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HEALTHY YOU

... *Your Benefits*



EMORY
UNIVERSITY

EMORY
HEALTHCARE

2017 Pre-65 Retiree Benefits Guide

Enroll through November 4, 2016

Your Benefits

Emory continues to support your efforts to stay healthy and live well by sponsoring programs that encourage you to seek and receive preventive care that can help you live a healthy – or healthier – life.

As a part of the Emory family you have medical, dental and vision benefits available to you. Our benefit programs are just one of the many ways Emory helps you take care of yourself and your family.

Do your part to stay healthy! Be sure you and your family members take the time to schedule your appointments and visit your doctor and dentist.

And don't forget to get your flu vaccine. Flu shots are considered "preventive care" which means it's free at your doctor's office (EHN or In-Network doctors only). Be sure to take your Aetna medical card with you. You can also get a free flu shot at any local pharmacy.

**2017 Benefits
Annual Enrollment
Ends Friday, November 4, 2016**

What's Inside?

Pre-65 Retiree Benefits Enrollment 2017

What's New for 2017?	2
Annual Benefits Enrollment	4
Network Definitions	5
Pre-65 Medical Coverage	6
Pre-65 Medical Plan Quick Guide	7
Prescription Drugs	8
Incentives	9
Dental Coverage	10
Dental Plan Quick Guide	11
Vision Coverage	12
2017 Medical, Dental & Vision Rates	13

Turning 65

Turning 65 - What You Need to Know	14
You and Social Security	15
You and Medicare	16

Additional Resources

Additional Medical Resources	17
Frequently Asked Questions	18
Additional Benefits for Emory University Retirees ...	20
Additional Benefits for Emory Healthcare Retirees ..	21
Tier Zero Prescription Drug List	22
Important Numbers & Websites	23
Tips for Saving Money on Health Care	24

This guide is meant to provide basic benefit plan information. 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 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.

What's New for 2017?

Emory's Annual Benefits Enrollment is your opportunity to review your current benefits and make selections for the upcoming plan year. Your new benefit selections will be effective on January 1, 2017. Changes for the 2017 plan year are summarized below.

Medical Plan Changes

Emory strives to keep costs as low as possible while continuing to provide our retirees with access to high quality health care. In recent years, Emory has experienced higher than usual cost increases, specifically due to high cost claims and prescription drug spending. As a result, the following changes will be made to the medical plan for 2017:

Retiree Medical Plan Cost Increases

For 2017, the overall cost of the medical plan will increase to reflect the continued escalation in the cost of health care to Emory University.

Premiums for medical insurance coverage will increase by approximately 11% for 2017. For single coverage, the monthly rate will increase from \$514.82 to \$571.62; for retiree plus spouse/SSDP, the monthly rate will increase from \$1,029.63 to \$1,143.22. Refer to page 13 for a listing of all 2017 medical plan rates and coverage levels.

Co-insurance and out-of-pocket maximums will also increase. Co-insurance is the portion of expense you must pay for care, in most cases, after meeting your deductible. The out-of-pocket maximum is the maximum amount you will pay for your health care in a given year. Emergency room costs will also increase to \$250 for each network level.

The following chart illustrates the cost changes for 2017 (changes appear in orange). For a complete medical comparison chart, see page 7.

POS PLAN	2016			2017		
	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network
Out-of-Pocket Maximum:						
- Single	\$2,500	\$2,700	\$6,500	\$2,750	\$4,000	\$10,000
- Family	\$5,000	\$5,400	\$13,000	\$5,500	\$8,000	\$20,000
Primary Care Office Visits	\$25 co-pay	\$35 co-pay	40% after deductible	\$25 co-pay	\$35 co-pay	50% after deductible
Specialist Office Visits	\$35 co-pay	\$50 co-pay	40% after deductible	\$35 co-pay	\$50 co-pay	50% after deductible
Emergency Room Visits	\$150 co-pay	\$150 co-pay	\$150 co-pay	\$250 co-pay	\$250 co-pay	\$250 co-pay
Inpatient/Outpatient Coverage	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Inpatient	10% after deductible	20% after deductible	40% after deductible	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Outpatient	\$25 co-pay	\$25 co-pay	40% after deductible	\$25 co-pay	\$25 co-pay	50% after deductible

What's New for 2017?

