



Your Benefits

# 2025 Post-65 Retiree Transition Guide

Medicare-Eligible Retiree/Spouse Medical Coverage



# What you need to know

Choosing medical coverage when you're over age 65 can be challenging as there are so many different plan options to navigate through. This guide is designed to assist you as you transition from Emory's medical plan to a plan of your own (an individual Medicare Supplemental Plan that works with your Medicare coverage).

To provide guidance in shopping for your new individual plan, Emory has partnered with Via Benefits, a company that is experienced in helping Post-65 retirees and their spouses evaluate and enroll in Medicare supplemental insurance.

You may choose to enroll in your new individual Medicare Supplemental Plan in one of two ways:

1. You may explore Medicare options and enroll on your own by using resources available at [www.medicare.gov](http://www.medicare.gov) or other sources.
2. You may utilize the services of Emory's partner, Via Benefits. This program offers:
  - Many plan choices
  - Expert help choosing and enrolling in the plan
  - Ongoing support, including help with questions about coverage

Regardless to how you choose to enroll, if you are a retiree who was hired before January 1, 2003 or the spouse of a retiree hired before January 1, 2003, you are eligible for a Health

Reimbursement Arrangement (HRA) contribution from Emory (**\$148.02 per month**) to help pay for a plan you select.

In preparation for transitioning from your current coverage, please contact the Social Security Administration to enroll in Medicare Parts A & B about three months prior to your 65th birthday or the date of your retirement if you are 65 or older when you retire. You will also receive an Enrollment Guide from Via Benefits with information on choosing either a Medicare Supplement Plan (Medigap) and a Medicare Part D Prescription Plan or a Medicare Advantage Plan. You may also find helpful information in the *Medicare and You* publication at [www.medicare.gov](http://www.medicare.gov).

You will find information about available Medicare plans on the Via Benefits website at <https://myviabenefits.com/emory>. Please contact Via Benefits at 1-855-241-5720 to enroll no later than 30-45 days prior to your 65th birthday or the date of your retirement to ensure a seamless transition with no gaps in coverage.

If you choose to enroll in a plan on your own without using the services of Via Benefits,

please contact Via Benefits at 1-855-241-5720 to inform them of your enrollment. All eligible retirees/spouses will also receive information from Via Benefits on how to be reimbursed for their premiums by using the funds in the HRA account.

If you have questions about the transition process, please contact your designated Benefits Specialist at (404) 727-7613 if you are a retiree/spouse of Emory University:

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

If you are a retiree/spouse of Emory Healthcare, please contact the Employee Resource Center at (404) 686-6044.

# You and Social Security

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The Social Security Act of 1935 provides for general welfare by establishing a system of federal old-age benefits for workers. From this system, every qualified individual shall be entitled to receive an old-age benefit payment in equal monthly installments ending on the date of death. The amount of the benefit is determined based on your average income earned during your working years. The information included below is meant to be a brief overview — for complete details visit the Social Security web site at [www.ssa.gov](http://www.ssa.gov) or call 800-772-1213.

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## Who is eligible to receive Social Security benefits?

In order to qualify for Social Security retirement benefits, you must have paid Social Security taxes and earned enough Social Security credits during your working life. Workers can earn a maximum of four credits per year, with 40 credits needed to qualify for benefits.

## When can I begin receiving Social Security benefits?

If you are at least 62 years of age, you can apply for and begin receiving your Social Security benefits. However, keep in mind that if you apply to receive retirement benefits before reaching full retirement age, you will receive reduced benefits for the rest of your life. Likewise, if you decide to delay the receipt of your benefits until after your full retirement age, your benefit amount will increase by a certain percentage based on the year of your birth.

## What is full retirement age?

If you were born before 1938, your full retirement age is 65. Individuals born after 1938 have a full retirement age based on their year of birth. The maximum full retirement age for individuals born after 1959 is 67 years of age. Check [www.ssa.gov](http://www.ssa.gov) to determine your full retirement age.

