



Your Benefits

The background image is a photograph of a dark wooden railing in the foreground. A single red leaf is perched on the railing. Behind the railing is a dense green hedge with some yellow and orange flowers. In the background, a multi-story building with white columns and balconies is visible. The railing has the word "EMORY" and a shield emblem on it.

EMORY



2025-26 Benefits Guide

Emory University Medical House Staff

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This guide is meant to provide basic benefit plan information. Every attempt has been made to ensure that the information included in this guide is accurate.

For additional details and specific information, please contact the vendor or review the Summary Plan Description (SPD) for each plan. SPDs are available online at www.hr.emory.edu/benefits or by contacting the Benefits and Work Life Department at 404-727-7613 for a printed version.



DISCLAIMER:

Emory reserves the right to terminate, suspend, withdraw, amend or modify the plan in whole or in part at any time. Further, Emory reserves the right to terminate or modify coverage for any group of employees, active or retired and their dependents or a class of dependents at any time.

Annual Benefits Enrollment



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.

Enrollment Dates

This year's benefits annual enrollment period will be held **May 27 through June 10, 2025**. 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, 2025**.

What's new?

Cost Increase: We are pleased to announce that there will be no increase in 2025-26 medical rates for the POS Plan. Dental rates, however, will increase for the first time in many years, but vision rates will remain the same as last year.

Medical Plan Incentives: Incentives will be offered again in 2025. 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 16.

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. For more details, see page 18.

Your Benefits



As a Medical House Staff member, you have a wide range of benefit programs available to you. Benefits give you important financial protection when you need it most. Use this Benefits Guide to review the benefit programs that Emory offers so that you can make the choices that are right for you and your family.

Some benefits Emory offers are employer-provided and coverage is automatic if you are eligible. Other benefits give you choices and require you to enroll.

Employer-Provided Benefits

As an eligible Medical House Staff member, Emory automatically provides you with several benefits. Emory pays the full cost for single medical coverage, life insurance, long term disability coverage and accidental death insurance. You are not required to make any contributions for these benefits.

Emory also offers a variety of other benefits not covered in this guide, including employee discounts, the Faculty Staff Assistance Program and more. For the most current information, visit the benefits website at www.hr.emory.edu/eu/medhousebenefits/index.html.

Optional Benefits

In addition to employer-provided benefits, eligible employees may enroll in optional benefits including medical coverage for dependents, dental, vision, flexible spending accounts and retirement plans. You contribute toward the cost of the optional benefits that you elect.

When Coverage Begins

For most benefits, coverage begins on an employee's date of hire.

New Hires: If you are benefits-eligible, you must enroll during your first **31 days** of employment with Emory. For optional benefits other than the 403(b), if you do not enroll during your first 31 days of employment, you will not receive coverage. Your next opportunity to enroll in optional benefits will be during the benefits annual enrollment period, typically held in May or June of each year for the upcoming year (i.e. May/June of 2025 for the 2025-26 plan year).

Your Benefits

Current Employees: If you are a current benefits-eligible Medical House Staff member, each year you have an opportunity to review your benefit elections during the benefits annual enrollment period and make changes for the upcoming plan year.

When Coverage Ends

For most benefits, coverage will end on the last day of the month in which:

- Your regular work schedule is reduced to fewer than 20 hours per week;
- Your employment with Emory ends due to resignation, termination, or death;
- You stop paying your share of the coverage; or
- You are no longer a Medical House Staff member.

Your dependent(s) coverage ends:

- When your coverage ends; or
- The last day of the month the dependent is no longer eligible:
For Dependent Child(ren) (up to age 26), end of the month in which they turn 26.



Eligibility

You are eligible for benefits if you are a regular full-time or part-time Medical House Staff member scheduled to work 20 hours or more per week. Full-time temporary positions on a six-month or longer assignment are eligible for medical, dental, vision, and life insurance, but not disability.

If you elect coverage, your dependents are also eligible for medical, dental, vision and life insurance coverage. Eligible dependents include:

- Your legal spouse.
- Your legal child(ren): includes your natural, adopted, or foster child(ren), stepchild(ren), or any child for whom you have legal custody. They are eligible:
 - Up to age 26.
 - Regardless of age, if fully disabled and unmarried, provided they became fully disabled either:
 - prior to age 19; or
 - between the ages of 19 and 26, if that child was covered by the plan when the disability occurred.

Dependent Verification of Eligibility

When you first enroll, or if you change coverage mid-year due to a qualified IRS family status change, you are required to provide

documentation substantiating the eligibility of your dependent(s) within 31 days of the change or enrollment.

If documentation is not received within 31 days, a letter will be mailed to you requesting the documentation within a given deadline. Refer to the chart below for a list of events which require documentation.

Dependent Verification of Eligibility Documentation	
EVENT	DOCUMENTATION NEEDED
Spouse with a last name different than yours	Marriage certificate OR joint tax return (current or previous year only)
Child with a last name different than yours	Birth certificate OR court document awarding custody or requiring coverage
Dependent child over age 26	Birth certificate AND a Social Security Disability Award or letter from a physician AND the parent's tax return claiming the child (current or previous year only)

You must provide the documents listed above to the Benefits and WorkLife Department within 31 days from your initial election or mid-year family status change if one of the above situations applies to you and your family. If documentation is not received in a timely manner, the election/change requested will not be processed and the affected dependents will not be covered under Emory's plans. Legible copies of required documents are acceptable.

How to Enroll

Current Employees

You must enroll during the annual enrollment period: **Tuesday, May 27 through Tuesday, June 10, 2025**. Prior to enrolling, be sure to review all of the annual enrollment materials available at www.hr.emory.edu/mhsenrollment.

An Enrollment Checklist is provided on page 9 to assist you. If you have questions or would like more information about Emory's benefit programs, you can contact the Benefits and Work Life Department at 404-727-7613 or hrbenef@emory.edu.

