

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 Annual Benefits Enrollment

Post-65 Retiree/Spouse Dental & Vision Coverage
Enrollment Period Ends October 25, 2024

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.

All Enrollment Information is Online

Visit the Post-65 Retiree Annual Enrollment website at www.hr.emory.edu/post65retiree to review your benefits options, download the **2025 Post-65 Retiree Benefits Guide**, and get 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.

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. Remember to review all of the options that are available to you through Via Benefits to ensure you are picking the best plans for you.

Emory's **dental coverage** is with the Aetna Traditional Dental Plan. If you elect this coverage, your contribution amounts must be paid 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 by completing their ACH form.

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

Emory offers **vision coverage** through the EyeMed Vision Care Plan. If you choose to enroll, a one-time draft for the **entire annual premium** is required. If you do not already have an automatic draft set up with McGriff, you will need to complete their ACH form.

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

New for 2025

The following enhancements to the Vision Plan have been made for 2025:

- Retinal imaging: \$0 co-pay
- Tint: \$0 co-pay
- UV: \$0 co-pay

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 website: www.hr.emory.edu/post65retiree.

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 website 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 2025. To make changes, complete and submit the appropriate enrollment forms (found on the website). If you don't wish to make any changes, you do not need to do anything; your current coverage will roll over.

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**. You can also contact your Emory benefits office:

- Emory University retirees: 404-727-7613 (Monday, Wednesday, Thursday, and Friday: 8:30 am to 4:30 pm and Tuesday from 8:30 am to 1:30 pm).
- Emory Healthcare retirees: 404-686-6044.



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Emory's annual benefits enrollment period for Post-65 Retirees will run through October 25, 2024. Find out what steps you need to take to enroll in, or make changes to, your benefits for the upcoming year.