## Can I continue to work and still receive my Social Security retirement benefits?

Yes. Starting in the month you reach full retirement age, there is no limit on the amount you can earn while you collect Social Security benefits. However, if you have not reached full retirement age, your Social Security retirement benefits may be reduced for every dollar you earn, up to an annual limit, as determined by the Social Security Administration.

## How do I apply for Social Security retirement benefits?

You should apply for benefits about three months prior to retiring. Applications can be submitted via the web, phone, by mail or in person. You will need to have certain documents to apply such as a birth certificate or proof of birth, naturalization papers, U.S. military discharge papers, W-2 forms or self-employment tax returns for the previous year. In addition, other information or documentation may be required to complete your application.

## What are survivors' benefits?

After your death, your family may be eligible to continue receiving benefits. Eligible family members may include your spouse or ex-spouse, unmarried or disabled children and your parents. In addition, a one-time lump sum payment of \$255 may be paid to your family if you have enough credits to qualify.

# You and Medicare

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Medicare is our country's basic health insurance program for people age 65 or older. Medicare is often confused with Medicaid. Medicaid is a health care program for individuals with limited resources and low income. Again, this information is meant to be a brief overview of Medicare coverage — for complete details, log on to [www.medicare.gov](http://www.medicare.gov) or call 800-MEDICARE.

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**Please be aware that you must enroll in Medicare Parts A and B in order to be eligible to enroll in a Medicare Supplement Plan.**

## When can I begin receiving Medicare benefits?

If you are getting Social Security benefits when you turn 65, you are already qualified, and Part A (Hospital Insurance) starts automatically.

Part B (Medical Insurance) is an optional program with a monthly cost. Almost anyone who is eligible for Part A can sign up for Part B. If you don't enroll in Part B when you are first eligible, you may pay a penalty to enroll at a later date, unless you are covered by an employer-based plan as an active employee.

Part C (Medicare Advantage Plans) is another optional program that requires your enrollment in both Parts A and B. You might have to pay a monthly premium for Part C because of the extra benefits the Medicare Advantage plan offers.

Part D (Prescription Drug Plan) is available to anyone who has Parts A and B, or Part C. This prescription insurance is also optional, and an additional monthly premium is required for the coverage. If you don't enroll in Part D when you are first eligible, you may pay a penalty to enroll at a later date, unless you are enrolled in an employer based plan that provides "creditable coverage" like Emory does.

## How do I make Medicare payments?

If you are already receiving Social Security retirement benefits, Medicare payments are automatically withheld from your Social Security payments.

### HRA Contribution for Retirees Hired Before January 1, 2003

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If you are an Emory retiree who was hired before January 1, 2003, you are eligible for a Health Reimbursement Arrangement (HRA) contribution from Emory (currently \$142.33 per month) to help pay for a Medicare Supplement Plan you select. The HRA contribution is **\$148.02**, effective January 1, 2025.

# You and Medicare

## How do I compare Medigap policies?

The chart below shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest.

| Medicare Supplement Insurance (Medigap) plans                                                                  |      |      |      |      |      |      |      |      |      |         |
|----------------------------------------------------------------------------------------------------------------|------|------|------|------|------|------|------|------|------|---------|
| Benefits                                                                                                       | A    | B    | C    | D    | F *  | G*   | K    | L    | M    | N       |
| Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used) | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100%    |
| Medicare Part B coinsurance or copayment                                                                       | 100% | 100% | 100% | 100% | 100% | 100% | 50%  | 75%  | 100% | 100%*** |
| Blood (first 3 pints)                                                                                          | 100% | 100% | 100% | 100% | 100% | 100% | 50%  | 75%  | 100% | 100%    |
| Part A hospice care coinsurance or copayment                                                                   | 100% | 100% | 100% | 100% | 100% | 100% | 50%  | 75%  | 100% | 100%    |
| Skilled nursing facility care coinsurance                                                                      |      |      | 100% | 100% | 100% | 100% | 50%  | 75%  | 100% | 100%    |
| Part A deductible                                                                                              |      | 100% | 100% | 100% | 100% | 100% | 50%  | 75%  | 50%  | 100%    |
| Part B deductible                                                                                              |      |      | 100% |      | 100% |      |      |      |      |         |
| Part B excess charges                                                                                          |      |      |      |      | 100% | 100% |      |      |      |         |
| Foreign travel emergency (up to plan limits)                                                                   |      |      | 80%  | 80%  | 80%  | 80%  |      |      | 80%  | 80%     |

\* Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,800 in 2024 before your policy pays anything. (You can't buy Plans C and F if you were new to Medicare on or after January 1, 2020.)

\*\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$240 in 2024), the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\* Plan N pays 100% of the Part B coinsurance. You must pay a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

### Out-of-pocket limit in 2024\*

|         |         |
|---------|---------|
| \$7,060 | \$3,530 |
|---------|---------|

Chart and information above taken from "Medicare and You," official U.S. government Medicare handbook (2024)

# 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** (see below) 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 is 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

## 2025 Dental Plan Rates

| COVERAGE LEVEL | MONTHLY RATE |
|----------------|--------------|
| Retiree only   | \$50.00      |
| 2-Person       | \$100.00     |
| Family         | \$165.00     |

### Reasonable & Customary Charges (R&C) for Dental and Medical Plans

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.

# Dental Coverage

| 2025 Dental Plan Quick Guide                                           |                             |                             |
|------------------------------------------------------------------------|-----------------------------|-----------------------------|
| Aetna PPO Plan                                                         |                             |                             |
|                                                                        | IN-NETWORK                  | OUT OF NETWORK <sup>1</sup> |
| <b>Preventive Services</b><br>(routine & deep cleanings, X-rays, etc.) | \$0                         | \$0                         |
| <b>Basic Services</b> (filling, root canal, etc.)                      | 10% <sup>2</sup>            | 20% <sup>2</sup>            |
| <b>Major Restorative</b> (crown, bridge, etc.)                         | 50% <sup>2</sup>            | 50% <sup>2</sup>            |
| <b>Calendar Year Deductible<sup>3</sup></b>                            | \$50/person<br>\$150/family | \$50/person<br>\$150/family |
| <b>Annual Plan Payment Maximums</b>                                    | \$1,500/person              | \$1,500/person              |
| <b>Orthodontia:</b>                                                    |                             |                             |
| - Deductible                                                           | None                        | None                        |
| - Co-insurance                                                         | 50%                         | 50%                         |
| - Lifetime Maximum                                                     | \$1,500                     | \$1,500                     |

<sup>1</sup> Amounts applied to deductible are limited to the Reasonable and Customary charges.

<sup>2</sup> After deductible.

<sup>3</sup> 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

## New Post-65 retirees and/or spouses

If you were enrolled in the EyeMed Vision plan when you retired, you may choose to continue coverage by electing COBRA Continuation until the end of the plan year. You may also choose to consider a vision plan offered through Via Benefits when you enroll for your Medicare Supplemental Plan. You will have the opportunity to enroll for the Retiree EyeMed Vision Plan during the annual enrollment period in the fall. Please review the plan information below. If you decide to enroll, the full annual premium will be required when you submit your enrollment form.

## Transitioning Post-65 retirees and/or spouses

Emory offers retirees/spouses the opportunity to enroll in vision coverage through EyeMed Vision Care. If you did not enroll during the 2024 fall annual enrollment, you may choose to enroll for vision coverage during the next annual enrollment period. If you decide to enroll, a one-time ACH draft for the entire annual premium is required. You may also choose to consider a vision plan offered through Via Benefits when you transition to a Medicare Supplemental Plan.