Vision Plan/Dental Plan

Vision Plan rates will increase by about 10% for 2017 (see page 13 for Vision Plan rates). There are no rate changes for the Dental Plan.

HRA Contribution Increase

Effective January 1, 2017, the Health Reimbursement Arrangement (HRA) contribution will increase to \$108.16 per month. The HRA applies to eligible retirees (hired prior to January 1, 2003) and/or their covered spouses/SSDPs who will transition to a Post-65 Medicare Supplemental Medical Plan in 2017.

Incentives

Incentives will be offered again in 2017 to reward healthy living. See page 9 for information about the 2017 Incentives.

Summary of Benefits and Coverage

As part of health care reform, all employers are required to provide an eight-page *Summary of Benefits and Coverage (SBC)* for all the health plans available to their employees and retirees. Access this information online at www.hr.emory.edu/retiree-enrollment.

Retiree Annual Benefits Enrollment Session

You are cordially invited to learn more about your benefits options and the changes for 2017 by attending the **2017 Retiree Annual Benefits Enrollment Session**. The session will be held on **October 20, 2016**.

If you wish to attend, please RSVP **by returning the postcard** that is enclosed with this package.

RSVP Deadline is October 14th. Space is limited.

**Retiree Annual Benefits
Enrollment Session
October 20, 2016
10:00 am to 11:00 am**

Location: Governors Hall, Miller-Ward Alumni House, located on Houston Mill Road.

Annual Benefits Enrollment 2017

As an eligible pre-65 Emory retiree or spouse/SSDP, you can choose medical, dental and/or vision coverage for you and your eligible dependents. Information on the medical plan (the POS Plan) can be found on pages 6-9; information on the dental plan (the Aetna Traditional Dental Plan - PPO) is on pages 10-11; and information on the vision plan (EyeMed) is on page 12. Medical, dental and vision plan rates are on page 13.

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 **November 4, 2016** for the 2017 calendar year. The plan choices you make during this time will be effective January 1, 2017. If you do not make a change, your current coverage will continue. **Return the enclosed enrollment forms(s) only if you need to make a change.**

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 14.

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, complete the enclosed enrollment forms and return to:

Emory University Human Resources
Benefits Department
1st Floor
1599 Clifton Road
Atlanta, GA 30322

These must be postmarked by November 4, 2016

If you do not submit the enrollment form(s), 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 a check made payable to Emory University for the annual premium amount.

How to pay for coverage

Emory offers the convenience of automatically drafting your checking account through ACH for the payment of your medical and dental plan coverage. **If you choose to enroll for vision coverage, payment by check or money order for the entire year will be required at the time of enrollment.**

Network Definitions

The Emory Healthcare Network (EHN)

Providers and facilities in the Emory Healthcare Network (EHN) give you the maximum benefit available under the plan, with lower co-pays, co-insurance and deductibles. For more information about the EHN, see page 17.

In-Network

In-Network providers are part of the Aetna National network. Services obtained from In-Network providers may have higher co-pays, co-insurance and deductibles than in the EHN, but lower than Out-of-Network providers.

Within the U.S. – If you or your covered dependents live outside of the State of Georgia, you may use any providers in the Aetna National 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 In-Network. Routine care will be covered at the Out-of-Network level.

Retiree Out-of-Area Network

Out-of-State – Retirees who are covered under Emory’s medical plan and who live within the U.S., but outside of the State of Georgia, will receive the highest level of plan coverage when In-Network providers and facilities are used. These services will be paid at the Emory Healthcare Network (EHN) level.

Outside Metro Atlanta – Retirees who are covered under Emory’s medical plan and live within the State of Georgia but outside the metro Atlanta area (zip code is 50 miles or more from Emory) will receive the highest level of plan coverage when In-Network providers and facilities are used. These services will be paid at the EHN level.

