Emory
+You
YOUR BENEFITS

2027 POST-65

Retiree Benefits Guide

The fall season is here! That means it's time to decide if you want to enroll in Emory's dental or vision benefits for 2027. Emory's annual benefits enrollment will run through October 16, 2026.

Post-65 Retiree Annual Benefits Enrollment

All Enrollment Information Is Online

Visit the Post-65 Retiree Annual Enrollment webpage at **www.hr.emory.edu/post65retiree** to review your benefit options and download the forms you need to make any necessary changes. If you are unable to access the enrollment information online, you can contact **McGriff**, our third-party vendor, at **678-367-3107** for assistance.

Medicare Open Enrollment

It is also the time to evaluate your needs for making changes to your Medicare Supplemental Medical Plan or your Part D Prescription Plan if you are currently enrolled. The Medicare open enrollment period is October 15–December 7, 2026. You may begin to receive correspondence from various Medicare Supplemental Medical Insurance providers at your home mailing address, and you should evaluate the various options available to you. You can also utilize the services of **Via Benefits** to help with navigating your options. Contact Via Benefits at 1-855-241-5720 or visit online at **my.viabenefits.com/emory**. You will also receive a reminder from Via Benefits about Medicare annual enrollment in their fall newsletter.

Health Reimbursement Arrangement (HRA)

If you are an eligible retiree, Emory has been making a contribution to a **health reimbursement arrangement (HRA)** for you and your post-65 spouse. The HRA contribution will increase to **$160.10** per month effective January 1, 2027.

Dental and Vision Coverage

As a post-65 Emory retiree, you have the option to elect Emory's dental and/or vision coverage for you and your eligible dependents. You can also cancel your Emory coverage during the annual benefits enrollment period, which ends on October 16, 2026. More information about Emory's dental and vision coverage is contained in this guide. You should also review all of the options available to you through Via Benefits to make sure you are picking the best plans for you.

Life Insurance Beneficiary(ies)

You may also need to make updates to your life insurance beneficiary(ies). If you need to make a change, complete and submit the Life Insurance Beneficiary Form, located on the Post-65 Retiree Annual Enrollment webpage at **www.hr.emory.edu/post65retiree.**

If you do not wish to make a change to your dental or vision coverage, or your life insurance beneficiaries, you DO NOT NEED to complete any enrollment forms; your coverage will rollover.

Dental Coverage

As a post-65 Emory retiree/spouse, you have the option to continue dental coverage through Emory with the **Aetna Traditional Dental Plan,** or you can choose to receive your dental coverage through Via Benefits. If you elect to stay on the Aetna Traditional Dental Plan, your contribution amounts will be paid for through an automatic draft from your bank account. McGriff serves as Emory's retiree billing administrator, and you will set up your payments with them. If you elect to receive dental coverage through Via Benefits, they will discuss payment options with you.

Aetna Traditional Dental (PPO) Plan

The Aetna Traditional Dental (PPO) Plan is a conventional dental plan that 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 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 THE DENTAL PLAN INCLUDE:

1. Flexibility to choose any provider. This plan has a large number of in-network providers.
2. Reimbursement for most out-of-network claims.
3. 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 and deep cleanings (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)
    - Fluoride
    - Sealants (permanent molars only)
    - Bitewing X-rays
    - Full mouth series X-Rays
    - Space maintainers

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Dental Coverage

Dental Plan Rates	
Coverage Level	**Monthly Rate**
Retiree only	$50.00
2-Person	$100.00
Family	$165.00

Dental Plan		
Aetna PPO Plan		
	In-Network	Out of Network[1]
PREVENTIVE SERVICES (routine and deep cleanings, X-rays, etc.)	$0	$0
BASIC SERVICES (fillings, 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 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.

REASONABLE AND CUSTOMARY CHARGES

Reasonable and customary (R&C) charges are the prevailing charges made by physicians of similar expertise for a similar procedure in a particular geographic area. When you receive services out-of-network, your coverage and costs are based on these R&C charges. If the cost of your services exceeds what is determined to be reasonable and customary, the provider can charge you the additional amount.

