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# 2023 Annual Benefits Enrollment

**Ends Friday, October 21, 2022**

This guide is meant to provide basic benefit plan information. Every attempt has been made to ensure that the information included in this guide is accurate. For additional details and specific information, please contact the vendor or review the Summary Plan Description (SPD) for each plan. SPDs are available online at www.hr.emory.edu/benefits or by contacting the Benefits and WorkLife Department at 404-727-7613 for a printed version.

**DISCLAIMER:** Emory reserves the right to terminate, suspend, withdraw, amend or modify the plan in whole or in part at any time. Further, Emory reserves the right to terminate or modify coverage for any group of employees, active or retired and their dependents or a class of dependents at any time.

---

**Benefits and WorkLife Department**

**Office Hours:**

Monday - Thursday:
8:00 a.m. to 5:00 p.m.

Friday: 11:00 a.m. to 5:00 p.m.

Benefits and WorkLife Department
1599 Clifton Road, 1st Floor
Phone: 404-727-7613
Email: hrbenef@emory.edu
What's New?

Emory’s Annual Benefits Enrollment is your opportunity to review your current benefits and make selections for the upcoming year. Your new benefit selections will be effective on January 1, 2023. Changes for 2023 are summarized below.

Whether it’s your physical, mental or financial health, Emory offers a comprehensive benefits package to help meet your needs. Here are the highlights of what is changing for 2023:

Medical, Dental and Vision Plan Rates

Medical costs continue to rise overall, however, there will be no increases to the retiree contributions for 2023 (see page 11). Rates for the dental and vision plans will also remain the same as last year.

HRA Contribution Increase

Effective January 1, 2023, the Health Reimbursement Arrangement (HRA) contribution will increase to $136.86 per month. The HRA applies to eligible retirees (hired prior to January 1, 2003) and/or their covered spouses who will transition to a Post-65 Medicare Supplemental Medical Plan in 2023.

Incentives

Incentives will be offered again in 2023 giving you the opportunity to offset your medical costs by participating in a variety of healthy activities. Your spouse can earn the incentives too. Incentives for the annual preventive exam will be offered in 2023. See page 7 for information about the 2023 Incentives.

Services Received from Tier 2 Providers

If you live anywhere in the U.S., services you receive from a Tier 2 Aetna provider will be covered at the same level as in Tier 1 (lowest co-pays, deductibles, co-insurance, and maximum out-of-pocket.)

Summary of Benefits and Coverage

As part of health care reform, all employers are required to provide a Summary of Benefits and Coverage (SBC) for all the health plans available to their employees and retirees. View it at www.hr.emory.edu/benefits.
Your Benefits

As an eligible pre-65 Emory retiree or spouse, you can choose medical, dental and/or vision coverage for you and your eligible dependents.

Each year, you will be offered an opportunity to decide if Emory’s medical, dental and vision plans are right for you and your family during the Annual Benefits Enrollment period. This year’s Annual Benefits Enrollment period ends on **October 21, 2022** for the 2023 calendar year. The plan choices you make during this time will be effective January 1, 2023. If you do not make a change, your current coverage will continue with the exception of vision coverage. You may access the enrollment form on the Pre-65 Retiree Annual Enrollment webpage found at [www.hr.emory.edu/retiree-enrollment](http://www.hr.emory.edu/retiree-enrollment).

You only need to submit the form if you need to make a change or wish to enroll in or continue retiree vision. If you are unable to access online, you can also call or email your designated Benefits Department.

Current retiree medical coverage through Aetna will not be available when you reach age 65. You will be notified to elect a new Medicare Supplemental plan. If you were hired prior to January 1, 2003, Emory will provide you with a subsidy to help offset the cost of your new plan. For more detailed information about what happens when you turn 65, see page 12.

**IMPORTANT NOTE:** If you ever decide to cancel or decline to participate in the retiree medical plan, you **will not be permitted** to re-enroll at a later date. You will also not receive the Emory subsidy that is provided to eligible retirees at age 65.

**How to Enroll**

**Step 1:** Read this guide to determine if Emory’s medical, dental or vision coverage will meet your needs for the upcoming year.

**Step 2:** If you need to make changes to your coverage, or if you wish to re-enroll in the vision plan for 2023, download and complete the enrollment form from the Pre-65 Retiree Annual Enrollment webpage found at [www.hr.emory.edu/retiree-enrollment](http://www.hr.emory.edu/retiree-enrollment). **DO NOT SUBMIT AN ENROLLMENT FORM IF YOU DO NOT NEED TO MAKE A CHANGE TO MEDICAL OR DENTAL COVERAGE.** If you need to make changes, return the completed medical/dental election form to the following:

**Emory University retirees, send to:**
Emory University Human Resources
Benefits and WorkLife Department
1st Floor
1599 Clifton Road
Atlanta, GA 30322
Fax: 404-727-7415
Email: hrbenef@emory.edu

**Emory Healthcare retirees, send to:**
Emory Healthcare Employee Resource Center
550 Peachtree Street
Atlanta, GA 30308
Fax: 404-686-4750
Email: ehc.hr/benefits@emoryhealthcare.org

**Your enrollment form must be postmarked by October 21, 2022**

If you do not submit the enrollment form, your current medical and dental coverage will automatically roll over, however vision coverage will not automatically roll over. If you are currently enrolled in the vision plan and wish to continue coverage, you must submit your enrollment form and make payment for the annual premium amount.

