



EMORY
+YOU

Your Benefits

Annual Benefits Enrollment
Medical House Staff: May 29 - June 10, 2024

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 Enrollment

This year's benefits annual enrollment period will be held **May 29 through June 10, 2024**. 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, 2024**.



What's new for 2024-25?

Cost Increase: An increase in 2024-25 medical rates for the POS Plan is necessary due to the continued increase in medical costs. Dental and vision rates will remain the same as last year.

Medical Plan Incentives: Incentives will be offered again in 2024. 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.

Medical Coverage

For 2024-25, you can elect the POS Plan for medical coverage. Rates for the 2024-25 medical plan are provided below.

For complete plan details, please refer to the 2024-25 Benefits Guide on the annual enrollment website at www.hr.emory.edu/mhsenrollment.

Medical Plan Rates*	
POS Plan	
	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.

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 three ways:

- Through CVS/caremark's mail-order service
- At a CVS retail pharmacy location (at the mail-service cost)
- At an Emory pharmacy (at the mail-service cost)

Note: 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



To encourage you and your spouse to take an active role in your health and well-being, Emory provides financial incentives for your participation in healthy activities. Incentives are applied to your medical plan; you will receive a credit towards your deductible and co-insurance. **Incentive activities must be completed between January 3, 2024 and November 15, 2024.**



Real Age Health Assessment: Get started earning your incentives by registering on the Healthy Emory Connect platform (powered by Sharecare) and completing the RealAge Health Assessment. Available to employees and spouses on an Emory medical plan. **Earn \$25.***



Annual Preventive Wellness Visit: Earn an incentive by completing your annual preventive wellness exam with your physician. Available to employees and spouses on an Emory medical plan. **Earn \$50.**



Healthy Emory Connect Programs: Earn incentives by participating in challenges and other programs offered through Healthy Emory Connect's website and mobile app (powered by Sharecare). Available to employees and spouses on an Emory medical plan. **Earn up to \$300.***



Fidelity Financial Wellness Checkup: 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. Available to employees only (spouses are not eligible). **Earn \$25.***



Winship 5K: Register for the Winship 5K and invite your family, friends, and co-workers to support your efforts. Join others to support breakthroughs in cancer research and help Winship make strides toward finding a cure. Available to employees and spouses on an Emory medical plan. **Earn \$25.***



Diabetes Prevention Program (DPP): For employees and spouses at high risk of developing diabetes, DPP is a one-year, small group program that teaches you how to eat healthy, increase physical activity, and manage stress to prevent type 2 diabetes.

- Core Phase: The lifestyle change program is an initial 6-month core phase during which a minimum of 16 weekly sessions are offered.
- Post Core Phase: The initial 6-month phase must be followed by a second 6-month core maintenance phase during which a minimum of one session is delivered each month.

DPP is available to employees and spouses on an Emory medical plan. **Earn up to \$200.***

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

Easy Preventive Care

Most preventive care services are free to you under your medical plan coverage when you use a Tier 1 or Tier 2 health care provider.

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!

That's right -- 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.

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



Dental & Vision Coverage

For 2024-25, you can elect the Aetna Traditional Dental (PPO) for dental coverage. You also have the option of electing vision coverage through EyeMed Vision Care. Rates for these plans are provided below. Refer to the 2024-25 Benefits Guide on the annual enrollment website for more plan details: www.hr.emory.edu/mhsenrollment.

Dental Plan Rates	
Aetna Traditional Dental (PPO)	
	MONTHLY RATE
Employee only	\$27.00
2-Person	\$53.00
Family	\$87.00

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

Take Action

1 Learn More

Visit www.hr.emory.edu/mhsenrollment to download the *2024-25 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, **May 29 - June 10, 2024**, go 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. 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.



Your Benefits

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TAKE ACTION!

Emory University's annual benefits enrollment for Medical House Staff is May 29 through June 10, 2024. Find out what's new for 2024-25 and the steps you need to take to enroll in your benefits for the upcoming year.