Inside Metro Atlanta – Retirees who are covered under Emory’s medical plan and are considered by the plan to live within the metro Atlanta area (zip code is within 50 miles of the Emory main campus) must seek care from EHN providers and facilities to receive the highest level of coverage under the plan. To locate an EHN physician or facility, contact Aetna at www.aetna.com/docfind/custom/emory or call 800-847-9026.

Out-of-Network

Out-of-Network 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 In-Network costs.



Emergency Services

Emergency services are covered at the In-Network 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 7 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

EHN and In-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 Emory Healthcare Network (EHN), 75% In-Network (Aetna National) and 50% percent Out-of-Network 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 Department before you return to work: 404-727-7613.

Pre-65 Medical Plan Quick Guide

POS PLAN	Emory Healthcare Network (EHN)	Aetna National (In-Network)	Out-of-Network ¹
Annual Deductible			
Single	\$850	\$1,000	\$2,000
Family	\$2,550	\$3,000	\$6,000
Out-of-Pocket Maximum²			
Single	\$2,750	\$4,000	\$10,000
Family	\$5,500	\$8,000	\$20,000
Aggregate	Yes	Yes	Yes
Primary Care Physician Office Visits³	\$25 co-pay	\$35 co-pay	50% after deductible
Pediatrician and Mental Health Physician Office Visits	\$25 co-pay	\$25 co-pay	50% after deductible
Specialist Office Visits	\$35 co-pay	\$50 co-pay	50% after deductible
Diagnostic Labs and X-Ray	15% after deductible	25% after deductible	50% after deductible
Durable Medical Equipment (DME)	15% co-insurance (no deductible)	25% co-insurance (no deductible)	50% after deductible
Routine Preventive Care⁴ (Eye Exam, Annual Physical, Flu Shots, GYN Annual)	\$0 co-pay	\$0 co-pay	50% after deductible
Emergency Room Visits	\$250 co-pay ⁵	\$250 co-pay ⁵	\$250 co-pay
Hospitalizations Inpatient/Outpatient Coverage	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Benefits			
Inpatient Treatment	15% after deductible	25% after deductible	50% after deductible
Outpatient Treatment	\$25 co-pay	\$25 co-pay	50% after deductible

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 reflect 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 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.



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: through CVS/caremark's mail order service, at a CVS retail pharmacy location (at the mail-service cost), or 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 2017 list of Tier Zero drugs is on page 22.

Tier	Co-insurance	30-Day Retail Minimum	30-Day Retail Maximum
Zero	0%	\$0	\$0
1	10%	\$10	\$25
2	20%	\$30	\$75
3	30%	\$60	\$120
4	40%	\$90	\$150

90-day supply is 2½ 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.

Incentives

What are the 2017 Incentives?

To encourage you to take an active role in your health and wellbeing, Emory provides financial incentives for healthy behavior. You (and your covered spouse or partner) can save money on your medical expenses by taking action and doing things that help you live a healthy lifestyle. The following incentives are offered for 2017:

2017 Incentives	
Online Health Assessment + Know Your Numbers Biometric Screening*	\$150.00
Online Programs	\$100.00
Colonoscopy	\$100.00
Maximum Incentive Total	\$350.00

* The Online Health Assessment and the Know Your Numbers biometric screening must both be completed to earn the incentive.

To be eligible for 2017 incentive(s), incentive activities must be completed between January 1 and November 15, 2017.

Incentive Opportunities

Online Health Assessment + Know Your Numbers Biometric Screening

Part 1 - Health Screening – A biometric or health screening is a quick and convenient check that measures your cholesterol, glucose, blood pressure, height, weight and body mass index (BMI). Beginning in early 2017, Emory will offer the Know Your Numbers onsite health screenings at a variety of locations across Emory. Specific dates and details will be announced at a later date. You can also receive a health screening as part of your annual preventive care exam through an Emory Healthcare Network or In-Network provider.

Part 2 - Online Health Assessment – The health assessment is a brief online questionnaire to help you assess your health habits and to provide you with next steps to a healthier you.