What happens if you don't enroll?

If you are currently enrolled in benefits and don't participate in annual enrollment, your current coverage will roll over.

New Hires

You may enroll online during your first 31 days of employment.

Note: There may be days when you can't enroll such as payroll run days. Emory offers numerous tools and resources to help you make your benefit selections. You can also contact the Benefits and Work Life Department with your questions at 404-727-7613 or hrbenef@emory.edu.



How to Enroll

Steps to Enrolling Online

Enroll online through Self-Service: <http://leo.cc.emory.edu>. To access Self-Service, you will need your network ID and password. If you need assistance, call the IT Help Desk at 404-727-7777 (M–F, 7:00 a.m. to 6:00 p.m.)

1. Log on to Self-Service at <http://leo.cc.emory.edu>.
2. Click the Annual Enrollment tile.
3. On the Welcome Instructions page, use the left-hand guide to walk through the enrollment steps or use the Next button to navigate.
4. Complete the Acknowledgment step to proceed to your Benefits Enrollment.
5. From the Benefits Enrollment page, to view or change your elections, select the Benefit Plan(s) you wish to change. You may also enroll, add or drop dependents.
 - If you select Medical, your Tobacco Certification will display.
 - Verify or update the information and click Agree to record your response(s).
6. After you have reviewed your benefits, click the Save button in the upper right-hand corner to store your elections.
7. Once you have completed your Annual Enrollment, click the Submit Enrollment button in the upper right-hand corner to submit your elections to the Benefits and WorkLife Department.
8. Click View to review your Elections Preview Statement or Done to return to the Benefits Enrollment Summary. Be sure to save a copy of your Elections Preview Statement and carefully review it for accuracy. After July 1, most elections cannot be changed (except within 31 days of a family status change).
9. You will receive an email from the Benefits and Worklife Department after annual benefits enrollment has closed with instructions on how to access your confirmation statement.

Annual Enrollment Checklist

- ☐ Take some time to learn about all of the benefit options that are available to you. Read this *2025-26 Benefits Guide* carefully as you consider your plan choices. Emory provides a variety of tools and resources to help you make your benefits decisions. These tools can be accessed online at www.hr.emory.edu/mhsenrollment.
- ☐ New hires only, decide if you want to enroll in a Flexible Spending Account (Healthcare and/or Dependent Day Care). Your FSA election will be for July 1, 2025 through December 31, 2025 only. You will be given the option to re-elect in the fall for the 2026 calendar year.
- ☐ Actively enroll online through Self-Service (<http://leo.cc.emory.edu>) during the enrollment period: May 27 through June 10, 2025. Changes are effective on July 1, 2025. If you are currently enrolled in benefits and don't participate in annual enrollment, your current coverage will roll over.
- ☐ Complete the tobacco surcharge certification, if not already done.
- ☐ Review your beneficiary(ies). Make any necessary updates to ensure the accuracy of your beneficiary information for life insurance and accidental death and dismemberment insurance.
- ☐ 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.
- ☐ Verify your 2025-26 benefits elections after Monday, June 16, 2025 by reviewing your Benefits Summary in Self-Service (<http://leo.cc.emory.edu>). You will receive an email reminder. If you notice any errors, notify the Benefits and WorkLife Department immediately at 404-727-7613. After July 1, 2025, most elections cannot be changed except within 31 days of a family status change.

Making Changes

The IRS provides strict regulations about changes to pre-tax elections during the plan year. If you experience a qualified IRS family status change mid-year, you are permitted to make a change within 31 days of the event.

If the change request is not completed within 31 days of the event, you will not be able to change your elections until the following year's benefits annual enrollment period. Below is a list of some of the more commonly known qualified family status changes:

- Marriage, divorce or annulment
- Birth of a child
- Placement of a foster child or child for adoption with you, or assumption of legal guardianship of a child
- Change in your spouse's or dependent's employment status that affects benefits eligibility, including termination or commencement of employment, or change in worksite
- You or your spouse returns from unpaid leave of absence
- You or your dependent becomes eligible or loses eligibility for Medicare or Medicaid
- The death of your spouse or dependent
- Court ordered coverage of your child by you or your spouse, allowing you to add or drop the child's coverage
- Change in your employment that affects benefits eligibility (working at least 20 hours per week)

- Loss of eligibility for a dependent
- Change in dependent care provider or cost for Dependent Care Flexible Spending Account

The change you request must be consistent with the qualifying event. Some mid-year changes require documentation which must also be provided within 31 days of the event.

Completing a Family Status Change

Family status changes are completed online in Self-Service at <http://leo.cc.emory.edu>. Should you have questions or difficulty making your change mid-year, please contact the Benefits and WorkLife Department within 31 days of your qualifying event (404-727-7613 or hrbenef@emory.edu).

For more information about making changes to your benefits due to family status changes, visit <https://hr.emory.edu/eu/benefits/changes.html>.

Medical Coverage



Emory offers comprehensive medical coverage to help protect you and your family from catastrophic medical costs. Use the information contained in this guide to learn how this plan works, the coverage it provides, and how to use it to best meet the needs of you and your family.

Aetna POS Plan

The Aetna POS Plan is a conventional medical plan where members pay co-pays for some services (co-pays are fixed fee amounts that you pay at the time you receive services). The POS Plan also uses co-insurance for some services (co-insurance is the portion of expense you must pay for care, in most cases, after meeting your deductible). The deductible is a set amount that typically you must pay before co-insurance starts. See page 15 for deductible amounts.

