



Your Benefits

2024 Annual Benefits Enrollment

Post-65 Retiree/Spouse Dental & Vision Coverage
Enrollment Period Ends October 20, 2023

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.

All Enrollment Information is Now Online

Visit the Post-65 Retiree Annual Enrollment website at www.hr.emory.edu/post65retiree to review your benefits options, download the **2024 Post-65 Retiree Benefits Guide**, and get 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.

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. Remember to review all of the options that are available to you through Via Benefits to ensure you are picking the best plans for you.

Emory's **dental coverage** is with the Aetna Traditional Dental Plan. If you elect this coverage, your contribution amounts must be paid 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 by completing their ACH form.

2024 Dental Plan Rates

COVERAGE LEVEL	MONTHLY RATE
Retiree only	\$50.00
2-Person	\$100.00
Family	\$165.00

Emory offers **vision coverage** through the EyeMed Vision Care Plan. If you choose to enroll, a one-time draft for the **entire annual premium** is required. If you do not already have an automatic draft set up with McGriff, you will need to complete their ACH form.

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

New for 2024

If you are currently enrolled in vision coverage, it will now automatically roll over (previously, you had to submit a new election form each year). This year, you only need to submit a form if you are canceling coverage or adding it for the first time. The annual premium will be deducted on January 3, 2024.

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 website.

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 website at 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 website). If you don’t wish to make any changes, you do not need to do anything; your current coverage will roll over.

Download forms at 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

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**. You can also contact your Emory benefit’s office:

- Emory University retirees: 404-727-7613 (Monday-Thursday from 8:00 am to 5:00 pm and Friday from 11:00 am to 3:00 pm).
- Emory Healthcare retirees: 404-686-6044.



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Emory's annual benefits enrollment for Post-65 Retirees will run through October 20, 2023. Find out what steps you need to take to enroll in, or make changes to, your benefits for the upcoming year.

