

A photograph of an Emory University campus during autumn. Large trees with vibrant orange and yellow leaves are in the foreground, partially obscuring a multi-story building with a light-colored facade and several windows. Two people are walking on a path in front of the building. The overall atmosphere is bright and scenic.

EMORY
+YOU

Your Benefits

Annual Benefits Enrollment

October 28 - November 11, 2024

What's New for 2025?

Emory's annual benefits enrollment period provides you with an opportunity to review your current benefits and make changes for the upcoming year. This year's annual enrollment period will take place from October 28–November 11, 2024. Changes you make will be effective January 1, 2025.



New Structure for Medical Plan Rates

Emory is introducing a new approach for medical plan rates, where the amount you pay will be higher or lower depending on how much you are paid. The reason we are doing this is because the cost of the medical plan is more of an employee's income if they are lower paid, and we want to ensure all our employees have access to affordable health care. In fact, Emory is making a financial investment to subsidize the additional cost of the medical premiums for lower paid employees.

We will now have three salary-based rate bands to determine employee contributions. The bands are shown below and medical rates are on pages 4-5.

| SALARY-BASED RATE BANDS | |
|--------------------------|---|
| SALARY-BASED RATE BAND 1 | < \$28.84 hourly/\$60,000 annually* |
| SALARY-BASED RATE BAND 2 | \$28.84 to \$48.07 hourly/ \$60,000 to \$100,000 annually* |
| SALARY-BASED RATE BAND 3 | > \$48.07 hourly/\$100,000 annually* |

* annual salary based on someone who works 40 hours per week

The bands will be determined by your salary as of October 1, 2024 and medical rates will not change at any time in 2025 even if you exceed the pay limit for your band due to a pay increase, promotion, etc.

On average, employees in Band 1 will see a reduction in their medical rates in 2025, and employees in Band 2 will see no increase in their rates. Employees in Band 3 will see an increase in their rates which are consistent with the overall increase in Emory's health care costs, approximately 17% for this year, due to increases in utilization and cost.

Other Changes for 2025

Other changes include a dental rate increase, enhancements to the vision plan, improvements to short term and long term disability plans, and changes to flexible spending and health savings account amounts. Refer to the chart on the following page for more details about these changes and how they will impact you.

Finally, we are excited to announce a new vision for well-being at Emory, focusing on five dimensions:

- Financial
- Emotional & Mental
- Physical
- Social & Community
- Learning & Career

Learn more about this new approach to employee well-being on page 6.



Highlights

| What's Changing | | Impact |
|---|---|--|
| Medical Plan Rates and Salary Bands | Due to the overall increase in employee medical costs, Emory is increasing medical rates for some employees. Medical rates are now determined by three salary-based rate bands. | If you are on an Emory medical plan, you will be impacted by the rate changes. View the salary bands and corresponding rates on pages 4-5. |
| Dental Plan Rates | Dental plan rates will increase. This is the first increase to dental plan rates in many years. | If you are on an Emory dental plan, you will be impacted by the rate increase. View dental plan rates on page 8. |
| Vision Plan Enhancements | There are no increases in rates for the vision plan (rates remain the same as last year). The vision plan will offer some enhancements, including retinal imaging, tint, and UV at a \$0 copay. | If you elect vision coverage, you can receive enhanced services from the plan. View vision plan rates on page 8. |
| Healthcare Flexible Spending Account (FSA) | The Healthcare FSA limit will increase to \$3,200 (up from \$3,050). Remember, you must re-enroll in an FSA each year, and decide how much to set aside. It does not roll over. | If you participate in a Healthcare FSA you can set aside more pre-tax funds for eligible expenses in 2025. |
| Dependent Day Care Flexible Spending Account (FSA) | Highly compensated employees under the IRS definition (Emory earnings of more than \$155,000 for 2024), will be restricted to an annual contribution of no more than \$1,800 (down from \$2,400). This is due to IRS non-discrimination testing. | If you make more than \$155,000 annually and contribute to a Dependent Day Care FSA, the maximum pre-tax funds you can set aside will be \$1,800. |
| Health Savings Account (HSA) | The maximum you can contribute to a Health Savings Account is increasing to \$4,300 (up from \$4,150) for single coverage, and \$8,550 (up from \$8,300) for family coverage. | If you participate in a Health Savings Account, you have the option to save more towards the account. |
| Short Term Disability | The short term disability plan is being improved to provide a benefit equal to 70% of base salary (up from 60%) for a period of up to 180 days. Date of disability has to be 1/1/2025 or later to qualify. | If you have short term disability coverage and submit a claim after 1/1/2025, you will be impacted by this improvement, which will provide a greater amount. |
| Long Term Disability | The long term disability plan is being improved to provide a benefit equal to 66.67% (up from 60%). Retirement income replacement will be discontinued with this new plan, but this approach is financially more advantageous. Date of disability has to be 1/1/2025 or later to qualify. | If you need to use long-term disability coverage after 1/1/2025, you will be impacted by this improvement, which will provide a greater amount. |

