



EMORY
+YOU

Your Benefits

2018 ANNUAL ENROLLMENT

Post-65 Retiree/Spouse

Dental, Vision and Catastrophic Prescription Coverage

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** (see below) or you can choose to receive your dental coverage through OneExchange. 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. Regions Insurance, Inc. serves as Emory's retiree billing administrator and you will set up your payments with them. If you elect to receive dental coverage through OneExchange, 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

2018 Dental Plan Rates

COVERAGE LEVEL	MONTHLY RATE
Retiree only	\$45.83
2-Person	\$91.65
Family	\$152.76

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

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.

Dental Coverage

2018 Dental Plan Comparison		
Aetna PPO Plan		
	IN-NETWORK	OUT OF NETWORK ¹
Preventive Services (routine & deep cleanings, X-rays, etc.)	\$0	\$0
Basic Services (filling, root canal, etc.)	10% ²	20% ²
Major Restorative (crown, bridge, etc.)	50% ²	50% ²
Calendar Year Deductible³	\$50/person \$150/family	\$50/person \$150/family
Annual Plan Payment Maximums	\$1,500/person	\$1,500/person
Orthodontia:		
- Deductible	None	None
- Co-insurance	50%	50%
- Lifetime Maximum	\$1,500	\$1,500

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: 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.

Enrollment and Payment

If you would like to enroll in vision coverage, or re-enroll in vision coverage for 2018, please complete the enclosed *Retiree Vision Plan Election Form*. The entire annual premium must be paid at the time of your enrollment. The payment can be made by check or money order made payable to Emory University. If you have any questions about the enrollment process, please contact the Benefits Department at 404-727-7613.

2018 Vision Plan Rates	
COVERAGE LEVEL	ANNUAL RATE
Retiree only	\$134.16
Retiree + Spouse	\$254.40
Retiree & Child(ren)	\$267.84
Family	\$394.32

Catastrophic Prescription Coverage

Catastrophic Prescription Coverage

Emory provides eligible Post-65 retirees and spouses with Catastrophic Prescription coverage. The Catastrophic Coverage Special Payments Benefit is for participants with high prescription drug expenses. This benefit provides additional funds to reimburse you for prescription drug out-of-pocket expenses once you meet the catastrophic coverage threshold. This threshold amount changes each year as directed by the Center for Medicare Services (CMS). The threshold is calculated by your Medicare prescription drug plan and documented on your Explanation of Benefits (EOB) statement. The threshold is defined as the true out-of-pocket cost (TrOOP).

When do I submit a reimbursement request?

Once you have met the threshold, you must submit a Catastrophic Coverage Special Payments Reimbursement Request Form from OneExchange each time you incur a prescription expense. You will need to provide supporting documentation with the form, such as an EOB statement from your Medicare

prescription drug plan. All requests for reimbursement must be received by **March 31** of the following year. Eligible prescription drug expenses incurred in the calendar year are reimbursable for participants with an active Health Reimbursement Arrangement.

How am I reimbursed?

Once your reimbursement request is approved, you will receive 100% of your eligible prescription drug out-of-pocket expenses incurred after the date you meet the catastrophic coverage threshold.

What else do I need to know?

Prescription drug expenses that qualify toward the catastrophic coverage threshold are the same expenses that apply toward your Medicare Part D Stage 4 catastrophic coverage. These expenses include the amounts paid by you for deductibles, coinsurance and copays for the cost of your prescription drugs. Medications not covered by your Medicare prescription drug plan are not eligible expenses and will not be included in the summary.

The reimbursement of your prescription drug expense is limited to the cost of drugs incurred after the date you meet the catastrophic coverage threshold. Prescription drug plan premium payments and prescription drug expenses reimbursed from any other source are not eligible for reimbursement.

Please contact OneExchange at 1-855-241-5720 for additional information.

Numbers & Websites

VENDOR/ORGANIZATION	PHONE NUMBER	WEBSITE(S)
Emory University Benefits Department	404-727-7613	www.hr.emory.edu/benefits
Aetna Traditional Dental	877-238-6200	www.aetna.com/docfind/custom/emory
Administration for Community Living Region III	404-562-7600	www.acl.gov
Regions Insurance (Aetna Dental payments)	678-367-3107	www.regionsinsurance.com
Emory Employees/Retirees Appointment Line (EVIP)	404-778-EVIP	N/A
EyeMed Vision Care (Vision Plan)	855-270-2343	www.eyemedvisioncare.com
Fidelity Investments (Retirement Plans)	800-343-0860	www.netbenefits.com
Government Resources	800-333-4636	www.usa.gov
Internal Revenue Service	404-338-7962	www.irs.gov
Medicare	800-633-4227	www.medicare.gov
National Council on Aging - BENEFITCheckUp	571-527-3900	www.benefitscheckup.org
OneExchange	855-241-5720	https://medicare.oneexchange.com/emory
Pharmacy at Emory	404-778-2022	www.emoryhealthcare.org/pharmacy
Social Security Administration	800-772-1213	www.ssa.gov
TIAA (Retirement Plans)	800-842-2252	www.tiaa.org
The Standard (Life Insurance)	866-756-8118	www.standard.com
UNUM (Long Term Care)	800-227-4165	www.unum.com
Vanguard (Retirement Plans)	800-523-1188	www.vanguard.com/retirementplans
Volunteer Emory	404-727-6269	www.volunteer.emory.edu

Take Action

1 Learn more

Learn more about all of the benefits that are available to you, from both Emory and OneExchange. You can visit OneExchange online at www.medicare.oneexchange.com/emory.

You may also wish to attend the **Retiree Benefits Social Hour** on Wednesday, **October 18, 2017**, from **11:00 am to 12:00 noon**. No RSVP is required.

2 Complete your enrollment

If, after reviewing all of your options, you decide to make any changes to your dental coverage, or if you wish to enroll or re-enroll in the vision plan for 2018, you need to submit the enclosed forms. **These forms must be postmarked by November 3, 2017.**

If you are an Emory University retiree, send forms to:

Emory University Human Resources
Benefits 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

3 Check your beneficiary

Be sure to check and make sure the beneficiary(ies) you have listed on your life insurance policy are up-to-date. If you need to make a change, complete and submit the enclosed *Life Insurance Beneficiary Form*.

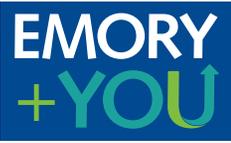
Need help?

If you have questions, one of our Benefits Specialists is available to assist you based on the first letter of your last name:

LAST NAME BEGINS WITH	BENEFITS SPECIALIST
A-I	Tia Favors
J-Q	Rita Calderon
R-Z	Dhruvi Trivedi

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

For more information about OneExchange, visit: www.medicare.oneexchange.com/emory



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

Your Benefits

TAKE ACTION!

Emory's annual benefits enrollment for Post-65 Retirees will run through November 3, 2017. Find out what steps you need to take to enroll in your benefits for the upcoming year.