**Vision Enrollment Form and payment should be sent to:**
McGiff - Emory
P.O. Box 896881
Charlotte, NC 28289-6881
OR Email: Lauren.Rice@McGiff.com

**How to pay for coverage**

Emory offers the convenience of automatically drafting your checking account through ACH for the payment of your medical, dental and vision plan coverage.
Network Definitions

Tier 1 Network

Providers and facilities in the Tier 1 Network give you the maximum benefit available under the plan, with lower co-pays, co-insurance and deductibles. For more information about Tier 1, see page 15.

Tier 2 Network

Tier 2 Network providers are part of the Aetna National network. Services obtained from Tier 2 providers will be covered at the Tier 1 level.

Within the U.S. — You or your covered dependents may use any providers in the Tier 1 or Tier 2 Network available at www.aetna.com/docfind/custom/emory.

International — If you live or travel extensively outside the U.S., only coverage for emergency care is provided at the Tier 1 level. Routine care will be covered at the Tier 3 level.

Tier 3 Network

Tier 3 providers do not participate in contracts with Aetna. The co-insurance and deductibles are the highest as they are not negotiated; therefore, the costs of services can be higher than Tier 1 Network costs.

Emergency Services

Emergency services are covered at the Tier 1 level and the plan’s co-pay, deductible and co-insurance apply.
Pre-65 Medical Coverage

POS Plan

The POS Plan is a conventional medical plan where members pay co-pays for some services (co-pays are fixed fee amounts that you pay at the time you receive services). The POS Plan also uses co-insurance for some services (co-insurance is the portion of expense you must pay for care, in most cases, after meeting your deductible). The deductible is a set amount that typically you must pay before co-insurance starts. See page 5 for deductible amounts.

The POS Plan allows members to receive services from a national network of providers and facilities. It is an open access plan that:

- Provides the flexibility to choose any provider
- Does not require that a Primary Care Physician (PCP) be identified or selected
- Does not require a PCP referral to see a specialist

Tier 1 and Tier 2 Network preventive care is covered at 100% and is not subject to the deductible. For all other medical services, the plan pays a portion of your covered expenses: 85% for Tier 1 or Tier 2 and 50% for Tier 3 after you pay the annual deductible. Office visits are covered with a co-payment. Prescription drugs are covered through co-insurance.

The POS Plan also has an out-of-pocket maximum to protect you in the event you have significant medical expenses during the year.

Interested in Volunteering at Emory?

Volunteer Emory, founded in 1980, facilitates service opportunities and social justice work for Emory students, faculty, staff and alumni. Learn more at www.volunteer.emory.edu.

Considering Returning to Work?

If you are an Emory University retiree, there are several important factors to consider if you return to active employment with Emory. Be sure to contact the Benefits and WorkLife Department before you return to work: 404-727-7613.
# Pre-65 Medical Plan Quick Guide

<table>
<thead>
<tr>
<th></th>
<th>POS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>TIER 1</td>
</tr>
<tr>
<td>Annual Deductible - Single</td>
<td>$850</td>
</tr>
<tr>
<td>Annual Deductible - Family</td>
<td>$2,550</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum(^2) - Single</td>
<td>$2,750</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum(^2) - Family</td>
<td>$5,500</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum(^2) - Aggregate</td>
<td>Yes</td>
</tr>
<tr>
<td>Primary Care Office Visits(^3)</td>
<td>$25 co-pay</td>
</tr>
<tr>
<td>Pediatrician or Mental Health Physician Visit</td>
<td>$25 co-pay</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
<td>$35 co-pay</td>
</tr>
<tr>
<td>Diagnostic Labs</td>
<td>15% co-insurance</td>
</tr>
<tr>
<td>X-Ray</td>
<td>15% after deductible</td>
</tr>
<tr>
<td>Durable Medical Equipment (DME)</td>
<td>15% co-insurance</td>
</tr>
<tr>
<td>Routine Preventive Care(^4) (Eye Exam, Annual Physical, Flu Shots, GYN Annual)</td>
<td>$0 co-pay</td>
</tr>
<tr>
<td>Emergency Room Visits(^5)</td>
<td>$250 co-pay(^5)</td>
</tr>
<tr>
<td>Hospitalizations: Inpatient/Outpatient Coverage</td>
<td>15% after deductible</td>
</tr>
<tr>
<td>Behavioral Health/Inpatient Treatment</td>
<td>15% after deductible</td>
</tr>
<tr>
<td>Behavioral Health/Outpatient Treatment</td>
<td>$25 co-pay</td>
</tr>
</tbody>
</table>

\(^1\) Amounts applied to deductible and out-of-pocket maximums are limited to the Reasonable and Customary charges.

\(^2\) Includes co-pays, deductibles and co-insurance.

\(^3\) Includes services of an internist, general physician, family practitioner, dermatologist, and/or allergist.

\(^4\) Routine Preventive Care services ONLY are covered at 100% under the plan. Diagnostic services are subject to the deductible and co-insurance.

\(^5\) Co-pay waived if admitted.

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

Prescription Drug Coverage

Prescription drug coverage is part of your medical plan and you pay a percentage of the cost through co-insurance. There is also a retail or mail minimum and maximum within a five-tier structure (see chart below). You will pay the co-insurance amount subject to the minimum and maximum cost. You do not have to meet your deductible first.

Emory’s prescription drug administrator, CVS/caremark provides you with convenient access to CVS retail pharmacies throughout metro Atlanta. To determine your coverage tier or cost, contact CVS/caremark at 866-601-6935.

Maintenance Drugs

Maintenance Drugs: If you take any maintenance prescription medications to treat certain ongoing medical conditions, you will need to fill your 90-day prescriptions in one of three ways:
1. Through CVS/caremark’s mail order service;
2. at a CVS retail pharmacy location; or
3. at an Emory pharmacy.

