

Emory
+You
YOUR BENEFITS

Annual Benefits Enrollment

EMORY UNIVERSITY MEDICAL HOUSE STAFF: JUNE 1-15, 2026

Your Benefits



Each year, Emory University offers you the opportunity to review your benefit elections during the annual enrollment period and make changes for the upcoming plan year.

Annual Benefits Enrollment

This year's benefits annual enrollment period will be held **June 1–15, 2026**. Changes you can make during the benefits annual enrollment period may include:

- adding or deleting a dependent such as a child or spouse;
- adding or deleting enrollment for you or a dependent in a health plan; and/or
- changing/updating beneficiaries for life insurance programs.

Changes made to your coverage during the enrollment period will become **effective July 1, 2026**.

Key Highlights

Small Cost Increases for covered dependents: There will be no cost increase for employee-only coverage. There are increases in cost for medical and dental plans with covered dependents. There is no increase in vision rates.

Medical Plan Incentives: Incentives will be offered again in 2026. You and your spouse can offset your medical expenses by participating in a new menu of well-being activities such as challenges, a financial wellness checkup, the Winship 5K, and more. For more details, see page 4.

Flexible Spending Account (FSA) Reminder: It is important to note that you will not be able to make changes to your Healthcare Flexible Spending Account (FSA) at this time. FSA changes are made in the fall of each year, as these plans run on a calendar year.

Visit the annual enrollment website at
www.hr.emory.edu/mhsenrollment

Medical Coverage

Aetna POS Plan

For 2026-2027, you can elect the Aetna POS Plan for medical coverage. Rates for the 2026-2027 medical plan are provided below.

Refer to the *2026-2027 Benefits Guide* on the annual enrollment website for more details: www.hr.emory.edu/mhsenrollment.

Medical Plan Rates	
	MONTHLY RATE
EMPLOYEE ONLY	\$0
EMPLOYEE + CHILD(REN)	\$264
EMPLOYEE + SPOUSE	\$402
FAMILY	\$566

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

Maintenance Drugs

There are specific requirements for purchasing maintenance drugs. A maintenance drug is one that is commonly used to treat a chronic or long-term condition and requires regular, daily use. Examples include drugs used to treat high blood pressure, heart disease, asthma, and diabetes. Birth control is also considered a maintenance drug. A complete list of maintenance drugs is available on the Medical House Staff enrollment website at: www.hr.emory.edu/mhsenrollment. Information is also available on the CVS/caremark website at www.caremark.com.

Maintenance drugs require that you have a prescription for a 90-day supply (not a 30-day supply). You must also fill your prescription in one of five ways:

- Through CVS/caremark's mail-order service
- At a CVS retail pharmacy location (at the mail-service cost)
- At a Target pharmacy location (at the mail-service cost)
- At an Emory pharmacy (at the mail-service cost)
- At a Costco, Kroger, and several independent pharmacies

If you don't use a 90-day prescription and try to get a 30-day prescription filled at a retail location other than one of the methods above, you will be charged the full retail cost (not the co-pay amount).

Incentives



You and your spouse can choose from a menu of different incentive opportunities, earning up to \$425 in incentives each (a maximum total of \$425 for single and \$850 for employee + spouse coverage).

2026 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) 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 Healthy Emory Connect, a web platform and mobile app powered by Sharecare.	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. This small group program teaches you how to eat healthy, increase physical activity, and manage stress to prevent type 2 diabetes. To participate, you must meet certain eligibility criteria. 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
VOLUNTEER OR COMPLETE THE 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 Checkup 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
VOLUNTEER THROUGH EMORY OPEN	Volunteer in select events through Emory Open, a platform that connects you with meaningful opportunities to support causes that you care about most.	employee only	\$25/quarter Annual max: \$100

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

Easy Preventive Care



You take your car to the shop for routine maintenance, so why wouldn't you do the same for yourself? Staying healthy is easy if you take advantage of *free* preventive care. Most preventive care services are free to you under your medical plan when you use a tier 1 or tier 2 health care provider.

Here's a partial list of preventive care services covered at 100% when you use in-network providers:

- Annual physical
- Well-woman visit, including pap
- Mammogram
- Well-baby exam
- Immunizations
- Colonoscopy/Cologuard
- Screenings for blood pressure, cancer, cholesterol, depression, obesity, and type 2 diabetes

There are other low-cost screenings available to you as well. Review the entire list of preventive services on the medical house staff annual enrollment website or contact Aetna prior to your doctor's visit to confirm what is covered.

Make sure your doctor's visit is correctly coded as preventive care only, so it's free or low-cost to you.

Dental and Vision Coverage

Aetna Traditional Dental (PPO)

For 2026-2027, you can elect the Aetna Traditional Dental (PPO) Plan for dental coverage. Rates are provided below.

Refer to the *2026-2027 Benefits Guide* on the annual enrollment website for more details: www.hr.emory.edu/mhsenrollment.

Dental Plan Rates	
	MONTHLY RATE
EMPLOYEE ONLY	\$31
2-PERSON	\$69
FAMILY	\$113

EyeMed Vision Care

You have the option of electing vision coverage through EyeMed Vision Care. Rates are provided below.

Refer to the *2026-2027 Benefits Guide* on the annual enrollment website for more details: www.hr.emory.edu/mhsenrollment.

Vision Plan Rates	
	MONTHLY RATE
EMPLOYEE ONLY	\$12.28
EMPLOYEE + CHILD(REN)	\$24.50
EMPLOYEE + SPOUSE	\$23.28
FAMILY	\$36.08

Take Action

1

Learn More

Visit the enrollment website at www.hr.emory.edu/mhsenrollment to download the 2026–2027 Medical House Staff Benefits Guide, get additional tools and resources, and learn more about the benefits that are available to you.

2

Enroll Online

During the annual enrollment period, June 1–15, 2026, log into Self-Service/PeopleSoft at 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. Note: Duo Security Two-Factor Authentication is required to log in to Self-Service from outside the Emory network.

3

Print, Review, 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.



If you have questions, contact the Benefits and Work Life Department at 404-727-7613 or by email at hrbenef@emory.edu.



Emory University
Human Resources
Benefits and WorkLife Department
1599 Clifton Road, NE
Atlanta, GA 30322