

A photograph of an Emory University campus during autumn. Large trees with vibrant orange and yellow leaves are in the foreground. In the background, a multi-story building with a light-colored facade and several windows is visible. Two people are walking on a path in front of the building. The overall scene is bright and colorful.

EMORY
+YOU

Your Benefits

2025 Post-65 Retiree Benefits Guide

The fall season is here! That means it's time to decide if you need to make any changes to your Emory retiree benefits. Emory's 2025 annual benefits enrollment period will run through October 25, 2024.

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 benefits 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.

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.

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, 2024. 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 <https://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 **\$148.02** per month effective January 1, 2025.

Dental & 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 25, 2024. More information about Emory's Dental and Vision

Coverage is contained in this guide. You should also review all of the options that are 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.

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 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 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 of time)
 - Fluoride
 - Sealants (permanent molars only)
 - Bitewing X-rays
 - Full Mouth Series X-Rays
 - Space Maintainers

Dental Coverage

2025 Dental Plan Rates	
COVERAGE LEVEL	MONTHLY RATE
Retiree only	\$50.00
2-Person	\$100.00
Family	\$165.00

Reasonable & 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.

2025 Dental Plan Comparison		
Aetna 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 Deductible³	\$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

Emory also offers Post-65 retirees/spouses 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, click on *Choose Network* and click *Select*, then click on *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 Vision Care online at: www.eyemedvisioncare.com.

Payment

If you are currently enrolled or would like to enroll in vision coverage, a one-time ACH draft for the entire annual premium is required.

An automatic draft (ACH) must be set up with McGriff if you do not already have an ACH set up for dental insurance payments. McGriff will make a one-time draft from your designated checking account for the annual vision premium.

2025 Vision Plan Rates	
COVERAGE LEVEL	ANNUAL RATE
Retiree only	\$147.36
Retiree + Spouse	\$279.36
Retiree & Child(ren)	\$294.00
Family	\$432.96

How to Enroll

Learn more

Learn more about all of 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 <https://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 2024. 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 rollover.

Download forms at www.hr.emory.edu/post65retiree 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@McGriff.com

All forms must be emailed or postmarked by
October 25, 2024

Need help?

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

Emory’s Benefits Specialists are also available to assist you based on the first letter of your last name. Call the Benefits and WorkLife Office at 404-727-7613 to speak with your Benefits Specialist:

LAST NAME BEGINS WITH	BENEFITS SPECIALIST
A-I	Iana Lutsenko
J-Q	Rita Calderon
R-Z	Ervin Stewart

If you are an Emory Healthcare retiree, please contact the Employee Resource Center at 404-686-6044.

Numbers & 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 Employee Resource Center	404-686-6044	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 Employees/Retirees 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
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
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