If you attempt to fill a maintenance drug at a pharmacy other than CVS or Emory, you will be charged the full retail cost.

Tier Zero

Emory pays 100% and plan participants will pay $0 for a 90-day supply of those medications associated with the prevention and treatment of congestive heart failure (CHF), diabetes, high blood pressure, high cholesterol, smoking cessation and contraceptives. Tier Zero helps members afford the prescription drugs they need to improve or maintain their health. The 2020 list of Tier Zero drugs can be found on page 20.

<table>
<thead>
<tr>
<th>DRUG TIER</th>
<th>CO-INSURANCE</th>
<th>30-DAY RETAIL MINIMUM</th>
<th>30-DAY RETAIL MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zero</td>
<td>0%</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>1</td>
<td>10%</td>
<td>$10</td>
<td>$25</td>
</tr>
<tr>
<td>2</td>
<td>20%</td>
<td>$20</td>
<td>$75</td>
</tr>
<tr>
<td>3</td>
<td>30%</td>
<td>$60</td>
<td>$120</td>
</tr>
<tr>
<td>4</td>
<td>40%</td>
<td>$90</td>
<td>$150</td>
</tr>
</tbody>
</table>

90-day supply is 2 1/2 x the retail amount

Save Money on Your Prescriptions

One great way to save on costs is to buy generic drugs. Always ask your doctor and/or pharmacist if a generic version is available.
Medical Plan Incentives

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 earned in 2023 are applied to your medical plan. You will get a credit toward your deductible or co-insurance. Incentives cannot be used for co-pays.

**Activities must be completed between January 3, 2023 and November 15, 2023 in order to receive the 2023 incentives.**

---

**2023 INCENTIVES**

**Annual Preventative Wellness Exam:** Earn your incentive by completing your annual preventative wellness exam with your physician. Available to employees and spouses on an Emory medical plan. **Earn $100.***

**Healthy Emory Connect’s Real Age Health Assessment:** Register on the Healthy Emory Connect platform and complete the Real Age Health Assessment. This incentive is for pre-65 retirees and spouses on an Emory medical plan. **Earn $25.***

**Healthy Emory Connect Programs:** Earn incentives by completing challenges and participating in other virtual programs and activities offered through Healthy Emory Connect, a web platform and mobile app powered by Sharecare. This incentive is for pre-65 retirees and spouses on an Emory medical plan. **Earn up to $300.***

---

* You must join Healthy Emory Connect in order to receive these incentives.
Dental Coverage

Emory offers the Aetna Traditional Dental (PPO) for dental coverage.

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. For more information, review the Dental Plan Comparison on the following page.

Features of the dental plan include:

- Flexibility to choose any provider. This plan has a large number of In-Network providers.
- Reimbursement for most Out-of-Network claims (subject to reasonable and customary limits).
- Preventive services received by either In-Network or Out-of-Network providers are covered at 100% up to reasonable and customary levels. Some examples 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

### 2023 Dental Plan Comparison

<table>
<thead>
<tr>
<th>Aetna PPO Plan</th>
<th>IN-NETWORK</th>
<th>OUT OF NETWORK¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Services</strong>&lt;br&gt;(routine &amp; deep cleanings, X-rays, etc.)</td>
<td>$0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Basic Services</strong>&lt;br&gt;(filling, root canal, etc.)</td>
<td>10%²</td>
<td>20%²</td>
</tr>
<tr>
<td><strong>Major Restorative</strong>&lt;br&gt;(crown, bridge, etc.)</td>
<td>50%²</td>
<td>50%²</td>
</tr>
<tr>
<td><strong>Calendar Year Deductible³</strong>&lt;br&gt;$50/person&lt;br&gt;$150/family</td>
<td></td>
<td>$50/person&lt;br&gt;$150/family</td>
</tr>
<tr>
<td><strong>Annual Plan Payment Maximums</strong>&lt;br&gt;$1,500/person</td>
<td>$1,500/person</td>
<td></td>
</tr>
</tbody>
</table>

**Orthodontia:**

- **Deductible**<br>None<br>None
- **Co-insurance**<br>50%<br>50%
- **Lifetime Maximum**<br>$1,500<br>$1,500

---

1. Amounts applied to deductible are limited to the Reasonable and Customary charges
2. After deductible
3. 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.

---

**Reasonable & Customary Charges (R&C) for Dental and Medical Plans**

Reasonable & 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.
Vision Coverage

Emory offers EyeMed Vision Care for vision coverage.

EyeMed Vision Care

Emory offers retirees 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 many more. For a complete list of providers, call 855-270-2343 or visit the website: 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: www.eyemedvisioncare.com.

Enrollment and Payment

If you would like to enroll (or re-enroll) in vision coverage, please complete the Election Form (this form can be downloaded from the Pre-65 Retiree Annual Enrollment webpage found at www.hr.emory.edu/retiree-enrollment. A Vision Election Form and a McGriff ACH Form should be mailed to:

McGriff - Emory
P.O. Box 896881
Charlotte, NC 28289-6881
OR Email: Lauren.Rice@McGriff.com

The entire annual premium must be paid at the time of your enrollment. Annual premium rates are on page 11.

If you have any questions about the enrollment process, please contact the Benefits and WorkLife Department at 404-727-7613.

