



# 2024 Post-65 Retiree Benefits Guide

The fall season is here! That means it's time to decide if you need to make any changes to your Emory retiree benefits. Emory's 2024 annual benefits enrollment will run through October 20, 2023.

# Post-65 Retiree Annual Benefits Enrollment

## All Enrollment Information is Now Online

Visit the Post-65 Retiree Annual Enrollment webpage at [www.hr.emory.edu/post65retiree](http://www.hr.emory.edu/post65retiree) to review your benefits options and download the forms you need to make any necessary changes. If you are unable to access the enrollment information online, you can contact **McGriff**, our third-party vendor, at **678-367-3107** for assistance.

**If you do not wish to make a change to your dental or vision coverage, or your life insurance beneficiaries, you DO NOT NEED to complete any enrollment forms; your coverage will rollover.**

## Medicare Open Enrollment

It is also the time to evaluate your needs for making changes to your Medicare Supplemental Medical Plan or your Part D Prescription Plan if you are currently enrolled. The Medicare Open Enrollment Period is October 15 - December 7, 2023. You may begin to receive correspondence from various Medicare Supplemental Medical Insurance providers at your home mailing address and you should

evaluate the various options available to you. You can also utilize the services of **Via Benefits** to help with navigating your options. Contact Via Benefits at 1-855-241-5720 or visit online at <https://my.viabenefits.com/emory>. You will also receive a reminder from Via Benefits about Medicare Annual Enrollment in their fall newsletter.

## Health Reimbursement Arrangement (HRA)

If you are an eligible retiree, Emory has been making a contribution to a **Health Reimbursement Arrangement (HRA)** for you and your Post-65 spouse. The HRA contribution will increase to **\$142.33** per month effective January 1, 2024.

## Dental & Vision Coverage

As a Post-65 Emory retiree, you have the option to elect Emory's dental and/or vision coverage for you and your eligible dependents. You can also cancel your Emory coverage during the annual benefits enrollment period which ends on October 20, 2023. More information about Emory's Dental and Vision

Coverage is contained in this guide. You should also review all of the options that are available to you through Via Benefits to make sure you are picking the best plans for you.

## Catastrophic Prescription Coverage Ending

Catastrophic Prescription Coverage will end on December 31, 2023. The Inflation Protection Act of 2022 lowers Medicare Part D prescription drug costs and redesigns the prescription drug program. This change means that those enrolled in Medicare prescription drug coverage who have very high drug costs will no longer have to pay cost-sharing for their prescription drugs in the catastrophic phase of the program starting in 2024.

## Life Insurance Beneficiary(ies)

You may also need to make updates to your life insurance beneficiary(ies). If you need to make a change, complete and submit the Life Insurance Beneficiary Form, located on the Post-65 Retiree Annual Enrollment webpage.

# Dental Coverage

As a Post-65 Emory retiree/spouse, you have the option to continue dental coverage through Emory with the **Aetna Traditional Dental Plan** or you can choose to receive your dental coverage through Via Benefits. If you elect to stay on the Aetna Traditional Dental Plan, your contribution amounts will be paid for through an automatic draft from your bank account. McGriff serves as Emory's retiree billing administrator and you will set up your payments with them. If you elect to receive dental coverage through Via Benefits, they will discuss payment options with you.

## **Aetna Traditional Dental (PPO) Plan**

The Aetna Traditional Dental (PPO) Plan is a conventional dental plan that allows you to see any dental provider. Some services require you to pay the deductible and applicable co-insurance. The deductible is a set amount that typically you pay before co-insurance starts. Co-insurance is the portion you must pay for services, in most cases, after meeting your deductible.