The POS Plan allows members to receive services from a national network of providers and facilities. It is an open access plan that:

- Provides the flexibility to choose any provider
- Does not require that a Primary Care Physician (PCP) be identified or selected
- Does not require a PCP referral to see a specialist

Network Options

The POS Plan has three network options:

- Tier 1: Providers give you the maximum benefit available under the plans, with lower co-pays, co-insurance and deductibles. For a list of Tier 1 providers, see page 29.
- Tier 2: Providers and facilities that are a part of the Aetna network. Co-pays, co-insurance, and deductibles are higher than with Tier 1.
- Tier 3: Providers and facilities that are not participating with Aetna are considered Out-of-Network. Costs are the highest.

To locate a Tier 1 or Tier 2 physician or facility, go to www.aetna.com/docfind/custom/emory.

Tier 1 and Tier 2 preventive care is covered at 100% and is not subject to the deductible. For certain other medical services, such as diagnostic labs, hospitalization or radiology, the plan pays a portion of your covered expenses: 85% for Tier 1, 75% (Tier 2) and 50% (Tier

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3) after you pay the annual deductible. Office visits are covered with a co-payment. Prescription drugs are covered through co-insurance.

The POS Plan also has an out-of-pocket maximum to protect you in the event you have significant medical expenses during the year. The out-of-pocket maximum includes all co-pays, as well as deductible and co-insurances, such as prescription drug costs and office visit co-pays.

Preventive Care

Routine preventive care is covered at 100% under the Tier 1 and Tier 2 Networks. Preventive care can help you identify potential health risks before they become real health problems. Services include annual physicals, well-child visits, immunizations, health screenings, and more. A complete list of preventive care services can be found online at www.hr.emory.edu/mhsenrollment.

POS Plan Prescription Drugs

Prescription drug coverage is part of your medical plan and you pay a percentage of the cost through co-insurance. There is also a retail minimum and a retail maximum within a five-tier structure (see chart). You will pay the co-insurance amount subject to the

retail minimum and maximum cost. You do not have to meet your deductible first.

Prescription drug coverage is administered through CVS/caremark. To determine your coverage tier or cost, call 866-601-6935.

PRESSCRIPTION DRUG TIER	CO- INSURANCE	30-DAY RETAIL MINIMUM	30-DAY RETAIL MAXIMUM
Zero	0%	\$0	\$0
1	10%	\$10	\$25
2	20%	\$20	\$75
3	30%	\$60	\$120
4	40%	\$90	\$150

90-day supply is 2½ x the retail amount

Maintenance Drugs

If you take any maintenance prescription medications to treat certain ongoing medical conditions, you will need to fill your 90-day prescriptions 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 retail pharmacy location (at the mail-service cost);

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- At an Emory pharmacy (at the mail-service cost); or
- At a Costco, Kroger, and several independent pharmacies.

If you attempt to fill a maintenance drug at a pharmacy other than the above methods, you will be charged the full retail cost.

Save Money on Your Prescriptions: One way to save on costs is to buy generic drugs. Always ask your doctor and/or pharmacist if a generic version is available.

Tier Zero Prescription Drugs

The POS Plan offers Tier Zero for prescription drugs. With Tier Zero, prescription medications used to prevent and treat chronic health conditions such as congestive heart failure, diabetes, high blood pressure, high cholesterol, tobacco addiction, and more, are covered at 100% which means you pay \$0 for these drugs. See page 31 for the current list of Tier Zero medications.



Medical Plan Rates

Medical Plan Rates	
	MONTHLY RATE
Employee only	\$0
Employee + child(ren)	\$250.00
Employee + spouse	\$381.00
Family	\$536.00

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

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or the Children's Health Insurance Program (CHIP) and you are eligible for health coverage from Emory, the State of Georgia may have a premium assistance program that can help pay for coverage. For more details, visit: www.hr.emory.edu/eu/_includes/documents/sections/benefits/chip-notice.pdf.

Tobacco Use Surcharge

To support the health and well-being of our faculty and staff, Emory has implemented a \$50 per person monthly tobacco use surcharge on medical contributions for employees and their spouses who are covered by an Emory medical plan and use tobacco products. You must certify online in Self-Service whether or not you and your spouse have used tobacco within the last 60 days. The per person tobacco use surcharge will be waived if:

- You certify that you and/or your spouse have not used tobacco within the last 60 days; or
- You are currently being treated by a physician for a medical condition such as nicotine addiction. In this case, you will need to complete and return a Tobacco Free Physician Affidavit to the Benefits and WorkLife Department. This form is available online at www.hr.emory.edu/mhsenrollment.

Medical Plan Quick Guide

POS PLAN			
Earned Incentives	\$425/\$850 ¹		
	TIER 1	TIER 2	TIER 3 ²
Annual Deductible - Single	\$850	\$1,000	\$2,000
Annual Deductible - Family	\$2,550	\$3,000	\$6,000
Out-of-Pocket Maximum ³ - Single	\$3,000	\$4,500	\$11,250
Out-of-Pocket Maximum ³ - Family	\$6,000	\$9,000	\$22,500
Out-of-Pocket Maximum ³ - Aggregate	Yes	Yes	Yes
Primary Care Office Visits ⁴	\$25 co-pay	\$35 co-pay	50% after deductible
Pediatrician & Behavioral Mental Health Office Visits	\$25 co-pay	\$25 co-pay	50% after deductible
Specialist Office Visits ⁵	\$35 co-pay	\$50 co-pay	50% after deductible
Diagnostic Labs	15% co-insurance	25% co-insurance	50% co-insurance
X-Ray	15% after deductible	25% after deductible	50% after deductible
Durable Medical Equipment	15% co-insurance	25% co-insurance	50% after deductible
Routine Preventive Care ⁶	\$0 co-pay	\$0 co-pay	50% after deductible
Emergency Room Visits ⁷	\$250 co-pay	\$250 co-pay	\$250 co-pay
Hospitalizations: Inpatient/Outpatient Coverage	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Inpatient	15% after deductible	25% after deductible	50% after deductible
Behavioral Health Outpatient	\$25 co-pay	\$25 co-pay	\$25 co-pay

¹ An annual maximum of \$425 in incentives can be earned (for Single level coverage) or \$850 (for Employee+Spouse or Family level coverage). ² Amounts applied to deductible and out-of-pocket maximums are limited to the Reasonable and Customary charges. ³ Out-of-Pocket maximum includes co-pays. ⁴ Includes services of an internist, general physician, family practitioner, dermatologist, and/or allergist. ⁵ An additional facility fee may be charged for your specialist visit which may apply to your deductible or co-insurance. ⁶ Routine Preventive Care services ONLY are covered at 100% under the plan at the Tier 1 and Tier 2 levels. Diagnostic Labs are subject to coinsurance based on Tier level. ⁷ Co-pay waived if admitted. **DISCLAIMER:** Every attempt has been made to ensure the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description (SPD) prevail.

