

The logo features the word "EMORY" in white, uppercase letters on a dark blue background. Below it, a green plus sign is followed by the word "YOU" in green, uppercase letters, also on a dark blue background. The entire logo is set against a background of a person jogging on a path through a forest with a lake in the distance.

EMORY
+YOU

Your Benefits

2024 Annual Benefits Enrollment

Pre-65 Retirees

Enrollment Period Ends October 20, 2023

The fall season is here! That means it's also 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 Pre-65 Retiree Annual Enrollment website at www.hr.emory.edu/pre65retiree to review your benefits options, download the **2024 Pre-65 Retiree Benefits Guide**, and get the forms you need to make any changes to your benefits. 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 medical, dental, or vision coverage, or your life insurance beneficiaries, you **DO NOT NEED** to complete any enrollment forms.

Medical, Dental & Vision Coverage

As an eligible Pre-65 Emory retiree or spouse, you can choose medical, dental, and/or vision coverage for you and your eligible dependents. You can also cancel your Emory coverage during the annual benefits enrollment period.

Medical coverage is available through the Aetna POS Plan. Due to continued rising medical costs, retiree medical plan rates are increasing for 2024 (see below). Rates for the dental and vision plans remain the same as last year.

To pay for coverage, Emory offers the convenience of automatically drafting your checking account through ACH. If you do not already have an automatic draft set up with McGriff, you will need to complete their ACH form located on the website.

2024 Medical Plan Contributions

Coverage Level	Hired prior to January 1, 2003		Hired on/after January 1, 2003*	
	NON-MEDICARE ELIGIBLE WITH SUBSIDY	MEDICARE ELIGIBLE WITH SUBSIDY	NON-MEDICARE ELIGIBLE WITHOUT SUBSIDY	MEDICARE ELIGIBLE WITHOUT SUBSIDY
Retiree Only	\$794.94	\$390.41	\$1,426.84	\$681.80
Retiree + Spouse	\$1,589.84	\$780.86	\$2,853.67	\$1,363.64
Retiree + Child(ren)	\$1,034.06	\$626.73	\$1,854.88	\$1,094.31
Family	\$1,829.00	\$1,017.05	\$3,281.73	\$1,776.01
Child(ren) Only	\$236.19	\$236.19	\$412.40	\$412.40

Emory's dental coverage is with the Aetna Traditional Dental Plan.

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

Vision coverage is offered through the EyeMed Vision Care Plan. If you choose to enroll/re-enroll, a one-time payment for the **entire calendar year** is required.

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.

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 Pre-65 Retiree Annual Enrollment website.

How to Enroll

Learn more

Learn more about all of the benefits that are available to you by visiting the Pre-65 Retiree Annual Enrollment website at www.hr.emory.edu/pre65retiree.

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/pre65retiree 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.



Emory University
Human Resources
Benefits and WorkLife Department
1599 Clifton Road, NE
Atlanta, GA 30322

Emory's annual benefits enrollment for Pre-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.

