Dear Emory Post-65 Retiree:

Fall is 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, 2020. You may begin to receive correspondence from various Medicare Supplemental Medical Insurance providers at home. You may evaluate the various options on your own or receive assistance from family members, friends or other resources. You may also utilize the services of Via Benefits to navigate through the various options available to you. Please contact Via Benefits at 1-855-241-5720 or visit online at https://my.viabenefits.com/emory. You will receive a reminder from Via Benefits about the Medicare Annual Enrollment in their fall newsletter.

All Enrollment Forms are Now Online
You can review the changes for 2021 on the Post-65 Retiree Annual Enrollment webpage found at www.hr.emory.edu/post65retiree. On this site, you can also download the 2021 Post-65 Retiree Quick Guide and get the forms you need to make any necessary changes to your benefits for 2021. If you are unable to access the enrollment information online, you can contact our office. Rates are provided on the reverse side of this letter.

Health Reimbursement Arrangement (HRA)
If you are an eligible retiree who was hired before January 1, 2003, 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 $126.54 per month effective January 1, 2021.

Dental Coverage
As an Emory retiree (from either Emory Healthcare or Emory University), you are eligible to elect dental coverage for you and your eligible dependents or cancel coverage during the 2021 annual benefits enrollment period which will run through October 23, 2020. During this time, you may make changes to your dental coverage for 2021 by completing the Retiree Dental Change/Enrollment Form, located on the website. You should also be sure to review options available to you through Via Benefits for dental coverage to make sure you are picking the best plan for you.

Life Insurance Beneficiary(ies)
You may also need to make updates to your life insurance beneficiary(ies). To make a change, complete the Beneficiary Designation Form, located on the website.

Vision Coverage
Emory offers retirees the opportunity to enroll in vision coverage through the EyeMed Vision Care Plan. EyeMed Vision Care offers a large network of providers including the Emory Eye Center, LensCrafters, Pearle Vision, Sears Optical, Target Optical and more. Payment for the entire calendar year will be required with your enrollment. For more details and premium rates, refer to the website. If you would like to enroll in the vision plan, please complete the Retiree Vision Plan Election Form, located on the website. You should make your check or money order payable to Emory University. If you are currently enrolled in the EyeMed Vision Care plan, and you want to continue coverage for
2021, you must re-enroll by submitting a new election form and enclosing your annual premium payment. Failure to return the enrollment form and payment will result in termination of coverage at the end of December 2020.

If you are an Emory University retiree, send forms to:
Emory University Human Resources
Benefits and WorkLife Department
1st Floor
1599 Clifton Road
Atlanta, GA  30322
Fax: 404-727-7145
hrbenef@emory.edu

If you are an Emory Healthcare retiree, send forms to:
Emory Healthcare Employee Resource Center
550 Peachtree Street
Atlanta, GA  30308
Fax: 404-686-4750
ehc.hr/benefits@emoryhealthcare.org

Contact Us
If you are an Emory University retiree and have questions, please contact the Benefits and WorkLife Department at 404-727-7613, Monday, Tuesday, Thursday and Friday from 8:00 am to 5:00 pm and Wednesday from 8:00 am to 3:00 pm.

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

Sincerely,

Frances Reese, Manager, Benefits and WorkLife
Emory University Human Resources

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<thead>
<tr>
<th>2021 Dental Plan Rates</th>
<th>2021 Vision Plan Rates</th>
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<tbody>
<tr>
<td>COVERAGE LEVEL</td>
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