Medical Coverage

For 2025, you have three medical plan options: the **Aetna HSA Plan**, the **Aetna POS Plan**, or the **Kaiser Permanente Plan**. For details about each of these plans, review the *2025 Benefits Guide* on the annual enrollment website: www.hr.emory.edu/enrollment.

Costs for each medical plan option are based on your salary and your work status — full-time (regular employees scheduled to work 30 or more hours per week) or part-time (regular employees regularly scheduled to work between 20-29.9 hours per week). Full-time employee rates for the three salary-based rate bands are listed below:

| 2025 Medical Plan - Full Subsidy Contributions (for employees working at least 30 hours per week) | | | | | | | |
|--|-----------------------|----------------|----------|----------------|----------|------------------------|----------|
| | | Aetna HSA Plan | | Aetna POS Plan | | Kaiser Permanente Plan | |
| | | MONTHLY | BIWEEKLY | MONTHLY | BIWEEKLY | MONTHLY | BIWEEKLY |
| SALARY-BASED RATE BAND 1 < \$28.84 hourly / \$60,000 annually* | Employee only | \$40.00 | \$20.00 | \$67.00 | \$33.50 | \$56.00 | \$28.00 |
| | Employee + child(ren) | \$137.00 | \$68.50 | \$220.00 | \$110.00 | \$186.00 | \$93.00 |
| | Employee + spouse | \$226.00 | \$113.00 | \$336.00 | \$168.00 | \$282.00 | \$141.00 |
| | Family | \$311.00 | \$155.50 | \$473.00 | \$236.50 | \$397.00 | \$198.50 |
| SALARY-BASED RATE BAND 2 \$28.84 to \$48.07 hourly / \$60,000 to \$100,000 annually* | Employee only | \$44.00 | \$22.00 | \$75.00 | \$37.50 | \$62.00 | \$31.00 |
| | Employee + child(ren) | \$153.00 | \$76.50 | \$246.00 | \$123.00 | \$208.00 | \$104.00 |
| | Employee + spouse | \$252.00 | \$126.00 | \$375.00 | \$187.50 | \$315.00 | \$157.50 |
| | Family | \$347.00 | \$173.50 | \$527.00 | \$263.50 | \$443.00 | \$221.50 |
| SALARY-BASED RATE BAND 3 > \$48.07 hourly / \$100,000 annually* | Employee only | \$52.00 | \$26.00 | \$87.00 | \$43.50 | \$73.00 | \$36.50 |
| | Employee + child(ren) | \$179.00 | \$89.50 | \$288.00 | \$144.00 | \$243.00 | \$121.50 |
| | Employee + spouse | \$295.00 | \$147.50 | \$439.00 | \$219.50 | \$368.00 | \$184.00 |
| | Family | \$407.00 | \$203.50 | \$617.00 | \$308.50 | \$518.00 | \$259.00 |

* annual salary based on someone who works 40 hours per week.

These medical plan rates do not reflect the monthly \$50 per person tobacco use surcharge.