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Vision Coverage

Emory offers retirees the opportunity to enroll in vision coverage through **EyeMed Vision Care.** EyeMed Vision Care offers a large network of providers including the Emory Eye Center, LensCrafters, Pearle Vision, and 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, and click **Get Results**.

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.

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

Vision Plan Rates	
Coverage Level	**Annual Rate**
Retiree only	$147.36
Retiree + Spouse	$279.36
Retiree & Child(ren)	$294.00
Family	$432.96

Payment

If you would like to enroll in vision coverage, a one-time draft for the entire annual premium must be paid at the time of your enrollment. An ACH draft must be set up with McGriff if you do not already have an ACH set up for dental insurance payments. To set up, you will need to complete the **McGriff ACH form**. McGriff will make a one-time draft from your designated checking or savings account for the annual vision premium. The ACH form is located on the website **www.hr.emory.edu/retireedentalvision.**

How to Enroll

Learn More

Learn more about all the benefits that are available to you, from both Emory and Via Benefits.

- Visit Emory's Post-65 Retiree Annual Enrollment webpage at **www.hr.emory.edu/post65retiree.**
- Visit Via Benefits at **my.viabenefits.com/emory.**

Complete Your Enrollment

After reviewing all your options, decide if you want to make any changes to your Emory coverage for 2027. To make changes, complete and submit the appropriate enrollment forms (found on the webpage). If you don't wish to make any changes, you do not need to do anything; your current coverage will automatically continue.

Download forms at **www.hr.emory.edu/retireedentalvision** and send your completed forms to:

McGriff–Emory
P.O. Box 896881
Charlotte, NC 28289-6881

You can also email your forms to: **Lauren.Rice@MarshMMA.com**.
All forms must be emailed or postmarked by October 16, 2026.

Need Help?

If you have any questions, or need help, contact **McGriff** at **678-367-3107**.

Emory's benefits specialists (below) are also available to assist you based on the first letter of your last name at 404-727-7613.

Last Name Begins With	Benefits Specialist
A–I	Iana Houser
J–Q	Rita Calderon
R–Z	Ervin Stewart

If you are an Emory Healthcare retiree, please contact the Emory Healthcare Benefits Center at 404-686-7100, option 3.

Numbers and Websites

Vendor / Organization	Phone Number	Website(s)
EMORY UNIVERSITY BENEFITS AND WORKLIFE DEPARTMENT POST-65 RETIREE ENROLLMENT WEBPAGE	404-727-7613	www.hr.emory.edu/benefits www.hr.emory.edu/post65retiree
EMORY HEALTHCARE BENEFITS CENTER	404-686-7100, option 3	N/A
AETNA TRADITIONAL DENTAL	877-238-6200	www.aetna.com/docfind/custom/emory
ADMINISTRATION FOR COMMUNITY LIVING REGION III	404-562-7600	www.acl.gov
EMORY PROVIDER APPOINTMENT ASSISTANCE	404-778-3847	N/A
EYEMED VISION CARE (VISION PLAN)	855-270-2343	www.eyemedvisioncare.com
FIDELITY INVESTMENTS (RETIREMENT PLANS)	800-343-0860	www.netbenefits.com/Emory
GOVERNMENT RESOURCES	800-333-4636	www.usa.gov
INTERNAL REVENUE SERVICE	404-338-7962	www.irs.gov
MEDICARE	800-633-4227	www.medicare.gov
MCGRIFF (DENTAL AND VISION ENROLLMENT AND PAYMENTS)	678-367-3107	N/A
NATIONAL COUNCIL ON AGING BENEFITSCHECKUP	571-527-3900	www.benefitscheckup.org
THE PHARMACY AT EMORY	404-778-2022	www.emoryhealthcare.org/pharmacy
SOCIAL SECURITY ADMINISTRATION	800-772-1213	www.ssa.gov
TIAA (RETIREMENT PLANS)	800-842-2252	www.tiaa.org
THE STANDARD (LIFE INSURANCE)	866-756-8118	www.standard.com
UNUM (LONG-TERM CARE)	800-227-4165	www.unum.com
VIA BENEFITS	855-241-5720	https://my.viabenefits.com/emory
VOLUNTEER EMORY	404-727-6269	N/A