Current enrollees in the vision plan must submit a new enrollment form each year to avoid termination of coverage at the end of December 2022.
## 2023 Medical Plan Contributions

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Hired prior to January 1, 2003</th>
<th>Hired on/after January 1, 2003*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NON-MEDICARE ELIGIBLE WITH SUBSIDY</td>
<td>MEDICARE ELIGIBLE WITH SUBSIDY</td>
</tr>
<tr>
<td>Retiree Only</td>
<td>$735.51</td>
<td>$361.82</td>
</tr>
<tr>
<td>Retiree + Spouse</td>
<td>$1,471.00</td>
<td>$723.66</td>
</tr>
<tr>
<td>Retiree + Child(ren)</td>
<td>$956.79</td>
<td>$580.82</td>
</tr>
<tr>
<td>Family</td>
<td>$1,692.30</td>
<td>$942.56</td>
</tr>
<tr>
<td>Child(ren) Only</td>
<td>$218.89</td>
<td>$218.89</td>
</tr>
</tbody>
</table>

* Applies to Emory University retirees only.

If you or your spouse/dependent are eligible for Medicare because of a disability, your medical plan rates may be different. If you are in this situation, contact the Benefits and WorkLife Department for more information: 404-727-7613.

## 2023 Dental Plan Contributions

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>MONTHLY RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$50.00</td>
</tr>
<tr>
<td>2-Person</td>
<td>$100.00</td>
</tr>
<tr>
<td>Family</td>
<td>$165.00</td>
</tr>
</tbody>
</table>

## 2023 Vision Plan Contributions

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>ANNUAL RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$147.36</td>
</tr>
<tr>
<td>Retiree + Spouse</td>
<td>$279.36</td>
</tr>
<tr>
<td>Retiree + Child(ren)</td>
<td>$294.00</td>
</tr>
<tr>
<td>Family</td>
<td>$432.96</td>
</tr>
</tbody>
</table>
Turning 65

Post-65 Medicare-Eligible Retiree Medical Coverage

Eligible retirees of Emory University and Emory Healthcare will transition from Emory’s medical plan with Aetna to a Medicare supplemental plan at age 65.

Post-65 retirees will shop for and purchase an individual plan that works with their Medicare coverage. Emory has partnered with Via Benefits, a company that is experienced in helping retirees evaluate and enroll in Medicare supplemental insurance. This new program offers:

- More plan choices.
- A monthly contribution from Emory to a Health Reimbursement Arrangement (HRA), for eligible retirees/spouses, to help pay for the plan ($136.86 per month). To be eligible for the subsidy from Emory, you must be covered in the Pre-65 medical plan and have been hired prior to January 1, 2003.
- Expert help choosing and enrolling in the plan.
- Ongoing support, including help with questions about coverage.

In preparation for transitioning from your Emory pre-65 retiree medical plan, please contact the Social Security Administration to enroll for Medicare Parts A & B about three months prior to your 65th birthday. Around this same time frame, if you were hired prior to January 1, 2003, you will also receive an Enrollment Guide from Via Benefits with information on choosing either a Medicare Supplement Plan (Medigap) and a Medicare Part D Prescription Plan or a Medicare Advantage Plan. Your eligible spouse will follow the same process as they approach age 65.

You will find information about available plans at https://my.viabenefits.com/emory. Please contact Via Benefits at 1-855-241-5720 to enroll no later than 30-45 days prior to your 65th birthday to ensure a seamless transition with no gaps in coverage. You must have your Medicare card showing the effective date for Medicare Part A and Part B.

You may also enroll in a plan on your own without using the services of Via Benefits. However, please contact Via Benefits at 1-855-241-5720 to inform them of your enrollment and ask about reimbursement for eligible expenses.

If you were hired on/after January 1, 2003, you will not receive an Enrollment Guide from Via Benefits. However, you may contact Via Benefits at 1-855-241-5720 to secure more detailed information, and/or to initiate the enrollment process.

Important Note: Retirees hired on/after January 1, 2003 are not eligible to receive the subsidy from Emory.

Questions?

If you have questions about the transition process, please contact your designated Benefits Specialist at 404-727-7613 if you are an Emory University retiree:

<table>
<thead>
<tr>
<th>LAST NAME BEGINS WITH</th>
<th>BENEFITS SPECIALIST</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-I</td>
<td>Lavita Nance</td>
</tr>
<tr>
<td>J-Q</td>
<td>Rita Calderon</td>
</tr>
<tr>
<td>R-Z</td>
<td>Ervin Stewart</td>
</tr>
</tbody>
</table>

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

The Social Security Act of 1935 provides for general welfare by establishing a system of federal old-age benefits for workers. From this system, every qualified individual shall be entitled to receive an old-age benefit payment in equal monthly installments ending on the date of death. The amount of the benefit is determined based on your average income earned during your working years. The information included below is meant to be a brief overview — for complete details visit the Social Security website at www.ssa.gov or call 800-772-1213.

Who is eligible to receive Social Security benefits?
In order to qualify for Social Security retirement benefits, you must have paid Social Security taxes and earned enough Social Security credits during your working life. Workers can earn a maximum of four credits per year, with 40 credits needed to qualify for benefits.

When can I begin receiving Social Security benefits?
If you are at least 62 years of age, you can apply for and begin receiving your Social Security benefits. However, keep in mind that if you apply to receive retirement benefits before reaching full retirement age, you will receive reduced benefits for the rest of your life. Likewise, if you decide to delay the receipt of your benefits until after your full retirement age, your benefit amount will increase by a certain percentage based on the year of your birth.

What is full retirement age?
If you were born before 1938, your full retirement age is 65. Individuals born after 1938 have a full retirement age based on their year of birth. The maximum full retirement age for individuals born after 1959 is 67 years of age. Check www.ssa.gov to determine your full retirement age.

Can I continue to work and still receive my Social Security retirement benefits?
Yes. Starting in the month you reach full retirement age, there is no limit on the amount you can earn while you collect Social Security benefits. However, if you have not reached full retirement age, your Social Security retirement benefits may be reduced for every dollar you earn, up to an annual limit, as determined by the Social Security Administration.