Medical Coverage

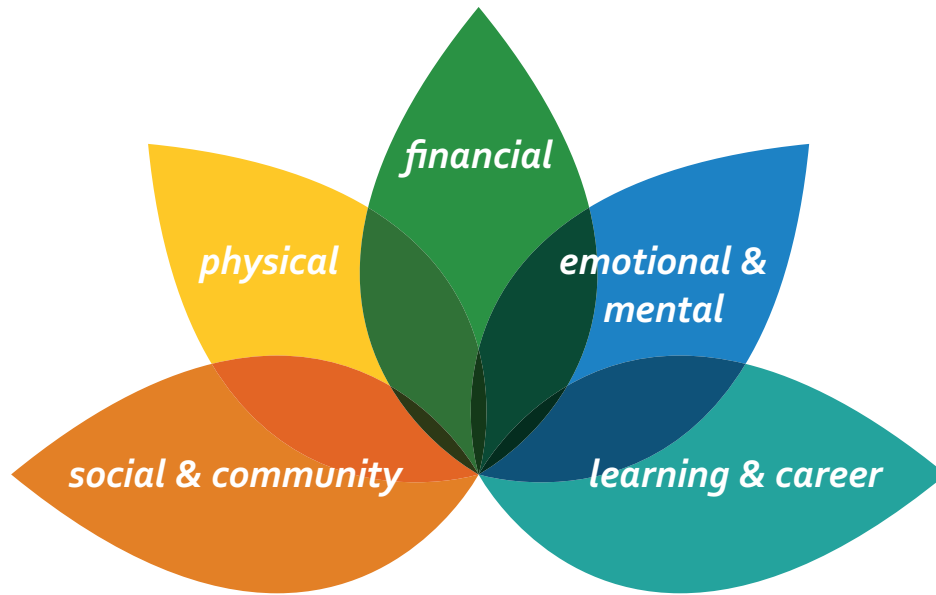
Part-time employee rates for the three salary-based rate bands are listed below:

| 2025 Medical Plan - Partial Subsidy Contributions (for employees working between 20-29.9 hours per week) | | | | | | | |
|---|-----------------------|----------------|----------|----------------|----------|------------------------|----------|
| | | Aetna HSA Plan | | Aetna POS Plan | | Kaiser Permanente Plan | |
| | | MONTHLY | BIWEEKLY | MONTHLY | BIWEEKLY | MONTHLY | BIWEEKLY |
| SALARY-BASED RATE BAND 1 < \$28.84 hourly / \$60,000 annually* | Employee only | \$49.00 | \$24.50 | \$84.00 | \$42.00 | \$69.00 | \$34.50 |
| | Employee + child(ren) | \$171.00 | \$85.50 | \$276.00 | \$138.00 | \$233.00 | \$116.50 |
| | Employee + spouse | \$282.00 | \$141.00 | \$420.00 | \$210.00 | \$353.00 | \$176.50 |
| | Family | \$389.00 | \$194.50 | \$591.00 | \$295.50 | \$496.00 | \$248.00 |
| SALARY-BASED RATE BAND 2 \$28.84 to \$48.07 hourly / \$60,000 to \$100,000 annually* | Employee only | \$55.00 | \$27.50 | \$93.00 | \$46.50 | \$77.00 | \$38.50 |
| | Employee + child(ren) | \$191.00 | \$95.50 | \$307.00 | \$153.50 | \$259.00 | \$129.50 |
| | Employee + spouse | \$315.00 | \$157.50 | \$468.00 | \$234.00 | \$393.00 | \$196.50 |
| | Family | \$434.00 | \$217.00 | \$659.00 | \$329.50 | \$553.00 | \$276.50 |
| SALARY-BASED RATE BAND 3 > \$48.07 hourly / \$100,000 annually* | Employee only | \$65.00 | \$32.50 | \$109.00 | \$54.50 | \$91.00 | \$45.50 |
| | Employee + child(ren) | \$223.00 | \$111.50 | \$360.00 | \$180.00 | \$304.00 | \$152.00 |
| | Employee + spouse | \$368.00 | \$184.50 | \$548.00 | \$274.50 | \$460.00 | \$230.00 |
| | Family | \$508.00 | \$254.00 | \$771.00 | \$385.50 | \$647.00 | \$323.00 |

* annual salary based on someone who works 40 hours per week.

These medical plan rates do not reflect the monthly \$50 per person tobacco use surcharge.

Investing in Your Well-being



A New Vision for Supporting Well-being

Emory understands that your health and happiness are essential to your personal and professional success and fulfillment. That's why we continually strive to provide resources and support to help you thrive in all aspects of your life.

We are excited to launch a new vision and focus that takes a more **holistic approach** to employee health and well-being, concentrating on the following five dimensions:

1. **Financial:** supporting your financial well-being and empowering you to achieve your long-term financial goals.
2. **Emotional & Mental:** helping you manage stress, build resilience, and prioritize your mental health.
3. **Physical:** promoting a healthy lifestyle and preventing illness.
4. **Social & Community:** providing opportunities for social interaction and community involvement and creating an inclusive and welcoming environment for all.
5. **Learning & Career:** fostering continuous learning and professional growth.

