create the retirement portfolio that is right for you. You can choose to invest with one or all three of Emory’s retirement plan vendors: Fidelity Investments, TIAA, and/or Vanguard. If you do not select funds, you will be placed in the default Lifecycle Fund of your selected vendor(s) until you make your selections. Vanguard is the default vendor for Emory (if one is not selected within the enrollment window).

403(b) Roth

The 403(b) Roth allows individuals to save for retirement by contributing after-tax dollars. At the time of distribution, in retirement, the withdrawal of your contributions are tax-free; however, the earnings on any contributions are taxed unless your account has been open at least five years and you have reached age 59 1/2.

You have the option of directing 403(b) contributions to either the 403(b) Savings Plan or the 403(b) Roth, or some combination of the two plans that does not exceed that year’s contribution limits set by the IRS.

Vesting

Your contributions and Emory’s Contributions are 100% vested. There are no service requirements to be completely vested.

How to Enroll

You can enroll in the 403(b) Savings Plan or 403(b) Roth at any time throughout the year (enrollment is not limited to the benefits annual enrollment period). Enroll using Self-Service (http://leo.cc.emory.edu). You can also make changes to your contribution amounts at any time throughout the year.

Fidelity Investments, TIAA and Vanguard offer individual retirement counseling sessions throughout the year. To view the counseling schedule and to make an appointment, visit the benefits website: https://hr.emory.edu/eu/benefits/retirement-plan-counseling.html.
Dental & Vision Coverage

For 2020-21, you can elect the Aetna Traditional Dental (PPO) for dental coverage. You also have the option of electing vision coverage through EyeMed Vision Care. Rates for these plans are provided below. Refer to the 2020-21 Benefits Guide on the annual enrollment website for more plan details: www.hr.emory.edu/mhsenrollment.

<table>
<thead>
<tr>
<th>Dental Plan Rates</th>
<th>Vision Plan Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Aetna Traditional Dental (PPO)</strong></td>
<td><strong>Eye Med Vision Care</strong></td>
</tr>
<tr>
<td><strong>MONTHLY RATE</strong></td>
<td><strong>MONTHLY RATE</strong></td>
</tr>
<tr>
<td>Employee only</td>
<td>$27.00</td>
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<tr>
<td>2-Person</td>
<td>$53.00</td>
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<tr>
<td>Family</td>
<td>$87.00</td>
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<tr>
<td></td>
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<tr>
<td>Employee only</td>
<td>$11.18</td>
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<tr>
<td>Employee + child(ren)</td>
<td>$22.32</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$21.20</td>
</tr>
<tr>
<td>Family</td>
<td>$32.86</td>
</tr>
</tbody>
</table>
Enroll Online
During the annual enrollment period, June 1 - June 12, 2020, go to Self-Service at http://leo.cc.emory.edu to complete your enrollment online. You will need your network ID and password. If you don’t know your password, call 404-727-7777 for assistance. Note: Duo Security Two-Factor Authentication is required to log in to Self-Service from outside the Emory network.

Print, Review, Save
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.

Learn More
Visit www.hr.emory.edu/mhsenrollment to download the 2020-21 Medical House Staff Benefits Guide, get additional tools and resources, and learn more about the benefits that are available to you.

If you have questions, contact the Benefits and Work Life Department at 404-727-7613 or by email at hrbenef@emory.edu.
TAKE ACTION!

Emory University’s annual benefits enrollment for Medical House Staff is June 1 through June 12, 2020. Find out what’s new for 2020-21 and the steps you need to take to enroll in your benefits for the upcoming year.