How do I apply for Social Security retirement benefits?
You should apply for benefits about three months prior to retiring. Applications can be submitted via the web, phone, by mail or in person. You will need to have certain documents to apply such as a birth certificate or proof of birth, naturalization papers, U.S. military discharge papers, W-2 forms or self-employment tax returns for the previous year. In addition, other information or documentation may be required to complete your application.

What are survivors’ benefits?
After your death, your family may be eligible to continue receiving benefits. Eligible family members may include your spouse or ex-spouse, unmarried or disabled children and your parents. In addition, a one-time lump sum payment of $255 may be paid to your family if you have enough credits to qualify.
You & Medicare

Medicare is our country’s basic health insurance program for people age 65 or older. Medicare is often confused with Medicaid. Medicaid is a health care program for individuals with limited resources and low income. Again, this information is meant to be a brief overview of Medicare coverage. For complete details, log on to www.medicare.gov or call 800-MEDICARE.

When can I begin receiving Medicare benefits?

If you are not currently receiving Social Security retirement benefits, you should sign up for Medicare close to your 65th birthday.

- You must be enrolled in Parts A and B to be eligible to enroll in a Medicare Advantage or Medigap Plan.
- If you are getting Social Security benefits when you turn 65, you are already qualified, and Part A (Hospital Insurance) starts automatically.
- Part B (Medical Insurance) is an optional program with a monthly cost. Almost anyone who is eligible for Part A can sign up for Part B. If you don’t enroll in Part A when you are first eligible, you may pay a penalty to enroll at a later date.

- Part C (Medicare Advantage Plans) is another optional program that requires your enrollment in both Parts A and B. You might have to pay a monthly premium for Part C because of the extra benefits the Medicare Advantage plan offers.
- Part D (Prescription Drug Plan) is available to anyone who has Parts A and B, or Part C. This prescription insurance is also optional, and an additional monthly premium is required for the coverage. If you don’t enroll in Part D when you are first eligible, you may pay a penalty to enroll at a later date, unless you are enrolled in an employer based plan that provides “creditable coverage” like Emory does.

How do I make Medicare payments?

If you are already receiving Social Security retirement benefits, Medicare payments are automatically withheld from your Social Security payments.
Additional Medical Resources

**Tier 1 Network**
Providers and facilities in the Tier 1 Network give you the maximum benefit available under the plans, with lower co-pays, co-insurance and deductibles.

**Tier 1 facilities include:**
- Emory University Hospital
- Emory University Hospital Midtown
- Emory Decatur Hospital
- Emory Long Term Acute Care
- Emory Hillandale Hospital
- Emory University Orthopaedics & Spine Hospital
- Emory Johns Creek Hospital
- Emory Rehabilitation Hospital, in partnership with Select Medical
- Children’s Healthcare of Atlanta (including Egleston and Scottish Rite)
- Grady Memorial Hospital (including Hughes Spalding)
- Emory Saint Joseph’s Hospital
- St. Francis Hospital (Columbus)
- Wesley Woods Geriatric Hospital

**Tier 1 physicians include:**
- Emory physicians
- DeKalb Physician Hospital Organization (DPHO)
- Community physicians

To locate a participating Tier 1 physician or facility, go to [www.aetna.com/docfind/custom/emory](http://www.aetna.com/docfind/custom/emory) or call Aetna at 800-847-9026.

**Emory Employees Appointment Line (EVIP)**
Emory Healthcare is committed to the health care needs of Emory’s employees and retirees and to meet this commitment, will facilitate and expedite employee and retiree access to Emory providers. The EVIP Appointment Line was developed for this purpose. Emory retirees and family members can call 404-778-EVIP for expedited access to Emory physicians.

**Features include:**
- Senior level call agents answering from 8:00 am to 5:00 pm, M-F, who can assist you in making appointments with Emory Clinic providers.
- Assurance that non-urgent appointments will be scheduled within 14 days with the first available provider. If your preferred provider is not available, we will connect you with another well-qualified Emory Clinic provider or Emory-affiliated practice.
- Assurance that urgent appointments will be clinically reviewed to secure an appointment within a medically appropriate time frame.

**Emory HealthConnection**
Emory HealthConnection is available to assist you in selecting the right Emory provider to meet your needs. Emory HealthConnection can be reached online at [www.emoryhealthcare.org](http://www.emoryhealthcare.org) or by calling 404-778-7777.

**Emory Healthcare Patient Portal**
If you receive care from an Emory Healthcare physician, you are encouraged to sign up for the Emory Healthcare Patient Portal Technology – a convenient and secure health-management tool. Patient portal technology provides you with increased access to your care team, resources and empowerment to manage your health.

To request an invitation, contact your provider’s office, complete the online registration at [www.emoryhealthcare.org/patientportal](http://www.emoryhealthcare.org/patientportal), or call 404-727-8820. Note: If you see an outpatient private practice provider, that provider may have a separate portal in place. Please contact your provider directly.

**The Pharmacy at Emory**
The Pharmacy at Emory is a full-service pharmacy with a convenient, on-campus location. Hours are: 9:00 am to 6:00 pm, M-F. Call 404-778-2022 or visit: [www.emoryhealthcare.org/pharmacy](http://www.emoryhealthcare.org/pharmacy).
Frequently Asked Questions

Do I need to continue the medical plan coverage I have with Emory during my retirement?
The choice is yours and you should consider all of the options that are available to you very carefully. If you are married, you may be eligible for your spouse’s employer plan or you may consider coverage through the federal Healthcare Exchange/Health Insurance Marketplace (go to: www.healthcare.gov for more information). If you elect to discontinue you medical plan coverage through Emory, you will not be able to re-enroll at a later date.