Well-being and Medical Plan Incentives

Five Dimensions of Well-being

Last fall, Emory launched 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.

Incentives

To encourage you to take an active role in your health and well-being, Emory provides well-being and medical plan incentives for your participation in healthy activities. The 2025 well-being and medical plan incentives are directly tied to the new well-being dimensions.

Incentives are applied to your medical plan. With the Aetna POS Plan, you will get a credit toward your deductible or co-insurance. Incentives cannot be used for co-pays. 2025 Incentives are listed in the chart on the following page. Incentive activities must be completed between January 1, 2025 and November 15, 2025 in order to receive the 2025 incentives.

Healthy Emory Connect

Healthy Emory Connect (Sharecare) is Emory's well-being platform, open to benefits-eligible employees and spouses with Emory medical plan coverage. By joining, you can participate in challenges and other programs to earn your incentives.



Other Healthy Emory Programs

Healthy Emory offers many other well-being activities throughout the year. To learn more, visit the website at www.healthy.emory.edu, watch for announcements in Emory newsletters, or view Healthy Emory's events calendar: <https://www.trumba.com/calendars/hr-events-healthy-emory>.

Well-being and Medical Plan 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).**

2025 Incentives		Eligible	Earn
Annual Preventive Exam (Well Adult/Well Woman)	Complete your annual preventive wellness exam with your provider.	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 the Healthy Emory Connect (Sharecare) platform/mobile app (<i>Nutrition, Physical Activity, Sleep and Recovery, and Social and Community</i>).	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: core and post-core.	employee and spouse (must meet the DPP criteria)	Up to \$200
Unwinding Mini-Course*	Enhance your well-being with the "Unwinding" app, a unique tool offered by Sharecare. Complete a relaxing mini-course each quarter to help reduce stress and boost mindfulness—an easy way to prioritize your mental well-being throughout the year.	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 in order to receive these incentives.

Flexible Spending Accounts



Out-of-pocket expenses for medical care and dependent day care can be difficult to manage. Emory offers two types of Flexible Spending Accounts to help you set aside pre-tax funds to pay for these expenses.

OPEN TO NEW MEDICAL HOUSE STAFF MEMBERS ONLY!

A Flexible Spending Account (FSA) is funded with money you contribute on a pre-tax basis. You can use FSA funds to pay for qualified out-of-pocket health care costs for you and eligible dependents or dependent day care charges. According to IRS regulations, each year you must enroll during your benefits annual enrollment period if you want to participate in either a Healthcare FSA or a Dependent Day Care FSA. Aetna/Inspira Financial is Emory's Flexible Spending Account Administrator. Your 2025 election will be for expenses from July 1, 2025 through December 31, 2025.

Remember: New and current Medical House Staff Members must re-enroll in the fall for 2026 Flexible Spending Accounts.

Healthcare FSA

You can contribute between **\$200 and \$3,200 pre-tax** annually into the Healthcare FSA. All money you elect to contribute is accessible immediately and can be used to cover out-of-pocket costs such as:

- Medical expenses: co-pays, deductibles, co-insurance
- Dental expenses: deductibles and co-insurance
- Vision expenses: prescription glasses, contact lenses, co-pays
- Prescription drug costs
- Over-the-counter drugs

Grace Period for Healthcare FSA

The risk of forfeiting money from your Healthcare FSA has been reduced by a grace period (extra time in the following year to use your FSA money). For those with a current 2025 FSA, you will be able to use any remaining balance in your Healthcare FSA at the end of 2025 to pay for expenses incurred through March 15, 2026. Any 2025 Healthcare FSA funds not used by March 15, 2026 will be forfeited. To avoid forfeiture, purchase items such as eyeglasses, contact lenses, and other approved Healthcare FSA expenditures. Reimbursement requests using your previous year's remaining Healthcare FSA balance must be filed by May 15, 2026. Please remember to keep all of your receipts and Explanation of Benefits from insurance companies as they are required for verification of expenses.

Flexible Spending Accounts

Dependent Day Care FSA

Money you contribute into a Dependent Day Care FSA can be used toward care for a child under age 13, a physically or mentally disabled parent or child, or elder care for tax-qualified dependents. If you're single or married and filing a joint tax return, you can contribute up to \$5,000 into this FSA. If you're married and file separately, you can contribute up to \$2,500. If you are a highly compensated employee under the IRS definition (i.e. you had Emory earnings of more than \$155,000 for 2024), you are restricted to an annual contribution of no more than \$1,800. Unlike the Healthcare FSA, you can only access the money that is currently in your account. To qualify for reimbursement, these expenses must be incurred so that you and/or your spouse can work or go to school.

No Grace Period for Dependent Day Care FSA

If you have a Dependent Day Care FSA, you do NOT have a grace period in which to use remaining previous year balances. All expenses must occur before December 31, 2025 and claims for 2025 Dependent Day Care FSA must be filed no later than May 15, 2026, to receive reimbursement. File by the May 15th deadline to avoid forfeiture of your 2025 FSA funds.