Colonoscopy

Colorectal cancer affects men and women of all racial and ethnic groups and is most often found in people age 50 years or older. Colorectal cancer screening can find precancerous polyps –abnormal growths in the colon or rectum – so that they can be removed before turning into cancer. If you are aged 50 or older and haven't been screened, talk with your doctor about a screening. If you think you may be at higher than average risk for colorectal cancer, speak with your doctor about getting screened early.

Online Programs

Personalized online health enhancement programs to complete at your own pace. Programs include: becoming more active, eating healthier, stress management, tobacco cessation, weight management and others. More details will be announced at a later date.

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 Quick Guide on page 11.

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.
- 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

Dental Plan Quick Guide

Aetna Traditional Dental (PPO) Plan	In-Network	Out-of-Network ¹
Preventive Services (routine and 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 Maximum	\$1,500/person	\$1,500/person
Orthodontia		
Deductible	None	None
Co-insurance	50%	50%
Lifetime Maximum	\$1,500	\$1,500

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

² After deductible.

³ Waived for preventive services.

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

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 Plan

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 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, and click 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 at: www.eyemedvisioncare.com.

Enrollment and Payment

If you would like to enroll in vision coverage, 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. Annual premium rates are on page 13.

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

2017 Medical, Dental & Vision Plan Rates

2017 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	\$571.62	\$281.97	\$1,082.05	\$517.44
Retiree and Spouse/SSDP	\$1,143.22	\$563.93	\$2,164.10	\$1,034.88
Retiree and Children	\$743.63	\$452.56	\$1,406.67	\$830.41
Family	\$1,315.24	\$734.52	\$2,488.72	\$1,347.84
Child(ren) Only	\$170.58	\$170.58	\$312.97	\$312.97

* This applies to Emory University retirees only.

2017 Dental Plan Contributions	
Coverage Level	Monthly Rate
Retiree Only	\$44.17
2-Person	\$88.35
Family	\$147.91

2017 Vision Plan Contributions	
Coverage Level	Annual Rate
Retiree Only	\$134.16
Retiree & Spouse/SSDP	\$254.40
Retiree & Child(ren)	\$267.84
Family	\$394.32

Turning 65 - What You Need to Know

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 **OneExchange**, 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/SSDPs, to help pay for the plan (**\$108.16 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 OneExchange 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/SSDP will follow the same process as they approach age 65.

You will find information about available plans at <https://medicare.oneexchange.com/emory>. Please contact OneExchange 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 may also enroll in a plan on your own without using the services of OneExchange. However, please contact OneExchange 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 OneExchange. However, you may contact OneExchange 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.

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:

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.

You and 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 web site 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 and 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 B 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

The Emory Healthcare Network (EHN)

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

Emory Healthcare Network (EHN) facilities include:

- Emory University Hospital
- Emory University Hospital Midtown
- Emory University Orthopaedics & Spine Hospital
- Emory Johns Creek Hospital
- Children's Healthcare of Atlanta (including Egleston and Scottish Rite)
- Grady Memorial Hospital (including Hughes Spalding)
- Emory Saint Joseph's Hospital
- Wesley Woods Geriatric Hospital

EHN physicians include:

- Emory physicians
- Community physicians

To locate a participating EHN physician or facility, go to 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 a.m. to 5:00 p.m., 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 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 an online registration form at 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 a.m. to 6:00 p.m., M-F. For more information, call 404-778-2022 or visit: 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 your 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/SSDPs 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/SSDPs will transition to a Medicare supplemental plan. If you are an Emory University retiree, contact your Benefits Specialist about the transition process:

Last Name Begins With	Benefits Specialist
A-I	Tia Favors
J-Q	Rita Calderon
R-Z	Dhruti Trivedi

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

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 or SSDP may continue enrollment in the existing medical plan until age 65 as long as the required cost is paid. At age 65, your spouse/SSDP 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 (continued)

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 national network. If you reside or relocate where there are no providers, Out-of-Network coverage would apply. If you reside or relocate outside of Georgia where there are national Aetna providers from whom you receive services, then EHN 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 2017, can I enroll at a later date?

