



Annual Benefits Enrollment

Emory University Medical House Staff: May 27 - June 10, 2025

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 **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**.



**VISIT THE ANNUAL ENROLLMENT WEBSITE AT
WWW.HR.EMORY.EDU/MHSENROLLMENT**

What's new?

Cost Increase for Dental Plan: 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. 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 3.

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

Aetna POS Plan

For 2025-26, you can elect the Aetna POS Plan for medical coverage. Rates for the 2025-26 medical plan are provided below.

Refer to the *2025-26 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)	\$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 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 Cosco, 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).**

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.

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 coded correctly, as preventive care only, so it's free or low-cost for you.



Dental and Vision Coverage

Aetna Traditional Dental (PPO)

For 2025-26, you can elect the Aetna Traditional Dental (PPO) Plan for dental coverage. Rates are provided below.

Refer to the *2025-26 Benefits Guide* on the annual enrollment website for more details: www.hr.emory.edu/mhsenrollment.

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

Eye Med Vision Care

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

Refer to the *2025-26 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 *2025-26 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 27 - June 10, 2025**, log into Self-Service/PeopleSoft 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.



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