## 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](http://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 plan details, visit EyeMed Vision Care at: [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

## 2025 Vision Plan Rates

| COVERAGE LEVEL       | ANNUAL RATE |
|----------------------|-------------|
| Retiree only         | \$147.36    |
| Retiree + Spouse     | \$279.36    |
| Retiree & Child(ren) | \$294.00    |
| Family               | \$432.96    |

## Enrollment and Payment

If you would like to enroll in vision coverage, you may do so during the retiree annual enrollment period by completing the *Retiree Dental & Vision Enrollment Form*. A one-time ACH draft for the entire annual premium is required. Send both the enrollment form and the ACH form to: McGriff-Emory, P.O. Box 896881, Charlotte, NC 28289-6881; or email forms to: [Lauren.Rice@McGriff.com](mailto:Lauren.Rice@McGriff.com).



# Additional Benefits for Emory University Retirees



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## Life Insurance



Basic Life Insurance coverage of \$10,000 (full-time or part-time at retirement) continues at no cost to you. Keeping your beneficiaries up-to-date is very important. Contact your benefits specialist if you need to make a change in your beneficiary: 404-727-7613 or send an email to [hrbenef@emory.edu](mailto:hrbenef@emory.edu).

## 403(b) Retirement Plan



If you have not already begun receiving your retirement income, federal income tax laws require that you start receiving payments no later than the April 1 following the calendar year in which you reach age 72 (73 if you reach age 72 after December 31, 2022), or the calendar year in which you retired, whichever is later.

## EmoryCard



Your EmoryCard will serve as your I.D. Card during retirement. Please contact the EmoryCard office at 404-727-9403 for information on obtaining your card.

## Courtesy Scholarship



Courtesy Scholarship eligibility continues for retirees for undergraduate and graduate courses; spouse and eligible children are eligible for undergraduate courses. Call 404-727-2143 for more information.

## Parking



Retirees will receive a yearly parking permit at no cost, unless you are rehired full-time. Call 404-727-7275.

## Email Access



Emory email address access continues to be made available to retirees via [email.emory.edu](mailto:email.emory.edu). For assistance, contact the Information Technology help desk at 404-727-7777.

## Library Access



Retired Emory faculty and staff may continue to view library websites and the library catalog (discoverE). Contact individual libraries for borrowing privileges. Remote access to electronic resources and databases is not a benefit, but retired Emory faculty and staff are welcome to come into the Emory Libraries to use designated workstations to access electronic library resources.

# Additional Benefits for Emory University Retirees (continued)



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## Discount Program



**EMORY SAVINGS MARKETPLACE:**  
Emory Savings Marketplace is your exclusive discount marketplace.

Once logged in, you can access a wide variety of money saving offers, including discount tickets, cars, rentals, and hotels; as well as amazing product and service deals for your everyday needs. Set up your account at <https://emory.savings.workingadvantage..>

## Continuing Education



The Osher Lifelong Learning Institute (OLLI) at Emory is a lifelong learning program for seasoned adults who enjoy learning for fun. At OLLI, the thirst for knowledge never ends, with classes and social programs that nourish the mind, body, and soul. Build friendships with others who live in the spirit of learning and personal growth by choosing from dozens of classes and special interest programs. OLLI at Emory is also a great volunteer opportunity, to stay involved with Emory and teach about varied interest areas. Many of our instructors have found it a way to stay relevant and teach to an appreciative as well as an attentive audience. **All Emory retirees who are interested in joining OLLI, will receive one free full year membership.** Membership after the first year will be at a cost of \$50 per year. Find us online at [olli.emory.edu](http://olli.emory.edu) or call at 404-727-5489.

## Fitness Centers



Continued membership in Blomeyer Health Fitness Center and/or Woodruff Physical Education Center is available. Contact Blomeyer Health Fitness Center at 404-727-4600 or Woodruff PEC at 404-727-6547.

## Special Events



As a retiree, you can receive continued discounts on cultural and special event admission tickets. Call 404-727-8425.