Inspira Financial Debit Card

All new FSA participants will automatically receive a new debit card in the mail for 2025. Please activate the card when you receive it. Current FSA participants who elect FSAs for 2025 will have their new balances loaded onto their existing card. The use of the card is for convenience only. IRS guidelines still require you to retain receipts for any eligible expense for which you receive reimbursement. On occasion, there may be a request for verification of expenses and you will need to submit appropriate documentation for the expense. If not received, the card will be deactivated until the expense can be substantiated as eligible under IRS definitions. Check with Inspira to determine what supporting documentation is required. You can manage your account online at www.inspirafinancial.com.



GET REIMBURSED

- 1. Register on Aetna's website at www.aetna.com to download your medical or dental Explanation of Benefits (EOB).**
- 2. Register on the Inspira Financial website at www.inspirafinancial.com.**
- 3. Enroll in direct deposit.**
- 4. Follow the steps to upload documents.**
- 5. Receive reimbursement in a few days.**

Dental Coverage



For 2025-26, you may elect the Aetna Traditional Dental (PPO). Details of the plan are provided below.

Aetna Traditional Dental (PPO) Plan

The Aetna Traditional Dental (PPO) Plan allows you to see any dental provider. Some services require you to pay the deductible and applicable co-insurance. The deductible is a set amount that typically you pay before co-insurance starts. Co-insurance is the portion you must pay for services, in most cases, after meeting your deductible. Features of this plan include:

- Flexibility to choose any provider. This plan has a large number of In-Network providers.
- Reimbursements for most Out-of-Network claims.
- Preventive services received by either In-Network or Out-of-Network providers are covered at 100% up to reasonable and customary levels.

Some examples of routine preventive services include:

- Oral examinations
- Routine, deep cleanings and polishing (deep cleanings, or full mouth debridement, CPT 4355, are covered under preventive services as a replacement for one of your routine cleanings once in a 24 month period of time)
- Fluoride
- Sealants (permanent molars only)
- Bitewing X-rays
- Full Mouth Series X-Rays
- Space Maintainers

For more details, go to www.aetna.com/docfind/custom/emory.

Dental Plan Rates	
	MONTHLY RATE
Employee only	\$31.00
2-Person	\$60.00
Family	\$98.00

Dental Plan Quick Guide

Aetna Traditional PPO Plan		
	IN-NETWORK	OUT OF NETWORK ¹
Preventive Services (routine & deep cleanings, X-rays, etc.)	\$0	\$0
Basic Services (filling, root canal, etc.)	10% ²	20% ²
Major Restorative (crown, bridge, etc.)	50% ²	50% ²
Calendar Year Deductible ³	\$50/person \$150/family	\$50/person \$150/family
Annual Plan Payment Maximums	\$1,500/person	\$1,500/person
Orthodontia:		
- Deductible	None	None
- Co-insurance	50%	50%
- Lifetime Maximum	\$1,500	\$1,500
¹ Amounts applied to deductible are limited to the Reasonable and Customary charges ² After deductible ³ Waived for preventive services DISCLAIMER: Every attempt has been made to ensure the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description (SPD) prevail.		

Vision Coverage

EyeMed Vision Care

Emory offers an optional vision plan through EyeMed Vision Care. Some features of this plan include:

- Routine annual eye exam: \$0 co-pay.
- Retinal imaging: \$0 co-pay.
- Single, bifocal, trifocal, lenticular lenses: \$0 co-pay.
- Tint: \$0 co-pay.
- UV: \$0 co-pay.
- Progressive lenses: \$65 co-pay.
- Frames: Up to \$150 allowance, 20% off balance over \$150.
- Contact lenses (conventional and disposable): \$0 co-pay up to \$200 allowance. 15% off balance over \$200 on conventional lenses.
- Benefits provided once every 12 months for lenses or contact lenses.
- Contact lens and frame allowance are a one-time use benefit. Members are encouraged to use their full allowance at the time of initial service. Unused balances are not available for future visits during the same plan year in which the initial service was utilized.
- 40% off unlimited additional prescription eyewear purchases.
- 20% off nonprescription sunglasses.

EyeMed Providers

EyeMed Vision Care offers a large network of providers including the Emory Eye Center, LensCrafters, Pearle Vision, and many more. For a complete list of providers, call 855-270-2343 or go to www.eyemedvisioncare.com: Select Find a Provider (top menu), enter your zip code, click on Choose Network and click Select, then click on Get Results.

Vision Plan Rates	
	MONTHLY RATE
Employee only	\$12.28
Employee + child(ren)	\$24.50
Employee + spouse	\$23.28
Family	\$36.08



LEARN MORE

For a complete list of the plan details, visit EyeMed Vision Care at www.eyemedvisioncare.com.

Vision Coverage

Vision Coverage through your Medical Plan

Medical House Staff members enrolled in Emory's medical plan receive one routine vision exam per calendar year at an optometrist or ophthalmologist. Because an annual vision exam is considered preventive care, it is covered at 100%. Locate a participating vision provider at www.aetna.com/docfind/custom/emory.

Discount at the Emory Eye Center

Emory employees and their immediate family members are eligible to receive services and discounts at the Emory Eye Center. For a complete list of discounts, visit <https://hr.emory.edu/eu/benefits/medical-house-staff/vision/index.html>. To schedule an appointment, call 404-778-2020.

Important Note: Plan participants cannot use EyeMed Vision Care and discounts from the Emory Eye Center at the same time.



Life and Disability Insurance

Life Insurance

Emory provides basic life insurance for all eligible Medical House Staff, eligible spouses, and dependent children. Coverage for dependent children may continue through the age of 26, provided the child is not married. Coverage is provided at no cost to you. Enrollment is automatic for you but you must enroll your dependents. Life insurance benefits are administered by The Standard Insurance Company.

