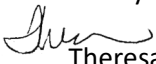




To: Emory University faculty and staff
From:  Theresa Milazzo, VP, Human Resources
Date: October 3, 2022
Re: **Annual Benefits Enrollment – What to Expect**

Emory's annual benefits enrollment will take place on **October 24 - November 7, 2022**. This is your annual opportunity to enroll in or change many of your benefits elections.

We are happy to let you know that Emory's leaders have made the decision **not to increase employee contribution rates for the medical, dental, or vision plans for 2023**. While the cost of Emory's medical plan rose by 17 percent last year, the university will absorb all the additional costs rather than increase rates for employees. Absorbing the cost increase (and not increasing employee rates) is a significant additional expense for the university (upwards of \$5 million) in addition to the more than \$20 million increase in costs that the university was already expecting for 2023, but leaders felt it was important to keep employee costs flat for 2023.

In addition to rates remaining the same, the benefits plans will also remain mostly unchanged for 2023. There are only two minor changes to be aware of:

- **Deductible Increase for the HSA Plan** – Due to IRS regulations, we are required to increase the HSA Plan deductible. The deductible for Tier 1 will increase from \$1,450 to \$1,550 for employee only coverage and from \$2,900 to \$3,100 for employee + spouse/family coverage (refer to the annual enrollment website for other tier levels).
- **FSA Maximum Increase** – The Flexible Spending Account (FSA) maximum election will increase from \$2,750 to \$2,850. As a reminder, if you wish to utilize an FSA for your medical expenses, you need to set aside funds by making an election each year; it does not carry over.

Medical plan rates, webinar dates, and information about how to enroll are included on the reverse side of this letter. More details can be found on the annual enrollment website: www.hr.emory.edu/enrollment. We encourage you to actively participate in the enrollment process. Take a look at your options, attend the webinars, talk with your family, and make the choices that best meet your needs. If you have questions, please contact our Benefits staff at 404-727-7613 or hrbenef@emory.edu.

Medical Plan Rates



2023 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 |
| Employee only | \$35.00 | \$17.50 | \$72.00 | \$36.00 | \$60.00 | \$30.00 |
| Employee + child(ren) | \$121.00 | \$60.50 | \$238.00 | \$119.00 | \$201.00 | \$100.50 |
| Employee + spouse | \$200.00 | \$100.00 | \$363.00 | \$181.50 | \$305.00 | \$152.50 |
| Family | \$276.00 | \$138.00 | \$510.00 | \$255.00 | \$429.00 | \$214.50 |

2023 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 |
| Employee only | \$43.75 | \$21.88 | \$90.00 | \$45.00 | \$75.00 | \$37.50 |
| Employee + child(ren) | \$151.25 | \$75.63 | \$297.50 | \$148.75 | \$251.25 | \$125.63 |
| Employee + spouse | \$250.00 | \$125.00 | \$453.75 | \$226.88 | \$381.25 | \$190.63 |
| Family | \$345.00 | \$172.50 | \$637.50 | \$318.75 | \$536.25 | \$268.13 |

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

Take Action

1. Learn More

Visit www.hr.emory.edu/enrollment to download the *2023 Benefits Guide*, get additional tools and resources, and learn more about the benefits that are available to you. You can also attend a Zoom webinar. Sessions are available on October 21 at 1:00 pm, October 26 at 10:00 am, and November 3 at 2:00 pm. Register on the website.

2. Enroll Online

During the annual enrollment period, October 24 - November 7, 2022, 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 don't know your password, call the Office of Information Technology at 404-727-7777 for assistance.

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. Confirmation statements will also be emailed to your Emory email after annual benefits enrollment has closed.