Yes. Retirees have the opportunity to select this coverage during each year's Annual Enrollment period.



Additional Benefits for Emory University Retirees



EMORY
UNIVERSITY

In addition to medical and dental coverage, Emory University provides the following additional benefits for its retirees.

Life Insurance: Effective 1/1/15, 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 has been included with your enrollment packet for your convenience. If you need to make a change, please send your change of beneficiary form to: Emory University Human Resources, Benefits Department, 1st Floor, 1599 Clifton Road, Atlanta, GA 30322. Fax: 404-727-7145.

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 70 1/2, or the calendar year in which you retired, whichever is later.

EmoryCard: Your EmoryCard will serve as your I.D. Card during retirement. Please contact the EmoryCard office at 404-727-6095 for information on obtaining your card.

Courtesy Scholarship: Courtesy Scholarship eligibility continues for retirees for undergraduate and graduate courses; spouse/SSDP and eligible children are eligible for undergraduate courses. Call 404-727-1202 for more information.

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

Email Access: Emory email address access is available via email.emory.edu. For assistance, 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.

Special Events: Retirees can receive continued discounts on cultural and special event admission tickets. Call 404-727-8425 for more information.

Fitness Centers: Continued membership in Blomeyer Health Fitness Center and/or Woodruff Physical Education Center is available. Contact Blomeyer Health Fitness Center at 404-727-4600 or Woodruff PEC at 404-727-6547.

Sparkfly Discount Program: Emory and Sparkfly have partnered to offer you a unique discount program. The Sparkfly website provides you with access to hundreds of discount offers, both locally and nationally. Through Sparkfly you can save money and time on things like travel, restaurants, electronics, movie and event tickets, shopping and more. To access the Emory-Sparkfly discount website, send an email to customercare@sparkfly.com with your name and "Emory Retiree Login Request" in the subject line. A Sparkfly Customer Care representative will verify your retiree status and send you an email with access instructions to the Emory-Sparkfly discount website. If you need additional assistance with registering or using the Sparkfly site, please contact Sparkfly Customer Care at 800-687-2359, M - F, 9 a.m. to 5 p.m.

Additional Benefits for Emory Healthcare Retirees



In addition to medical and dental coverage, Emory Healthcare provides the following additional benefits for its retirees.

403(b) Savings 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 70 1/2, or the calendar year in which you retired, whichever is later.

Special Events

Retirees can receive continued discounts on cultural and special event admission tickets. Call 404-727-8425 for more information.

Fitness Centers

Continued membership in Blomeyer Health Fitness Center and/or Woodruff Physical Education Center is available. Contact Blomeyer Health Fitness Center at 404-727-4600 or Woodruff PEC at 404-727-6547.

Sparkfly Discount Program

Emory and Sparkfly have partnered to offer you a unique discount program. The Sparkfly website provides you with access to hundreds of discount offers, both locally and nationally. Through Sparkfly you can save money and time on things like travel, restaurants, electronics, movie and event tickets, shopping and more. To access the Emory-Sparkfly discount website, you will need to send an email to customercare@sparkfly.com with your name and "Emory Retiree Login Request" in the subject line. A Sparkfly Customer Care representative will verify your retiree status and send you an email with access instructions to the Emory-Sparkfly discount website. If you need additional assistance with registering or using the Sparkfly site, please contact Sparkfly Customer Care at 800-687-2359, M - F, 9 a.m. to 5 p.m.



Tier Zero Prescription Drug List

Emory pays 100% and plan participants will pay \$0 for 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. Listed below are the drugs currently identified for Tier Zero. As prescription drugs come off patent protection (lose brand status), become available as generics, or over-the-counter, this list will change. For a complete and most up-to-date Tier Zero list, contact CVS/caremark at 866-601-6935; www.caremark.com.