Life Insurance	
Medical House Staff Member	\$50,000
Spouse	\$25,000
Child	\$5,000

Accidental Death and Dismemberment

Emory provides Accidental Death and Dismemberment Insurance for all eligible Medical House Staff in the amount of \$50,000.

This insurance pays a benefit in the event of loss of life, loss of the use of more than one member (one arm, hand or foot) or the loss of sight in both eyes. Loss of sight means legal blindness. One-half of the full benefit amount is payable for loss of the use of one member or the loss of sight in one eye.

Long Term Disability (LTD)

Emory offers a long term disability benefit through UNUM. This benefit provides an income in the event you become disabled due to an injury or illness that is not work-related.

With long term disability (LTD) coverage provided by Emory, you can receive a benefit equal to 60% of your base salary in the event you are unable to work due to a non-work-related injury or illness. With LTD there is a 90-day elimination period. Emory's LTD coverage has a monthly maximum benefit of \$5,000. It is automatically provided on your date of hire in a benefits-eligible status. For LTD coverage, the 60% salary benefit is taxable to the recipient as LTD is employer paid.



DESIGNATE A BENEFICIARY

Since Emory provides you with life insurance benefits, you should designate a beneficiary. Your beneficiary is the person(s) who will receive your life insurance benefits when you die. Your beneficiary can be a person or multiple people, charitable institutions, or your estate. Once named, your beneficiary remains on file until you make a change. If your family situation changes, you will want to review the beneficiaries on file and make updates if necessary. If you do not name a beneficiary, your life insurance benefits will be distributed in accordance with the policy. Use Self-Service to designate a beneficiary.

Other Benefits

AFLAC

Emory provides voluntary coverage through AFLAC for Hospital, Cancer, and Accident insurance. These policies are available at group rates that are lower than those typically available to individual policy holders. You have access to a wide range of policy and rider insurance products through AFLAC. Coverage is portable in the event that you leave Emory. For more information, or to schedule an appointment to receive a personal quote, call AFLAC at 877-384-3344 or visit www.aflac.com/emory.

Home & Auto Insurance

Emory provides access to this voluntary coverage through **Farmers GroupSelect** for home and auto insurance. This coverage is available at group rates that are lower than those typically available to individual policy holders. You have access to a wide range of personal property and casualty insurance products through Farmers GroupSelect. You may get coverage for your automobile, boat, motor home, or recreational vehicle. Policies for your rental property, house, or condo are also available. Your coverage is portable, so in the event that you leave Emory, you may continue your coverage through Farmers GroupSelect's direct bill program. For more information or to receive a personal quote for Home and Auto, call Farmers GroupSelect at 800-438-6381.

529 Plans for College Savings

If you're making future education plans for your child or other beneficiary, the **Georgia Higher Education Savings Plan** offers a low-cost way to save money for a child's college education. Contributions to the plan are made on an after-tax basis, but earnings are tax free if they are spent on qualified educational expenses. Participants can open an account by payroll deduction, with as little as \$25 per investment option. While there is no annual contribution limit, there is an overall maximum account balance limit of \$235,000. You can enroll in the plan at any time. For more information, call 877-424-4377 or visit www.path2college529.com.

The **Private College 529 Plan**, sponsored by more than 270 private colleges across the country (including Emory), is a pre-paid tuition plan. The plan allows families to purchase tuition at today's prices that can be used at any member school tomorrow, for up to 30 years, and the increase in value is tax free. The plan protects families from tuition increases and market volatility. Account owners pay no fees so 100% of contributions go toward the purchase of tuition. Participants can enroll in the plan at any time and contribute as little as \$25 a month. Enroll in and view member schools at the website: www.tomorrowstuitiontoday.org or call 888-718-7878.

Other Benefits

Maven

Emory has a 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

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

MetLife Legal Plans

Whether you have planned legal expenses or just want to be prepared for the unexpected, MetLife Legal Plans is available to meet your needs. Through the plan, you have access to more than 4,000 law firms and 9,000 attorneys nationwide, for both telephone and office consultations. The plan covers a variety of services from traffic or real estate matters to will and estate planning and more. Employees enrolled in the MetLife Legal Plan will also have access to Family First Caregiver Concierge Services which provide dedicated, multidisciplinary care experts to solve complex caregiving challenges such as: elder care, child and adolescent well-being, cognitive issues and dementia, aging in place, insurance and Medicare navigation, and much more.

There are no claim forms, deductibles, hour limits, co-pays or caps for covered services. Since this is a group plan, you receive discounted rates on the cost of coverage. The plan is portable in the event that you leave Emory.

The plan is available for \$16.74 per month and covers you, a spouse, and legal dependent(s)/child(ren). Participants in this plan who experience a qualified IRS family status change during the year must remain enrolled in the plan for the entire year. For more information, call MetLife Legal Plans at 800-821-6400.

Retirement Savings

Emory's 403(b) Savings Plan will provide a basic contribution of 1% of eligible salary for all current Medical House Staff members. If you are a newly hired Medical House Staff member and your start date is on the first of the month, you will receive Emory's basic contribution during the month of your hire. If you are hired after the first of the month, your contributions will begin the first of the following month.

403(b) Savings Plan

A 403(b) plan is a tax-deferred retirement plan available to employees of educational institutions and certain non-profit organizations. Emory's 403(b) Savings Plan allows you to contribute a percentage of your pay before taxes and receive a basic contribution from Emory. Contributions and investment earnings grow tax-deferred until withdrawal, assumed to be retirement, at which time they are taxed as ordinary income. Medical House Staff do not have to make their own contribution in order to receive Emory's Basic Contribution. Full-time and part-time Medical House Staff members who are at least 21 years of age and who work at least 20 hours are eligible to participate in the 403(b) Savings Plan.