Am I guaranteed medical plan coverage as long as I continue to pay the cost for coverage?
Currently, retirees will be able to continue enrollment in the Emory Retiree medical plan until age 65 as long as premiums are paid in a timely manner. At age 65, eligible retirees and spouses will transition from the Emory medical plan to a Medicare supplemental plan that will work with their Medicare coverage. Retirees who were hired before January 1, 2003 will also receive a monthly contribution from Emory to a Health Reimbursement Arrangement (HRA) to help pay for the plan.

Premiums for the supplemental Medicare plan must be paid as required by the provider. However, the health care benefits continued at retirement are not guaranteed to be the benefits for retired employees and their dependents in the future. Emory has the right to terminate the plan and to terminate any class of employees, including retired employees and their dependents, as eligible persons for plan benefits.

When I turn age 65, will I be able to keep my current retiree medical plan?
No. All eligible post-65 retirees and spouses will transition to a Medicare supplemental plan. If you are an Emory University retiree, contact your Benefits Specialist about the transition process at 404-727-7613:

<table>
<thead>
<tr>
<th>LAST NAME BEGINS WITH</th>
<th>BENEFITS SPECIALIST</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-I</td>
<td>Lavita Nance</td>
</tr>
<tr>
<td>J-Q</td>
<td>Rita Calderon</td>
</tr>
<tr>
<td>R-Z</td>
<td>Ervin Stewart</td>
</tr>
</tbody>
</table>

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

What happens to my dental coverage when I turn 65?
Your dental coverage will automatically continue unless you decide to cancel by notifying Emory in writing to discontinue the benefit.

As a retiree, I will continue medical coverage for myself and my spouse. If I die before my spouse, will my spouse be able to continue the coverage?
Yes. A surviving spouse may continue enrollment in the existing medical plan until age 65 as long as the required cost is paid. At age 65, your spouse will be able to choose an individual plan through a Medicare Healthcare Exchange or on their own. However, the health care benefits continued at retirement are not guaranteed to be the benefits for retired employees and their dependents in the future. Emory has the right to terminate the plan and to terminate any class of employees, including retired employees and their dependents, as eligible persons for plan benefits.
Frequently Asked Questions

I plan to continue my medical plan coverage during my retirement. What happens if I move outside of Georgia?
If you or a dependent reside or relocate temporarily outside of Georgia, please call Aetna Member Services at 800-847-9026 in order to confirm access to services through your plan’s Tier 2 network. If you reside or relocate where there are no providers, Tier 3 coverage would apply. If you reside or relocate outside of Georgia where there are national Aetna providers from whom you receive services, then Tier 1 coverage would apply.

Will the cost of medical plan coverage be subject to increases? If so, how will I know?
Changes in premiums will only occur once a year. However, the cost of your coverage is always subject to change depending on the claims of the group. If there is a change in the cost or coverage, you will be notified by mail. Therefore, it is very important that Human Resources always has your correct and current mailing address.

How do I get Aetna claim forms?
Contact Aetna directly to request claim forms. Call 800-847-9026 or visit them on the web at www.aetna.com/docfind/custom/emory.

Where do I send my claims?
Claims should be sent to: Aetna, P.O. Box 14079, Lexington, KY 40512-4079.

I plan to marry a few months after I retire. Can I add my new spouse to my health care coverage?
No. The plan does not allow for retirees to add new dependents.

If I do not enroll in the retiree dental plan and/or the vision plan offering for 2023, can I enroll at a later date?
Yes. Retirees have the opportunity to select this coverage during each year’s annual enrollment period.

If I am currently enrolled for the vision plan, do I have to re-enroll each year?
Yes. You must re-enroll each year. When you re-enroll, you must also submit your payment for the entire year.
Emory University Retirees

The following additional benefits are available for Emory University retirees.

**LIFE INSURANCE:** Basic Term Life Insurance coverage (full-time or part-time at retirement) is available at no cost to you. Keeping your beneficiaries up-to-date is very important. You should review your beneficiary information and make corrections as needed. A beneficiary change form can be downloaded from our website at [www.hr.emory.edu/retiree-enrollment](http://www.hr.emory.edu/retiree-enrollment). If you need to make a change, send the change of beneficiary form to: Emory University Human Resources, Benefits and WorkLife Department, 1st Floor, 1599 Clifton Road, Atlanta, GA 30322. Fax: 404-727-7145 or email it to hrbenef@emory.edu.

**403(b) RETIREMENT PLAN:** If you have not already begun receiving your retirement income, federal income tax laws require that you start receiving payments no later than the April 1 following the calendar year in which you reach age 72, or the calendar year in which you retired, whichever is later.

**COURTESY SCHOLARSHIP:** Courtesy Scholarship eligibility continues for retirees for undergraduate and graduate courses; spouse and eligible children are eligible for undergraduate courses. 404-727-2143.

**EMORYCARD:** Your EmoryCard will serve as your I.D. Card during retirement. Contact EmoryCard at 404-727-9403.

**PARKING:** Retirees will receive a yearly parking permit at no cost, unless you are rehired full-time. 404-727-6106.

**EMAIL:** Emory email address access is available via [email.emory.edu](mailto:email.emory.edu). Contact the Libraries and Information Technology Help Desk at 404-727-7777.