By embracing these new well-being dimensions, we aim to create a workplace culture where everyone feels valued, supported, and empowered to thrive. In 2025, look for new programs, resources, and services to give you more opportunities to engage in your well-being through these five dimensions.

2025 Incentives



Emory’s 2025 well-being and medical plan incentives are directly tied to the new well-being dimensions. You (and your spouse) can choose from a menu of different incentive opportunities (see below). Both employees and spouses can earn **up to \$425** in incentives (a maximum total of **\$425 for single** and **\$850 for employee + spouse**). Incentives are applied to your medical plan and activities must be completed between January 1, 2025 and November 15, 2025. For more details, review the *2025 Benefits Guide* on the annual enrollment website.

| 2025 Incentives | | Eligible | Earn |
|---|---|--|-----------------------------------|
| Annual Preventive Exam (Well Adult/Well Woman) | Earn an incentive by completing your annual preventive wellness exam with your physician. | employee and spouse | \$50 |
| RealAge (Health Risk Assessment Questionnaire) Completion* | Answer questions on the Healthy Emory Connect (Sharecare) platform/mobile app to gauge how fast you’re aging based on your lifestyle, medical history, and other risk factors. Then, connect to resources to help improve your health and lower your “RealAge.” | employee and spouse | \$25 |
| Healthy Emory Connect Activities* | Complete challenges and other activities offered through the Healthy Emory Connect (Sharecare) platform/mobile app (Operation Eat Right, Move More, Sleep Better Feel Better, etc.). | employee and spouse | Up to \$400 |
| Diabetes Prevention Program (DPP)* | Complete the Diabetes Prevention Program (DPP), a one-year program for individuals at high risk of developing diabetes. To participate, you must meet certain eligibility criteria. This small group program teaches you how to eat healthy, increase physical activity, and manage stress to prevent type 2 diabetes. It has two phases: the core phase and the post-core phase. | employee and spouse (must meet the DPP criteria) | Up to \$200 |
| Unwinding Mini-Course* | Complete a mini-course through the “Unwinding” app available on Sharecare. You can complete one per quarter. | employee and spouse | \$25/quarter Annual max: \$100 |
| Winship 5k | Participate in the Winship 5k race to help Emory raise money for cancer research. Don’t want to race? No problem! You can also participate as a volunteer on race day to earn this incentive. | employee and spouse | \$25 |
| Fidelity Financial Wellness Check-Up | Take the Fidelity Financial Wellness Check-Up to find out what you’re doing well and what steps you may need to take to improve your financial well-being. | employee only | \$25 |

* You must join Healthy Emory Connect to receive these incentives.

Dental & Vision Coverage



Dental Plans

For 2025, you have the option of two dental plans: the **Aetna Traditional Dental (PPO)** or the **Aetna Dental Maintenance Organization (DMO)**. Rates have increased from last year and are listed below. For more details, review the *2025 Benefits Guide* on the annual enrollment website.

| 2025 Dental Plan - Full Subsidy Contributions (for employees working at least 30 hours per week) | | | | | 2025 Dental Plan - Partial Subsidy Contributions (for employees working between 20-29.9 hours per week) | | | | |
|---|----------------|----------|----------------|----------|--|----------------|----------|----------------|----------|
| | Aetna PPO Plan | | Aetna DMO Plan | | | Aetna PPO Plan | | Aetna DMO Plan | |
| | MONTHLY | BIWEEKLY | MONTHLY | BIWEEKLY | | MONTHLY | BIWEEKLY | MONTHLY | BIWEEKLY |
| Employee only | \$31.00 | \$15.50 | \$20.00 | \$10.00 | Employee only | \$38.75 | \$19.38 | \$22.22 | \$11.11 |
| 2-Person | \$69.00 | \$34.50 | \$40.00 | \$20.00 | 2-Person | \$83.00 | \$41.50 | \$45.96 | \$22.98 |
| Family | \$113.00 | \$56.50 | \$66.00 | \$33.00 | Family | \$139.00 | \$69.50 | \$72.58 | \$36.29 |



Vision Plan

Vision coverage is available through **EyeMed Vision Care** and rates for the vision plan are the same as last year. For more details, review the *2025 Benefits Guide* on the annual enrollment website.

| 2025 Vision Plan - Full & Partial Subsidy Contributions (rates apply to both full and part-time employees) | | |
|---|--------------------|----------|
| | EyeMed Vision Care | |
| | MONTHLY | BIWEEKLY |
| Employee only | \$12.28 | \$6.14 |
| Employee + child(ren) | \$24.50 | \$12.25 |
| Employee + spouse | \$23.28 | \$11.64 |
| Family | \$36.08 | \$18.04 |

Tools to Help You Choose

Benefits Guide

Take some time to learn about all the benefits options that are available to you. Read the *2025 Benefits Guide* carefully as you consider your plan choices. The guide is available for download on the annual enrollment website at: www.hr.emory.edu/enrollment.