Investment Options

Emory's 403(b) savings plan offers a variety of investment options. From the simplest of options, or mixing and matching to develop your own investment mix, you can create the retirement portfolio that is right for you. You can choose to invest with one or both of Emory's retirement plan vendors: Fidelity Investments or TIAA. If you do not select funds, you will be placed in the default Lifecycle Fund of your selected vendor(s) until you make your selections. Lifecycle Investments are allocated and invested based on your projected retirement timeline, starting out with a higher allocation to stocks when you are younger, and then reallocating gradually toward more conservative assets as you get closer to retirement. Fidelity is the default vendor for Emory (if a vendor is not selected within the enrollment period window). For more information, visit the Benefits website at <https://hr.emory.edu/eu/benefits/medical-house-staff/index.html>.

403(b) Roth

The 403(b) Roth allows individuals to save for retirement by contributing after-tax dollars. At the time of distribution, in retirement, the withdrawal of your contributions are tax-free;

Retirement Savings

however, the earnings on any contributions are taxed unless your account has been open at least five years and you have reached age 59½.

You have the option of directing 403(b) contributions to either the 403(b) Savings Plan or the 403(b) Roth, or some combination of the two plans that does not exceed that year's contribution limits set by the IRS.

Vesting

Your contributions and Emory's Contributions are 100% vested. There are no service requirements to be completely vested.

How to Enroll

You can enroll in the 403(b) Savings Plan or 403(b) Roth at any time throughout the year (enrollment is not limited to the benefits annual enrollment period). Enroll using Fidelity's NetBenefits website at <http://www.NetBenefits.com/Emory>. You can also make changes to your contribution amounts at any time throughout the year using NetBenefits. Visit <https://hr.emory.edu/eu/benefits/medical-house-staff/index.html> for more information.



RETIREMENT PLAN COUNSELING

Fidelity Investments and TIAA offer individual retirement counseling sessions throughout the year. To make an appointment, visit the benefits website.

Resources

Summary of Benefits and Coverage

All employers are required to provide an eight-page Summary of Benefits and Coverage (SBC) for all the health plans available to their employees. Emory's SBC is available online at:

www.hr.emory.edu/benefits.

Tier 1 Network

Providers and facilities in the Tier 1 Network give you the maximum benefit available under the POS plan, with lower co-pays, co-insurance and deductibles. Tier 1 facilities include:

- Emory University Hospital
- Emory University Hospital Midtown
- Emory Decatur Hospital
- Emory Long Term Acute Care
- Emory Hillandale Hospital
- Emory University Orthopaedics & Spine Hospital
- Emory Johns Creek Hospital
- Emory Rehabilitation Hospital, in partnership with Select Medical
- Children's Healthcare of Atlanta (including Egleston and Scottish Rite)
- Grady Memorial Hospital (including Hughes Spalding)
- Emory Saint Joseph's Hospital
- St. Francis Hospital (Columbus)
- Wesley Woods Geriatric Hospital

Tier 1 physicians include:

- Emory physicians
- DeKalb Physician Hospital Organization (DPHO)
- Community physicians

To locate a participating Tier 1 physician or facility, go to www.aetna.com/docfind/custom/emory or call Aetna at 800-847-9026.

Out-of-State Coverage

If you or your covered dependents live outside of Georgia, search for providers in the Tier 2 Network at www.aetna.com/docfind/custom/emory.

International Coverage

If you live or travel outside the U.S., coverage for urgent/acute care is provided at the Tier 2 Network level. Routine care will be covered at the Tier 3 level. Call Aetna at 800-847-9026 for more information.

Emergency Coverage

Emergencies are always covered at the Tier 2 Network co-pay or co-insurance level. Contact Aetna within 48 hours.

Resources

8-EVIP (404-778-3847) Appointment Line

Emory Healthcare is committed to the health care needs of Emory's employees and to meet this commitment, will facilitate and expedite employee access to Emory providers. The EVIP Appointment Line was developed for this purpose. Emory employees and family members can simply call 404-778-EVIP for expedited access to Emory physicians.

- Representatives are available Monday through Saturday from 8:00 a.m. to 5:00 p.m. and Sunday from 10:00 a.m. to 3:00 p.m. to assist you in making appointments with Emory Clinic providers.
- We will do our best to accommodate you within a timeframe you are comfortable with. In many areas, we have reserved same day/next day appointment slots. If the access we can offer within the Physician Group Practice does not meet your needs, we will connect you with an Emory-affiliated practice.
- Urgent appointments will be clinically reviewed to secure an appointment within a medically appropriate timeframe.

Emory HealthConnection

Emory HealthConnection is available to assist you in selecting the right Emory provider to meet your needs. Emory HealthConnection

can be reached online at www.emoryhealthcare.org or by calling 404-778-7777.

MyChart: Emory Healthcare Patient Portal

If you receive care from an Emory Healthcare physician, you are encouraged to sign up for the Emory Healthcare Patient Portal Technology – a convenient and secure health-management tool. Patient portal technology provides you with increased access to your care team, resources and empowerment to manage your health.

If you are not currently utilizing MyChart, sign up at www.emoryhealthcare.org/patientportal, or call 404-727-8820.

Note: If you see an outpatient private practice provider, that provider may have a separate portal in place. Please contact your provider directly.

The Pharmacy at Emory

The Pharmacy at Emory offers full-service pharmacies in several locations including on the Emory University Clifton campus. The hours at the Clifton campus are 9:00 a.m. to 6:00 p.m., M-F. For more information about this location or other Emory Pharmacy locations, visit www.emoryhealthcare.org/pharmacy.