**LIBRARY ACCESS:** Retired Emory faculty and staff may continue to view library websites and the library catalog (discoverE). Contact individual libraries for borrowing privileges. Remote access to electronic resources and databases is not a benefit, but retired Emory faculty and staff are welcome to come into the Emory Libraries to use designated workstations to access electronic library resources.

**FITNESS CENTERS:** Continued membership in Blomeyer Health Fitness Center and/or Woodruff Physical Education Center is available. Blomeyer Health Fitness Center: 404-727-4600; Woodruff PEC: 404-727-6547.

**SPECIAL EVENTS:** As a retiree, you can receive discounts on cultural and special event admission tickets. 404-727-8425.

**DISCOUNTS THROUGH EMORY SAVINGS MARKETPLACE:** Emory Savings Marketplace is your exclusive discount marketplace. Once logged in, you can access a wide variety of money saving offers, including discount tickets, cars, rentals, and hotels; as well as amazing product and service deals for your everyday needs. Set up your account at: [https://emory.savings.workingadvantage.com](https://emory.savings.workingadvantage.com).

**CONTINUING EDUCATION (50+):** The Osher Lifelong Learning Institute (OLLI) at Emory is a lifelong learning program for seasoned adults who enjoy learning for fun. At OLLI, the thirst for knowledge never ends, with classes and social programs that nourish the mind, body, and soul. Build friendships with others who live in the spirit of learning and personal growth by choosing from dozens of classes and special interest programs. OLLI at Emory is also a great volunteer opportunity, to stay involved with Emory and teach about varied interest areas. Many of our instructors have found it a way to stay relevant and teach to an appreciative as well as an attentive audience. **All Emory retirees who are interested in joining OLLI, will receive one free full year membership.** Find us online at olli.emory.edu or give us a call at 404-727-5489.
Emory Healthcare Retirees

The following additional benefits are available for Emory Healthcare retirees.

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SPECIAL EVENTS: As a retiree, you can receive discounts on cultural and special event admission tickets. 404-727-8425.

DISCOUNTS THROUGH EMORY SAVINGS MARKETPLACE: Emory Savings Marketplace is your exclusive discount marketplace. Once logged in, you can access a wide variety of money saving offers, including discount tickets, cars, rentals, and hotels; as well as amazing product and service deals for your everyday needs. Set up your account at: https://emory.savings.workingadvantage.com.

CONTINUING EDUCATION (50+): The Osher Lifelong Learning Institute (OLLI) at Emory is a lifelong learning program for seasoned adults who enjoy learning for fun. At OLLI, the thirst for knowledge never ends, with classes and social programs that nourish the mind, body, and soul. Build friendships with others who live in the spirit of learning and personal growth by choosing from dozens of classes and special interest programs. OLLI at Emory is also a great volunteer opportunity, to stay involved with Emory and teach about varied interest areas. Many of our instructors have found it a way to stay relevant and teach to an appreciative as well as an attentive audience.

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## Tier Zero Prescription Drug List

### ANTIRETROVIRAL THERAPY *
- Emtricitabine/tenofovir disoproxil fumarate 200 mg – 300 mg

### BLOOD PRESSURE & HEART FAILURE
- Acebutolol HCL
- Amiodarone HCL
- Amlodipine Besylate
- Amlodipine/Olmesartan
- Amlodipine/Olmesartan/HCT
- Amlodipine/Valsartan
- Amlodipine/Telmisartan
- Atenolol
- Atenolol/Chlorthalidone
- Benazepril HCL
- Benazepril/Hydrochlorothiazide
- Betaxolol HCL
- Bisoprol/Hydrochlorothiazide
- Bisoprolol Fumarate
- Captopril
- Captopril/Hydrochlorothiazide
- Candesartan Cilexetil
- Candesartan Cilexetil/Hydrochlorothiazide
- Carvedilol
- Clonidine HCL
- Digoxin
- Diltiazem HCL
- Doxazosin Mesylate
- Enalapril Maleate
- Enalapril/Hydrochlorothiazide
- Eplerenone
- Esmolol HCL
- Felodipine
- Fosinopril Sodium
- Fosinopril/Hydrochlorothiazide
- Furosemide
- Guanabenz Acetate
- Guanfacine HCL
- Hydralazine HCL
- Hydralazine/Hydrochlorothiazide
- Hydralazine/Reserpine/HCT
- Hydrochlorothiazide
- Irbesartan
- Irbesartan/Hydrochlorothiazide
- Isosorbide Dinitrate
- Isosorbide Mononitrate
- Irsadipine
- Labetalol HCL
- Lisinopril
- Lisinopril/Hydrochlorothiazide
- Losartan Potassium
- Losartan Potassium/Hydrochlorothiazide
- Methyl dopa
- Metolazone
- Metoprol/Hydrochlorothiazide
- Metoprolol Succinate
- Metoprolol Tartrate
- Minoxidil
- Moexipril HCL
- Moexipril/Hydrochlorothiazide
- Nadolol
- Nicardipine HCL
- Nifedipine
- Nimodipine
- Nisoldipine
- Nitroglycerin
- Olmesartan
- Olmesartan/Hydrochlorothiazide
- Papaverine HCL
- Pindolol
- Prazosin HCL
- Propranolol HCL
- Propranolol/Hydrochlorothiazide
- Quinapril HCL
- Quinapril/Hydrochlorothiazide
- Ramipril
- Reserpine
- Sotalol
- Spironolact/Hydrochlorothiazide
- Telmisartan
- Telmisartan/Hydrochlorothiazide
- Terazosin HCL
- Timolol Maleate
- Torsemide
- Trandolapril
- Trandolapril/Verapamil
- Triamterene/Hydrochlorothiazide
- Valsartan
- Valsartan/Hydrochlorothiazide
- Verapamil HCL

