



# Annual Enrollment

October 26 - November 6, 2020

Emory's annual benefits enrollment will be held October 26 through November 6, 2020 providing you with an opportunity to review your current benefits and make changes for the upcoming year.

## What's New for 2021?

### Medical, Dental and Vision Plan Rates.

Some good news for the upcoming year is that the rates for the Aetna HSA and POS medical plans will not increase this year. There are also no changes in cost for co-insurance, deductibles or co-pays for these two plans. Dental plan rates will also remain the same as last year and there is only a slight increase in the vision plan rates for 2021. While medical costs still continue to rise overall, Emory made the decision not to increase the rates due to the financial impact that the COVID-19 pandemic has had on our employees and their families over the past several months. Keeping medical and dental rates the same as last year is one way that Emory can help lessen the financial impact for our faculty and staff.

### Benefits Presentations Go Virtual.

Due to the pandemic, our benefits team will hold all of this year's annual enrollment presentations virtually, as Zoom webinars. The presentation will also be recorded and available for you to watch on your own time. See page 4 for dates and times.

### Emory Welcomes Kaiser Permanente.

We are very excited to expand our offerings for 2021 by bringing on Kaiser Permanente as a new medical plan option, providing our faculty and staff with a new choice for their health care. When making your benefits decisions this year, be sure to take a look at this new medical plan to see if it will meet the needs of you and your family. More details about the new plan from Kaiser Permanente can be found on page 2.

### New Tool to Help with Benefits Decisions.

There is a lot to think about when making your 2021 benefit elections, especially with a new medical plan option to consider, so we're launching a new, easy-to-use tool. ALEX® will help you better understand your benefits options so you can make smart, cost-effective choices. Learn more on page 2.

### Medical Plan Incentives.

Incentives will be offered again in 2021, giving you the opportunity to offset your medical costs by participating in a variety of healthy activities. For more details, visit [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).



# Use ALEX<sup>®</sup> for Making Benefits Decisions

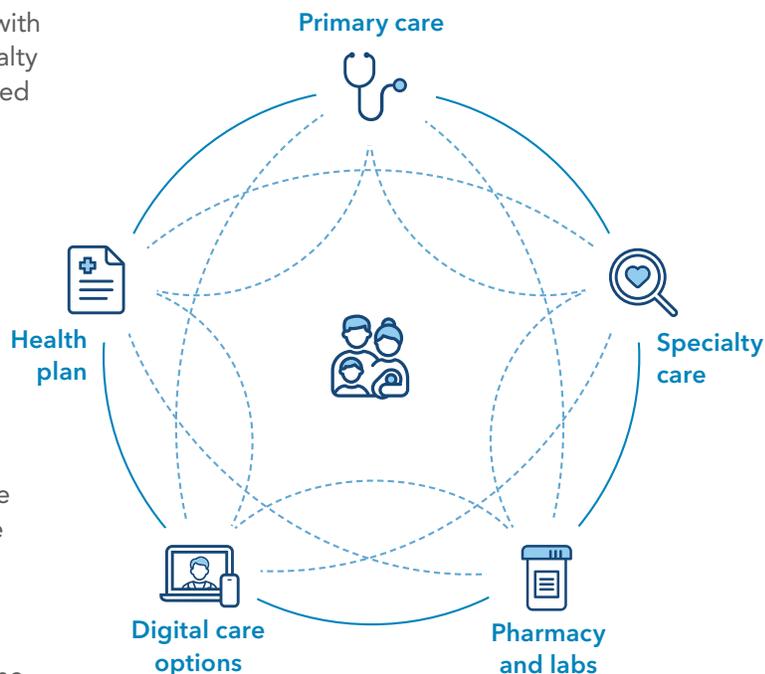
Annual benefits enrollment is the one time of year when you can explore all of the different plan options that are available to you and make changes for the year ahead. Before making your enrollment decisions, it's important to do your research so that you pick the plans that give you the coverage you need in the most cost-effective way. That's where ALEX<sup>®</sup>, our new online benefits counselor, can step in to answer your questions and help lead you to the plans that work best for you. 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.

## Introducing Kaiser Permanente

New this year, we're introducing a **\$0 deductible, copay only plan** through Kaiser Permanente. This plan works differently than our traditional HSA and POS plans, but Kaiser Permanente makes it easy for you to get quality, coordinated care.

- The Kaiser Permanente plan is a simple inclusive plan with everything you need, including primary care and specialty providers, and lab and pharmacy all conveniently located at 26 state-of-the-art Kaiser Permanente facilities.
- **On this plan, you have to choose Kaiser Permanente providers and services – there is no out-of-network coverage.** But, they make it easy for you! All 600+ providers are connected with instant access to your electronic health record, and you won't have to coordinate with providers, specialists, pharmacies, hospitals, or other caregivers. You can see most specialists without a referral, and you won't have to file a claim for any Kaiser Permanente provider.
- Instead of meeting a deductible or paying co-insurance when you visit your provider on the Kaiser Permanente plan, you're only responsible for a copay.
- With same-day phone or video appointments and additional virtual care options, you can get care from a Kaiser Permanente provider without making a trip to the doctor's office—with no copay required.



