

The background of the entire graphic is a blue-tinted photograph of an Emory University campus. A large, leafy tree dominates the upper half of the frame, its branches spreading across the top. Below the tree, a multi-story brick building with several windows is visible. In the foreground, a few people are walking on a path, and there's a railing. The overall tone is serene and academic.

Emory  
*+ You*  
YOUR BENEFITS

# Annual Enrollment

OCTOBER 20–NOVEMBER 3, 2025



## Emory's annual benefits enrollment period provides you with an opportunity to review your current benefits and make changes for the upcoming year.

Annual enrollment will take place from October 20–November 3, 2025, and any changes you make will be effective January 1, 2026. For more details, review the 2026 Benefits Guide on the annual enrollment website: [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

### WHAT'S NEW FOR 2026?

#### Medical, Dental, and Vision Plan Rates

Medical costs continue to rise overall. As a result, there will be an increase of 7.5% in medical plan rates. Emory remains committed to paying 90% of the coverage for our employees. However, coverage for family members is subsidized at a lower percentage. Dental and vision plan rates will remain the same as last year.

#### HSA Plan Deductible

Due to IRS requirements, the deductible for the Aetna HSA Plan will increase by \$50 in all tiers for single coverage and by \$100 in all tiers for those enrolled in family coverage.

#### Changes to Flexible Spending Accounts (FSAs)

The Healthcare FSA contribution limit will increase to \$3,300 (up from \$3,200). Remember, you must enroll in an FSA each year and decide how much to set aside; it does not roll over. Contributions to the Dependent Day Care FSA will increase to \$7,500 (up from \$5,000) if you are single or married and file a joint tax return. If you are married and file separately, you can contribute up to \$3,750 (up from \$2,500). If you are a highly compensated employee under the IRS definition (i.e., Emory earnings of more than \$160,000 for 2025), the annual contribution limit is \$1,800.

#### Medical Plan Well-being Incentives

Incentives will be offered again to reward healthy living. You and your spouse can lower your medical costs by participating in a menu of activities. You can each earn up to \$425 (a total of \$850 for employee + spouse). Incentives are applied to your medical plan.

# Medical Coverage

For 2026, you have three medical plan options: the Aetna HSA Plan, the Aetna POS Plan, or the Kaiser Permanente Plan. Rates for each option are based on your salary band and work status (full time or part time).

2026 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
<b>SALARY-BASED RATE BAND 1</b>  < \$28.84 hourly / \$60,000 annually*	Employee only	\$43.00	\$21.50	\$72.00	\$36.00	\$60.00	\$30.00
	Employee + child(ren)	\$147.00	\$73.50	\$236.00	\$118.00	\$200.00	\$100.00
	Employee + spouse	\$243.00	\$121.50	\$361.00	\$180.50	\$303.00	\$151.50
	Family	\$334.00	\$167.00	\$508.00	\$254.00	\$426.00	\$213.00
<b>SALARY-BASED RATE BAND 2</b>  \$28.84 to \$48.07 hourly / \$60,000 to \$100,000 annually*	Employee only	\$47.00	\$23.50	\$80.00	\$40.00	\$67.00	\$33.50
	Employee + child(ren)	\$164.00	\$82.00	\$264.00	\$132.00	\$223.00	\$111.50
	Employee + spouse	\$270.00	\$135.00	\$402.00	\$201.00	\$338.00	\$169.00
	Family	\$372.00	\$186.00	\$566.00	\$283.00	\$475.00	\$237.50
<b>SALARY-BASED RATE BAND 3</b>  > \$48.07 hourly / \$100,000 annually*	Employee only	\$56.00	\$28.00	\$93.00	\$46.50	\$78.00	\$39.00
	Employee + child(ren)	\$192.00	\$96.00	\$309.00	\$154.50	\$261.00	\$130.50
	Employee + spouse	\$317.00	\$158.50	\$471.00	\$235.50	\$395.00	\$197.50
	Family	\$437.00	\$218.50	\$662.00	\$331.00	\$556.00	\$278.00