### **Features of the dental plan include:**

1. Flexibility to choose any provider. This plan has a large number of In-Network providers.
2. Reimbursement for most Out-of-Network claims.
3. Preventive services received by either In-Network or Out-of-Network providers are covered at 100% up to reasonable and customary levels. Some examples of routine preventive services include:
  - Oral examinations
  - Routine and deep cleanings (deep cleanings, or full mouth debridement, CPT 4355, are covered under preventive services as a replacement for one of your routine cleanings once in a 24 month period of time)
  - Fluoride
  - Sealants (permanent molars only)
  - Bitewing X-rays
  - Full Mouth Series X-Rays
  - Space Maintainers

# Dental Coverage

2024 Dental Plan Rates	
COVERAGE LEVEL	MONTHLY RATE
Retiree only	\$50.00
2-Person	\$100.00
Family	\$165.00

## Reasonable & Customary Charges

Reasonable and Customary (R&C) charges are the prevailing charges made by physicians of similar expertise for a similar procedure in a particular geographic area. When you receive services Out-of-Network, your coverage and costs are based on these R&C charges. If the cost of your services exceeds what is determined to be reasonable and customary, the provider can charge you the additional amount.

2024 Dental Plan Comparison		
Aetna PPO Plan		
	IN-NETWORK	OUT OF NETWORK <sup>1</sup>
<b>Preventive Services</b> (routine & deep cleanings, X-rays, etc.)	\$0	\$0
<b>Basic Services</b> (filling, root canal, etc.)	10% <sup>2</sup>	20% <sup>2</sup>
<b>Major Restorative</b> (crown, bridge, etc.)	50% <sup>2</sup>	50% <sup>2</sup>
<b>Calendar Year Deductible<sup>3</sup></b>	\$50/person \$150/family	\$50/person \$150/family
<b>Annual Plan Payment Maximums</b>	\$1,500/person	\$1,500/person
<b>Orthodontia:</b>		
- Deductible	None	None
- Co-insurance	50%	50%
- Lifetime Maximum	\$1,500	\$1,500

<sup>1</sup> Amounts applied to deductible are limited to the Reasonable and Customary charges.

<sup>2</sup> After deductible.

<sup>3</sup> Waived for preventive services.

**DISCLAIMER:** Every attempt has been made to ensure the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description (SPD) prevail.

# Vision Coverage

Emory also offers Post-65 retirees/spouses the opportunity to enroll in vision coverage through **EyeMed Vision Care**.

EyeMed Vision Care offers a large network of providers including the Emory Eye Center, LensCrafters, Pearle Vision, and more. For a complete list of providers, call 855-270-2343 or go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) - Select *Find a Provider* (top menu), enter your zip code, click on *Choose Network* and click *Select*, then click on *Get Results*.

Some features of this plan include:

- Routine annual eye exam: \$0 co-pay.
- Single, bifocal, trifocal, lenticular lenses: \$0 co-pay.
- Progressive lenses: \$65 co-pay.
- Frames: Up to \$150 allowance, 20% off balance over \$150.
- Contact lenses (conventional and disposable): \$0 co-pay up to \$200 allowance. 15% off balance over \$200 on conventional lenses.
- Benefits provided once every 12 months for lenses or contact lenses.
- Contact lens and frame allowance are a one-time use benefit. Members are encouraged to use their full allowance at the time of initial service. Unused balances are not available for future visits during the same plan year in which the initial service was utilized.

- 40% off unlimited additional prescription eyewear purchases.
- 20% off nonprescription sunglasses.

For a complete list of the plan details, visit EyeMed Vision Care online at: [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

## Payment

**If you are currently enrolled or would like to enroll in vision coverage, a one-time ACH draft for the entire annual premium is required.**

An automatic draft (ACH) must be set up with McGriff if you do not already have an ACH set up for dental insurance payments. McGriff will make a one-time draft from your designated checking account for the annual vision premium.

2024 Vision Plan Rates	
COVERAGE LEVEL	ANNUAL RATE
Retiree only	\$147.36
Retiree + Spouse	\$279.36
Retiree & Child(ren)	\$294.00
Family	\$432.96

# How to Enroll

## Learn more

Learn more about all of the benefits that are available to you, from both Emory and Via Benefits.