Attend a Benefits Webinar

The Benefits Department is offering three virtual sessions on Zoom. Attend one of these sessions to better understand the details of the three medical plan choices, get an overview of all the benefits programs, and have an opportunity to ask questions. Check the annual enrollment website to register. If you can't attend, you can also view a recording of the webinar. Session dates:

- Thursday, October 24 at 1:00 p.m.
- Wednesday, October 30 at 10:00 a.m.
- Thursday, November 7 at 2:00 p.m.

Use ALEX to Understand your Benefits Options

The interactive **ALEX Tool** will guide you through the plan options and provide you with a personal, confidential recommendation. ALEX can help you by:

1. Finding your lowest-cost medical plan options.
2. Explaining how everything works. If you have never been sure how deductibles and coinsurance work, ALEX is for you.
3. Simplifying the decision-making process by asking you about your needs and providing personalized, confidential recommendations.

You can also use ALEX Go, a compact, efficient, text-based interactive experience available in both English and Spanish to help you with your benefits decisions.

Learn more about ALEX on the annual enrollment website.



Completing Your Enrollment

1 Learn More

Visit www.hr.emory.edu/enrollment to download the *2025 Benefits Guide*, get additional tools and resources, and learn more about the benefits that are available to you. You may also wish to attend a virtual, live benefits session (see page 9 for details).

2 Enroll Online

During the annual enrollment period, October 28 - November 11, 2024, log in to Self-Service at <http://leo.cc.emory.edu> to complete your enrollment online. You will need your network ID and password. If you need help with your password, call Emory's Office of Information Technology at 404-727-7777.

3 Review and Save

Once you have completed your enrollment online, save or print a copy of your confirmation statement, review it for accuracy, and retain it for your records.

Summary Plan Descriptions (SPDs) contain comprehensive details about Emory's benefit plans, including the terms and conditions of participation. These can be found on the annual enrollment website.



Visit the annual enrollment website at www.hr.emory.edu/enrollment or scan:



Of Note...

Introducing Maven

Emory has a new benefit for **Aetna Plan members** in partnership with Maven, the world's largest virtual clinic for women and families offering support for **pregnancy, postpartum, and menopause.**

With Maven, you and your partner can access unlimited 24/7 virtual appointments and messaging with over 35+ types of providers, a dedicated Care Advocate to help you find the right care, plus expert-vetted articles and provider-led classes. Get expert support, day or night, for:

- Navigating pregnancy and preparing to give birth by creating your birth plan
- Breastfeeding and bottle feeding
- Returning to work and finding the right childcare options for you
- Treating menopause symptoms
- Managing your mental health
- And more!

Maven is available to Emory University faculty and staff enrolled on the Aetna medical plan, as well as their spouses, partners, and dependents >18.

Sign up for free today at: mavenclinic.com/join/aetna-now or download the Maven Clinic app.



Helping Colleagues in Need

Since 2010, the Emory University Hardship Fund has been assisting university staff and faculty members who experience a catastrophic event or temporary emergency and need financial support for their living expenses. The fund helps employees with a wide range of events such as



natural disasters, loss of income, a death in the family, medical expenses, and more. Assistance comes in the form of a grant, so recipients do not need to pay the money back.

As you complete your annual enrollment tasks in Self-Service, consider donating to the Hardship Fund via **payroll deduction**. Every little bit helps, no matter how big or small. Your donation will make a huge impact on your colleagues who find themselves facing a temporary economic hardship. Donations are tax deductible. It's easy to give:

1. Log on to PeopleSoft/Self-Service: <http://leo.cc.emory.edu>
2. Click on the *Employee Giving* tile
3. Choose *Emory Employee Giving*
4. Choose *Emory University Hardship Fund* in the *Direction* scroll-down menu
5. Follow the directions to complete the process



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Emory University's annual benefits enrollment period is October 28 - November 11, 2024. Inside, find out what's new for 2025, view the medical, dental, and vision plan rates, and the learn the steps you need to take to enroll in your benefits.