\* 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

2026 Medical Plan—Partial Subsidy Contributions (for employees working at least 20–29.9 hours per week)							
		Aetna HSA Plan		Aetna POS Plan		Kaiser Permanente Plan	
		Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly
<b>SALARY-BASED RATE BAND 1</b> < \$28.84 hourly / \$60,000 annually*	Employee only	\$54.00	\$27.00	\$90.00	\$45.00	\$75.00	\$37.50
	Employee + child(ren)	\$184.00	\$92.00	\$295.00	\$147.50	\$250.00	\$125.00
	Employee + spouse	\$304.00	\$152.00	\$451.00	\$225.50	\$379.00	\$189.50
	Family	\$418.00	\$209.00	\$635.00	\$317.50	\$533.00	\$266.50
<b>SALARY-BASED RATE BAND 2</b> \$28.84 to \$48.07 hourly / \$60,000 to \$100,000 annually*	Employee only	\$59.00	\$29.50	\$100.00	\$50.00	\$84.00	\$42.00
	Employee + child(ren)	\$205.00	\$102.50	\$330.00	\$165.00	\$279.00	\$139.50
	Employee + spouse	\$338.00	\$169.00	\$503.00	\$251.50	\$423.00	\$211.50
	Family	\$465.00	\$232.50	\$708.00	\$354.00	\$594.00	\$297.00
<b>SALARY-BASED RATE BAND 3</b> > \$48.07 hourly / \$100,000 annually*	Employee only	\$70.00	\$35.00	\$116.00	\$58.00	\$98.00	\$49.00
	Employee + child(ren)	\$240.00	\$120.00	\$386.00	\$193.00	\$326.00	\$163.00
	Employee + spouse	\$396.00	\$198.00	\$589.00	\$294.50	\$494.00	\$247.00
	Family	\$546.00	\$273.00	\$828.00	\$414.00	\$695.00	\$347.50

\* 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.

# Dental Coverage

For 2026, you have the option of two dental plans: the Aetna Traditional Dental (PPO) or Aetna Dental Maintenance Organization (DMO). Rates are the same as last year.

2026 Dental Plan—Full Subsidy Contributions (for employees working at least 30 hours per week)				
	Aetna PPO Plan		Aetna DMO Plan	
	Monthly	Biweekly	Monthly	Biweekly
EMPLOYEE ONLY	\$31.00	\$15.50	\$20.00	\$10.00
2-PERSON	\$69.00	\$34.50	\$40.00	\$20.00
FAMILY	\$113.00	\$56.50	\$66.00	\$33.00

2026 Dental Plan—Partial Subsidy Contributions (for employees working between 20–29.9 hours per week)				
	Aetna PPO Plan		Aetna DMO Plan	
	Monthly	Biweekly	Monthly	Biweekly
EMPLOYEE ONLY	\$38.75	\$19.38	\$22.22	\$11.11
2-PERSON	\$83.00	\$41.50	\$45.96	\$22.98
FAMILY	\$139.00	\$69.50	\$72.58	\$36.29

During annual enrollment, be sure to give your beneficiaries a quick check.

# Vision Coverage

Vision coverage is available through EyeMed Vision Care and rates are the same as last year.

2026 Vision Plan—Full and 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

# Other Resources

For more details about the resources below, visit the annual enrollment website: [hr.emory.edu/enrollment](https://hr.emory.edu/enrollment).

**Zoom Webinars:** Benefits staff will conduct webinars on October 16, 24, and 30. Preregistration is required. A recording will also be available.

**ALEX® Tool:** Using ALEX® can help you better understand your benefit options so you can make smart, cost-effective choices.

**Maven:** Virtual care for Aetna members and their partners at no cost with family building, parenting, and menopause support. [mavenclinic.com/join/aetna-now](https://mavenclinic.com/join/aetna-now)

**Hinge Health:** Get joint and muscle pain relief through virtual exercise therapy and more, available at no cost to employees enrolled in an Aetna medical plan through Emory. [hinge.health/emoryhealth-enroll](https://hinge.health/emoryhealth-enroll)

**FlyteHealth:** Virtual, personalized weight management and GLP1 support for Aetna-enrolled adult members through expert care and remote health tools. [joinflyte.com/emory](https://joinflyte.com/emory)

# Take Action

## Learn More

Visit **[www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment)** to download the 2026 Benefits Guide, use the ALEX® tool, get additional resources, and learn more about the benefits available to you.

## Enroll Online

During the annual enrollment period, October 20–November 3, 2025, log in to Self-Service at [leo.cc.emory.edu](http://leo.cc.emory.edu) to complete your enrollment. You will need your network ID and password. If you need assistance with this, call 404-727-7777.

## Review and Save

Once you've completed your enrollment, save or print a copy of your confirmation statement, review it for accuracy, and retain it for your records. Confirmation statements will also be emailed to you after enrollment closes.

Visit the annual enrollment website at  
**[www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment)**



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