# Additional Benefits for Emory Healthcare Retirees



## 403(b) Savings Plan



If you have not already begun receiving your retirement income, federal income tax laws require that you start receiving payments no later than the April 1 following the calendar year in which you reach age 72 (73 if you reach age 72 after December 31, 2022), or the calendar year in which you retired, whichever is later.

## Special Events



As a retiree, you can receive continued discounts on cultural and special event admission tickets. Call 404-727-8425.

## Fitness Centers



Continued membership in Blomeyer Health Fitness Center and/or Woodruff Physical Education Center is available. Contact Blomeyer Health Fitness Center at 404-727-4600 or Woodruff PEC at 404-727-6547.

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way to stay relevant and teach to an appreciative as well as an attentive audience. **All Emory retirees who are interested in joining OLLI, will receive one free full year membership.** Membership after the first year will be at a cost of \$50 per year. Find us online at [olli.emory.edu](https://olli.emory.edu) or call at 404-727-5489.

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# Numbers & Websites

| VENDOR/ORGANIZATION                                                 | PHONE NUMBER | WEBSITE(S)                                                                                 |
|---------------------------------------------------------------------|--------------|--------------------------------------------------------------------------------------------|
| Emory University Benefits and WorkLife Department                   | 404-727-7613 | <a href="http://www.hr.emory.edu/benefits">www.hr.emory.edu/benefits</a>                   |
| Emory Healthcare Employee Resource Center                           | 404-686-6044 | N/A                                                                                        |
| Aetna Traditional Dental                                            | 877-238-6200 | <a href="http://www.aetna.com/docfind/custom/emory">www.aetna.com/docfind/custom/emory</a> |
| Administration for Community Living Region III                      | 404-562-7600 | <a href="http://www.acl.gov">www.acl.gov</a>                                               |
| Emory Employees/Retirees Appointment Line (EVIP)                    | 404-778-EVIP | N/A                                                                                        |
| EyeMed Vision Care (Vision Plan)                                    | 855-270-2343 | <a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>                     |
| Fidelity Investments (Retirement Plans)                             | 800-343-0860 | <a href="http://www.netbenefits.com/Emory">www.netbenefits.com/Emory</a>                   |
| Government Resources                                                | 800-333-4636 | <a href="http://www.usa.gov">www.usa.gov</a>                                               |
| Internal Revenue Service                                            | 404-338-7962 | <a href="http://www.irs.gov">www.irs.gov</a>                                               |
| McGriff-Emory (Aetna Dental and Vision Enrollment Form and payment) | 678-367-3107 | <a href="http://www.McGriff.com">www.McGriff.com</a>                                       |
| Medicare                                                            | 800-633-4227 | <a href="http://www.medicare.gov">www.medicare.gov</a>                                     |
| National Council on Aging - BENEFITSCheckUp                         | 571-527-3900 | <a href="http://www.benefitscheckup.org">www.benefitscheckup.org</a>                       |
| Pharmacy at Emory                                                   | 404-778-2022 | <a href="http://www.emoryhealthcare.org/pharmacy">www.emoryhealthcare.org/pharmacy</a>     |
| Social Security Administration                                      | 800-772-1213 | <a href="http://www.ssa.gov">www.ssa.gov</a>                                               |
| TIAA (Retirement Plans)                                             | 800-842-2252 | <a href="http://www.tiaa.org">www.tiaa.org</a>                                             |
| The Standard (Life Insurance)                                       | 866-756-8118 | <a href="http://www.standard.com">www.standard.com</a>                                     |
| UNUM (Long Term Care)                                               | 800-227-4165 | <a href="http://www.unum.com">www.unum.com</a>                                             |
| Via Benefits                                                        | 855-241-5720 | <a href="https://myviabenefits.com/emory">https://myviabenefits.com/emory</a>              |
| Volunteer Emory                                                     | 404-727-6269 | <a href="http://www.volunteer.emory.edu">www.volunteer.emory.edu</a>                       |



Emory University  
Human Resources  
Benefits and WorkLife Department  
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