Tier Zero Prescription Drug List

ANTIRETROVIRAL THERAPY *

- Emtricitabine/tenofovir disoproxil fumarate 200 mg – 300 mg

BLOOD PRESSURE & HEART FAILURE

- Acebutolol HCL
- Amiodarone HCL
- Amlodipine Besylate
- Amlodipine/Olmesartan
- Amlodipine/Olmesartan/HCT
- Amlodipine/Valsartan
- Amlodipine/Telmisartan
- Atenolol
- Atenolol/Chlorthalidone
- Benazepril HCL
- Benazepril/Hydrochlorothiazide
- Betaxolol HCL
- Bisoprol/Hydrochlorothiazide
- Bisoprolol Fumarate
- Captopril
- Captopril/Hydrochlorothiazide
- Candesartan Cilexetil
- Candesartan Cilexetil/Hydrochlorothiazide
- Carvedilol
- Clonidine HCL

- Digoxin
- Diltiazem HCL
- Doxazosin Mesylate
- Enalapril Maleate
- Enalapril/Hydrochlorothiazide
- Eplerenone
- Esmolol HCL
- Felodipine
- Fosinopril Sodium
- Fosinopril/Hydrochlorothiazide
- Furosemide
- Guanabenz Acetate
- Guanfacine HCL
- Hydralazine HCL
- Hydralazine/Hydrochlorothiazide
- Hydralazine/Reserpin/Hctz
- Hydrochlorothiazide
- Irbesartan
- Irbesartan/Hydrochlorothiazide
- Isosorbide Dinitrate
- Isosorbide Mononitrate
- Isradipine/Labetalol HCL
- Lisinopril
- Lisinopril/Hydrochlorothiazide
- Losartan Potassium
- Losartan Potassium/Hydrochlorothiazide
- Methyldopa
- Metolazone
- Metoprol/Hydrochlorothiazide

- Metoprolol Succinate
- Metoprolol Tartrate
- Minoxidil
- Moexipril HCL
- Moexipril/Hydrochlorothiazide
- Nadolol
- Nicardipine HCL
- Nifedipine
- Nimodipine
- Nisoldipine
- Nitroglycerin
- Olmesartan
- Olmesartan/Hydrochlorothiazide
- Papaverine HCL
- Pindolol
- Prazosin HCL
- Propranolol HCL
- Propranolol/Hydrochlorothiazide
- Quinapril HCL
- Quinapril/Hydrochlorothiazide
- Ramipril
- Reserpine
- Sotalol/Spironolact/Hydrochlorothiazide
- Telmisartan
- Telmisartan/Hydrochlorothiazide
- Terazosin HCL
- Timolol Maleate
- Torsemide
- Trandolapril
- Trandolapril/Verapamil

- Triamterene/Hydrochlorothiazide
- Valsartan
- Valsartan/Hydrochlorothiazide
- Verapamil HCL

CHOLESTEROL LOWERING

- Amlodipine Besylate/Atorvastatin Calcium
- Atorvastatin Calcium
- Cholestyramine
- Colestipol HCL
- Ezetimibe
- Fenofibrate
- Fenofibric acid
- Fluvastatin
- Gemfibrozil
- Lovastatin
- Niacin
- Omega-3 Polyunsaturated FA
- Pravastatin Sodium
- Simvastatin
- Rosuvastatin

CONTRACEPTIVES

- Oral Contraceptives: Monophasic/Biphasic/Triphasic Generic Agents
- Non-Oral Contraceptive: NuvaRing

- Non-Oral Contraceptive: Ortho Evra

DIABETES

- Acarbose
- Acetohexamide
- Alogliptin
- Alogliptin/Metformin
- Alogliptin/Pioglitazone
- Chlorpropamide
- Glimepiride
- Glipizide
- Glyburide, ext-rel
- Glyburide/Metformin HCL
- Metformin HCL
- Metformin ext-rel
- Metformin/Repaglinide
- Miglitol
- Nateglinide
- Pioglitazone
- Pioglitazone HCL/Metformin HCL
- Repaglinide
- Tolazamide
- Tolbutamide

SMOKING CESSATION

- Nicotrol NS
- Nicotrol Inhaler
- Bupropion HCI (smoking deterrent) SR 12 hr 150 mg
- Zyban
- Chantix

*Generic antiretroviral therapy for preexposure prevention of human immunodeficiency virus (HIV) infection in people who are at an increased risk. As prescription drugs come off patent protection (lose brand status), become available as generics, or over-the-counter, this list will change. For the most up-to-date list, contact CVS Caremark at 866-601-6935; www.caremark.com.

Numbers and Websites

VENDOR/ORGANIZATION	PHONE NUMBER	WEBSITE(S)
Emory University Benefits and Work Life Department	404-727-7613	www.hr.emory.edu/benefits Enrollment site: www.hr.emory.edu/mhsenrollment
Aetna Medical (Medical, Behavioral Mental Health, Incentives)	800-847-9026	www.aetna.com www.aetna.com/docfind/custom/emory
Inspira Financial (Flexible Spending Account)	888-678-8242	www.inspirafinancial.com
Aetna Dental (PPO)	877-238-6200	www.aetna.com/docfind/custom/emory
AFLAC	877-374-6909	www.aflac.com/emory
CVS/caremark (Pharmacy Manager)	866-601-6935	www.caremark.com
Emory Employees Appointment Line (EVIP)	404-778-EVIP	N/A
EyeMed Vision Care (Vision Plan)	855-270-2343	www.eyemedvisioncare.com
Fidelity Investments (Retirement Plans)	800-343-0860	www.netbenefits.com/Emory
Farmers Group Select (Home and Auto)	800-438-6381	farmers.com/groupselect
The Pharmacy at Emory	404-778-2022	www.emoryhealthcare.org/pharmacy
TIAA (Retirement Plans)	800-842-2252	www.tiaa.org
The Standard (Life Insurance)	866-756-8118	www.standard.com
UNUM (Long Term Disability)	800-421-0344 (Customer Service) 800-858-6843 (Claims)	www.unum.com



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