### CHOLESTEROL LOWERING
- Amlodipine Besylate/Atorvastatin Calcium
- Atorvastatin Calcium
- Cholestyramine
- Colestipol HCL
- Ezetimibe
- Fenofibrate
- Fenofibrinic acid
- Fluvastatin
- Gemfibrozil
- Lovastatin
- Nicotinic
- Omega-3 Polysaturated FA
- Pravastatin Sodium
- Simvastatin
- Rosuvastatin

### DIABETES
- Acarbose
- Acetohexamide
- Alogliptin
- Alogliptin/Metformin
- Alogliptin/Pioglitazone
- Chlorpropamide
- Glimepiride
- Glipizide
- Glyburide, ext-rel
- Glyburide/Metformin HCL
- Metformin HCL
- Metformin ext-rel
- Metformin/Reapglinide
- Miglitol
- Nateglinide
- Pioglitazone
- Pioglitazone HCl/Metformin HCl
- Repaglinide
- Tolazamide
- Tolbutamide

### CONTRACEPTIVES
- Oral Contraceptives: Monophasic/Biphasic/Triphasic Generic Agents
- Non-Oral Contraceptive: NuvaRing
- Non-Oral Contraceptive: Ortho Evra

### SMOKING CESSATION
- Nicotrol NS
- Nicotrol Inhaler
- Bupropion HCl (smoking deterrent)
- SR 12 hr 150 mg
- Zyban
- Chantix

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*Generic antiretroviral therapy for preexposure prevention of human immunodeficiency virus (HIV) infection in people who are at an increased risk.

As prescription drugs come off patent protection (lose brand status), become available as generics, or over-the-counter, this list will change. For the most up-to-date list, contact CVS Caremark at 866-601-6935; www.caremark.com.
## Numbers & Websites

<table>
<thead>
<tr>
<th>VENDOR/ORGANIZATION</th>
<th>PHONE NUMBER</th>
<th>WEBSITE(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emory University Benefits and WorkLife Department</td>
<td>404-727-7613</td>
<td><a href="http://www.hr.emory.edu/benefits">www.hr.emory.edu/benefits</a></td>
</tr>
<tr>
<td>(Office closes at 3:00 p.m. on Wednesdays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-65 Retiree Annual Enrollment Website</td>
<td>N/A</td>
<td><a href="http://www.hr.emory.edu/pre65retiree">www.hr.emory.edu/pre65retiree</a></td>
</tr>
<tr>
<td>Emory Healthcare Employee Resource Center</td>
<td>404-686-6044</td>
<td></td>
</tr>
<tr>
<td>Aetna Medical (Medical, Behavioral Mental Health, &amp; Incentives)</td>
<td>800-847-9026</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
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<td><a href="http://www.aetna.com/docfind/custom/emory">www.aetna.com/docfind/custom/emory</a></td>
</tr>
<tr>
<td>Aetna Traditional Dental</td>
<td>877-238-6200</td>
<td><a href="http://www.aetna.com/docfind/custom/emory">www.aetna.com/docfind/custom/emory</a></td>
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<tr>
<td>CVS/caremark (Pharmacy Manager)</td>
<td>866-601-6935</td>
<td><a href="http://www.caremark.com">www.caremark.com</a></td>
</tr>
<tr>
<td>Administration for Community Living - Region III</td>
<td>404-562-7600</td>
<td><a href="http://www.acl.gov">www.acl.gov</a></td>
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<tr>
<td>Emory Employees/Retirees Appointment Line (EVIP)</td>
<td>404-778-EVIP</td>
<td>N/A</td>
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<tr>
<td>EyeMed Vision Care (Vision Plan)</td>
<td>855-270-2343</td>
<td><a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a></td>
</tr>
<tr>
<td>Fidelity Investments (Retirement Plans)</td>
<td>800-343-0860</td>
<td><a href="http://www.netbenefits.com/Emory">www.netbenefits.com/Emory</a></td>
</tr>
<tr>
<td>Government Resources</td>
<td>800-333-4636</td>
<td><a href="http://www.usa.gov">www.usa.gov</a></td>
</tr>
<tr>
<td>Internal Revenue Service</td>
<td>404-338-7962</td>
<td><a href="http://www.irs.gov">www.irs.gov</a></td>
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<tr>
<td>Medicare</td>
<td>800-633-4227</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
</tr>
<tr>
<td>National Council on Aging - BENEFITSCheckUp</td>
<td>571-527-3900</td>
<td><a href="http://www.benefitscheckup.org">www.benefitscheckup.org</a></td>
</tr>
<tr>
<td>Pharmacy at Emory</td>
<td>404-778-2022</td>
<td><a href="http://www.emoryhealthcare.org/pharmacy">www.emoryhealthcare.org/pharmacy</a></td>
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<tr>
<td>Social Security Administration</td>
<td>800-772-1213</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
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<tr>
<td>TIAA (Retirement Plans)</td>
<td>800-842-2252</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
</tr>
<tr>
<td>The Standard (Life Insurance)</td>
<td>866-756-8118</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
</tr>
<tr>
<td>UNUM (Long Term Care)</td>
<td>800-227-4165</td>
<td><a href="http://www.unum.com">www.unum.com</a></td>
</tr>
<tr>
<td>Via Benefits</td>
<td>855-241-5720</td>
<td><a href="https://my.viabenefits.com/emory">https://my.viabenefits.com/emory</a></td>
</tr>
<tr>
<td>Volunteer Emory</td>
<td>404-727-6269</td>
<td><a href="http://www.volunteer.emory.edu">www.volunteer.emory.edu</a></td>
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</table>