- Visit Emory's Post-65 Retiree Annual Enrollment webpage at [www.hr.emory.edu/post65retiree](http://www.hr.emory.edu/post65retiree)
- Visit Via Benefits at <https://my.viabenefits.com/emory>

## Complete your enrollment

After reviewing all your options, decide if you want to make any changes to your Emory coverage for 2024. To make changes, complete and submit the appropriate enrollment forms (found on the webpage). If you don't wish to make any changes, you do not need to do anything; your current coverage will automatically rollover.

Download forms at [www.hr.emory.edu/post65retiree](http://www.hr.emory.edu/post65retiree) and send your completed forms to:

McGriff-Emory  
P.O. Box 896881  
Charlotte, NC 28289-6881

You can also email your forms to: [Lauren.Rice@McGriff.com](mailto:Lauren.Rice@McGriff.com)

All forms must be emailed or postmarked by  
October 20, 2023

## Need help?

If you have any questions, or need help, contact **McGriff** at **678-367-3107**.

Emory's Benefits Specialists are also available to assist you based on the first letter of your last name. Call the Benefits and WorkLife Office at 404-727-7613 to speak with your Benefits Specialist:

LAST NAME BEGINS WITH	BENEFITS SPECIALIST
A-I	TBD
J-Q	Rita Calderon
R-Z	Ervin Stewart

If you are an Emory Healthcare retiree, please contact the Employee Resource Center at 404-686-6044.

# Numbers & Websites

VENDOR/ORGANIZATION	PHONE NUMBER	WEBSITE(S)
Emory University Benefits and WorkLife Department Post-65 Retiree Enrollment Webpage	404-727-7613	<a href="http://www.hr.emory.edu/benefits">www.hr.emory.edu/benefits</a> <a href="http://www.hr.emory.edu/post65retiree">www.hr.emory.edu/post65retiree</a>
Emory Healthcare Employee Resource Center	404-686-6044	N/A
Aetna Traditional Dental	877-238-6200	<a href="http://www.aetna.com/docfind/custom/emory">www.aetna.com/docfind/custom/emory</a>
Administration for Community Living Region III	404-562-7600	<a href="http://www.acl.gov">www.acl.gov</a>
Emory Employees/Retirees Appointment Line (EVIP)	404-778-EVIP	N/A
EyeMed Vision Care (Vision Plan)	855-270-2343	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
Fidelity Investments (Retirement Plans)	800-343-0860	<a href="http://www.netbenefits.com/Emory">www.netbenefits.com/Emory</a>
Government Resources	800-333-4636	<a href="http://www.usa.gov">www.usa.gov</a>
Internal Revenue Service	404-338-7962	<a href="http://www.irs.gov">www.irs.gov</a>
Medicare	800-633-4227	<a href="http://www.medicare.gov">www.medicare.gov</a>
McGriff (Dental and Vision enrollment and payments)	678-367-3107	N/A
National Council on Aging - BENEFITSCheckUp	571-527-3900	<a href="http://www.benefitscheckup.org">www.benefitscheckup.org</a>
Pharmacy at Emory	404-778-2022	<a href="http://www.emoryhealthcare.org/pharmacy">www.emoryhealthcare.org/pharmacy</a>
Social Security Administration	800-772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
TIAA (Retirement Plans)	800-842-2252	<a href="http://www.tiaa.org">www.tiaa.org</a>
The Standard (Life Insurance)	866-756-8118	<a href="http://www.standard.com">www.standard.com</a>
UNUM (Long Term Care)	800-227-4165	<a href="http://www.unum.com">www.unum.com</a>
Via Benefits	855-241-5720	<a href="https://my.viabenefits.com/emory">https://my.viabenefits.com/emory</a>
Volunteer Emory	404-727-6269	N/A