### Questions about Kaiser Permanente?

Call (800) 324-9208 Hours: 10:00 a.m. – 9:00 p.m. ET;  
Monday – Friday or visit [my.kp.org/emoryuniversity](https://my.kp.org/emoryuniversity)

# Medical Coverage

For 2021, you have a choice of three different medical plans: the Aetna HSA Plan, the Aetna POS Plan, and new for this year, a plan with Kaiser Permanente. Rates for the 2021 medical plan options are provided below. For complete plan details, please refer to the *2021 Benefits Guide* on the annual enrollment website at [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

## 2021 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	\$29.00	\$14.50	\$67.00	\$33.50	\$57.00	\$28.50
Employee + child(ren)	\$106.00	\$53.00	\$232.00	\$116.00	\$197.00	\$98.50
Employee + spouse	\$184.00	\$92.00	\$350.00	\$175.00	\$297.00	\$148.50
Family	\$257.00	\$128.50	\$502.00	\$251.00	\$426.00	\$213.00

## 2021 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	\$36.25	\$18.13	\$83.75	\$41.88	\$71.25	\$35.63
Employee + child(ren)	\$132.50	\$66.25	\$290.00	\$145.00	\$246.25	\$123.13
Employee + spouse	\$230.00	\$115.00	\$437.50	\$218.75	\$371.25	\$185.63
Family	\$321.25	\$160.63	\$627.50	\$313.75	\$532.50	\$266.25

## 2021 Medical Plan Comparison

	Aetna HSA Plan			Aetna POS Plan			Kaiser Permanente Plan
	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3	
<b>Annual Deductible</b>							
- Single	\$1,450	\$1,650	\$2,750	\$850	\$1,000	\$2,000	\$0
- Family	\$2,900	\$3,300	\$5,500	\$2,550	\$3,000	\$6,000	\$0
<b>Out-of-Pocket-Maximum</b>							
- Single	\$3,750	\$5,500	\$11,500	\$3,000	\$4,500	\$11,250	\$3,000
- Family	\$7,500	\$11,000	\$23,000	\$6,000	\$9,000	\$22,500	\$6,000
<b>Primary Care Office Visits</b>	15% after deductible	25% after deductible	50% after deductible	\$25 copay	\$35 copay	50% after deductible	\$25 copay
<b>Specialist Office Visits</b>	15% after deductible	25% after deductible	50% after deductible	\$35 copay	\$50 copay	50% after deductible	\$35 copay
<b>Emergency Room Visits</b>	15% after deductible	25% after deductible	50% after deductible	\$250 copay	\$250 copay	\$250 copay	\$250 copay
<b>Inpatient/Outpatient Coverage</b>	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible	\$250 copay Inpatient \$150 copay Outpatient

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

# Dental Coverage

For 2021, you have the option of two different types of dental plans: the Aetna Traditional Dental (PPO) or the Aetna Dental Maintenance Organization (DMO). Rates for the dental plans are provided below. Refer to the *2021 Benefits Guide* on the annual enrollment website for more plan details:

[www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).

## 2021 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	\$27.00	\$13.50	\$19.00	\$9.50
2-Person	\$60.00	\$30.00	\$38.00	\$19.00
Family	\$98.00	\$49.00	\$62.00	\$31.00

## 2021 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	\$33.76	\$16.88	\$20.94	\$10.47
2-Person	\$72.00	\$36.00	\$43.32	\$21.66
Family	\$121.00	\$60.50	\$68.42	\$34.21

# Vision Coverage

Emory offers an optional vision plan through EyeMed Vision Care. Rates for this plan are provided below. Refer to the *2021 Benefits Guide* on the annual enrollment website for more plan details: [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment).



## 2021 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

# Take Action

## 1. Learn More

Visit [www.hr.emory.edu/enrollment](http://www.hr.emory.edu/enrollment) to download the *2021 Benefits Guide*, use the ALEX® tool, get additional resources, and learn more about the benefits that are available to you. You may also wish to attend a Zoom webinar to hear directly from benefits staff. Sessions are available on Friday, October 23 at 12:00 noon; Wednesday, October 28 at 10:00 am; and Monday, November 2 at 2:00 pm (pre-registration is required.) The webinar will also be recorded (check the annual enrollment website for more details).

## 2. Enroll Online

During the annual enrollment period, October 26 - November 6, 2020, 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 404-727-7777 for assistance. Duo Security Two-Factor Authentication is required to log in from outside the Emory network.

## 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 you after enrollment closes.