Smoking Cessation		
Nicotrol NS Nicotrol Inhaler	Bupripion HCl (smoking deterrent) SR 12 hr 150mg	Zyban Chantix
Cholesterol Lowering		
Amlodipine Besylate/Atorvastatin Calcium Atorvastatin Calcium Cholestyramine Colestipol HCL	Fenofibrate Fenofibric acid Fluvastatin Gemfibrozil Lovastatin	Niacin Omega-3 Polyunsaturated 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/Repaglinide Miglitol	Nateglinide Pioglitazone Pioglitazone HCl/Metformin HCl Repaglinide Tolazamide Tolbutamide
Blood Pressure and Heart Failure		
Acebutolol HCL Amiodarone HCL Amlodipine Besylate 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/Reserpin/Hctz Hydrochlorothiazide Irbesartan Irbesartan/Hydrochlorothiazide Isosorbide Dinitrate Isosorbide Mononitrate Isradipine Labetalol HCL Lisinopril Lisinopril/Hydrochlorothiazide Losartan Potassium Losartan Potassium/Hydrochlorothiazide Methyldopa Metolazone Metoprol/Hydrochlorothiazide Metoprolol Succinate Metoprolol Tartrate Minoxidil Moexipril HCL Moexipril/Hydrochlorothiazide Nadolol	Nicardipine HCL Nifedipine Nimodipine Nisoldipine Nitroglycerin 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
Contraceptives		
Oral Contraceptives: Monophasic/Biphasic/Triphasic Generic Agents	Non-Oral Contraceptive: NuvaRing	Non-Oral Contraceptive: Ortho Evra

Important Numbers & Websites

Vendor/Organization	Phone	Web Address
Emory University Benefits Department	404-727-7613	www.hr.emory.edu/benefits Retiree Annual Enrollment site: www.hr.emory.edu/retiree-enrollment
Aetna Medical • Medical • Behavioral Health	800-847-9026 Incentives: 866-524-2483	www.aetna.com/docfind/custom/emory
Aetna Traditional Dental	877-238-6200	www.aetna.com/docfind/custom/emory
CVS/caremark (Pharmacy Manager)	866-601-6935	www.caremark.com
Administration on Aging - Atlanta	404-562-7600	www.aoa.gov
Regions Insurance, Inc.	678-367-3107	www.theaigroup.com
Emory Employees Appointment Line	404-778-EVIP	N/A
EyeMed Vision Care	855-270-2343	www.eyemedvisioncare.com
Fidelity Investments (Retirement Plan)	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	202-479-1200	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
The Standard (Life Insurance)	866-756-8118	www.standard.com
TIAA (Retirement Plan)	800-842-2252	www.tiaa.org
UNUM (Long Term Care)	800-227-4165	www.unum.com
Vanguard (Retirement Plan)	800-523-1188	www.vanguard.com/retirementplans
Volunteer Emory	404-727-6269	www.volunteer.emory.edu



Tips

Save money on health care!

Commit to healthy living. Eat well, exercise, and steer clear of unhealthy habits like smoking and excessive drinking.

Get preventive screenings. Annual well-visits give your doctor an opportunity to provide necessary medical advice and identify health concerns before they become major issues.

Use the Emory Healthcare Network (EHN). When looking for a doctor, optician, therapist, lab or other health care provider, select an Emory Healthcare Network (EHN) provider; your out-of-pocket costs will be lower.

Use a Primary Care Provider (PCP). Patients with a PCP have better management of chronic diseases, lower overall health care costs, and a higher level of satisfaction with their care. If you don't have a primary care physician, you can find one by calling the Emory HealthConnection at: 404-778-7777 or going online at: www.aetna.com/docfind/custom/emory.

Consult with your doctor. Always ask your doctor about lower cost alternatives for recommended care and services and prescriptions.

Avoid the emergency room for non-emergencies. If you need to see a doctor after hours for a relatively minor issue like a sprained ankle or a cold, use an urgent care facility or a CVS Minute Clinic instead of the ER.

Use generic medications. Generic medications cost significantly less than brand; ask your doctor or pharmacist to prescribe generics whenever possible.

