

2026 PRE-65

Retiree Benefits Guide

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2026 Annual Benefits Enrollment Ends Friday, October 24, 2025

This guide is meant to provide basic benefit plan information. Every attempt has been made to ensure the information included in this guide is accurate. For additional details and specific information, please contact the vendor or review the Summary Plan Description (SPD) for each plan. SPDs are available online at www.hr.emory.edu/benefits or by contacting the Benefits and WorkLife Department at 404-727-7613 for a printed version.

DISCLAIMER: Emory reserves the right to terminate, suspend, withdraw, amend, or modify the plan in whole or in part at any time. Furthermore, Emory reserves the right to terminate or modify coverage for any group of employees, active or retired, and their dependents or a class of dependents at any time.

Benefits and WorkLife Department Office Hours

Monday, Wednesday, Thursday, and Friday:
8:30 a.m. to 4:30 p.m.

Tuesday: 8:30 a.m. to 1:30 p.m.

Benefits and WorkLife Department
1599 Clifton Road, 1st Floor
Phone: 404-727-7613
Email: hrbenef@emory.edu

What's New?



Emory's Annual Benefits Enrollment is your opportunity to review your current benefits and make selections for the upcoming year. Your new benefit selections will be effective on January 1, 2026.

Emory offers a comprehensive benefits package to help meet your needs. Here are the highlights of what is changing for 2026:

Medical, Dental, and Vision Plan Rates

Medical costs continue to rise overall, resulting in an increase in the retiree contributions for 2026 (see page 11). Rates for the dental and vision plans will remain the same as last year.

Incentives

Well-being and medical plan incentives will be offered again in 2026, giving you the opportunity to offset your medical costs by participating in a variety of healthy activities. Your spouse can earn the incentives too. Incentives for the annual preventive exam will be offered in 2026. See page 7 for information about the 2026 Incentives.

Services Received from Tier 2 Providers

If you live anywhere in the US, services you receive from a tier 2 Aetna provider will be covered at the same level as in tier 1 (lowest co-pays, deductibles, co-insurance, and maximum out-of-pocket.)

Summary of Benefits and Coverage

As part of health care reform, all employers are required to provide a Summary of Benefits and Coverage (SBC) for all the health plans available to their employees and retirees. View it at www.hr.emory.edu/pre65retiree.

Your Benefits

Each year, you will be offered an opportunity to decide if Emory's medical, dental, and vision plans are right for you and your family during the annual benefits enrollment period. This year's annual benefits enrollment period ends on **October 24, 2025**, for the 2026 calendar year. The plan choices you make during this time will be effective January 1, 2026. If you do not make a change, your current coverage will continue.

You may access the enrollment form on the Pre-65 Retiree Annual Enrollment web page at www.hr.emory.edu/pre65retiree. You only need to submit the form if you need to make a change. If you are unable to access the form online, you can contact McGriff, our third-party vendor, at 678-367-3107 for assistance.

Current retiree medical coverage through Aetna will not be available when you reach age 65. You will be notified to elect a new Medicare Supplemental plan. If you were hired prior to January 1, 2003, Emory will provide you with a subsidy to help offset the cost of your new plan. For more detailed information about what happens when you turn 65, see page 12.

IMPORTANT NOTE: If you ever decide to cancel or decline to participate in the retiree medical plan, you **will not be permitted** to reenroll at a later date. You also will not receive the Emory subsidy that is provided to eligible retirees at age 65.



As an eligible pre-65 Emory retiree or spouse, you can choose medical, dental and/or vision coverage for you and your eligible dependents.

How to Enroll

STEP 1: Read this guide to determine if Emory's medical, dental, or vision coverage will meet your needs for the upcoming year.

STEP 2: If you need to make changes to your coverage, download and complete the enrollment form from the Pre-65 Retiree Annual Enrollment web page at www.hr.emory.edu/pre65retiree. **DO NOT SUBMIT AN ENROLLMENT FORM IF YOU DO NOT NEED TO MAKE A CHANGE TO MEDICAL, DENTAL, OR VISION COVERAGE.** If you need to make a change, return the completed form to:

McGriff-Emory
P.O. Box 896881
Charlotte, NC 28289-6881
OR email: Lauren.Rice@McGriff.com

Your enrollment form must be emailed or postmarked by October 24, 2025.

If you do not submit the enrollment form, your current medical, dental, and vision coverage will automatically continue.

How to Pay for Coverage

Emory offers the convenience of automatically drafting your checking or savings account through ACH for payment of your medical, dental, and vision plan coverage. Please complete the McGriff ACH form with your enrollment form if you have not set up your payments for medical, dental, or vision to be paid directly from your checking or savings account.

Network Definitions

Tier 1 Network

Providers and facilities in the tier 1 network give you the maximum benefit available under the plan, with lower co-pays, co-insurance, and deductibles. For more information about tier 1, see page 15.

Tier 2 Network

Tier 2 network providers are part of the Aetna national network. Services obtained from tier 2 providers will be covered at the tier 1 level.

- **WITHIN THE US**—You or your covered dependents may use any providers in the tier 1 or tier 2 network available at www.aetna.com/docfind/custom/emory.
- **INTERNATIONAL**—If you live or travel extensively outside the US, only coverage for emergency care is provided at the tier 1 level. Routine care will be covered at the tier 3 level.

Tier 3 Network

Tier 3 providers do not participate in contracts with Aetna. The co-insurance and deductibles are the highest, as they are not negotiated; therefore, the costs of services can be higher than tier 1 network costs.

Emergency Services

Emergency services are covered at the tier 1 level and the plan's co-pay, deductible and co-insurance apply.

Pre-65 Medical Coverage

POS Plan

The POS Plan is a conventional medical plan where members pay co-pays for some services (co-pays are fixed fee amounts that you pay at the time you receive services). The POS Plan also uses co-insurance for some services (co-insurance is the portion of expense you must pay for care, in most cases after meeting your deductible). The deductible is a set amount you must pay before co-insurance starts. See page 5 for deductible amounts.

The POS Plan allows members to receive services from a national network of providers and facilities. It is an open access plan that:

- Provides the flexibility to choose any provider
- Does not require that a primary care physician (PCP) be identified or selected
- Does not require a PCP referral to see a specialist

Tier 1 and tier 2 network preventive care is covered at 100% and is not subject to the deductible. For all other medical services, the plan pays a portion of your covered expenses: 85% for tier 1 or tier 2 and 50% for tier 3 after you pay the annual deductible. Office visits are covered with a co-payment. Prescription drugs are covered through co-insurance.

The POS Plan also has an out-of-pocket maximum to protect you in the event you have significant medical expenses during the year.

INTERESTED IN VOLUNTEERING AT EMORY?

Volunteer Emory, founded in 1980, facilitates service opportunities and social justice work for Emory students, faculty, staff, and alumni. Learn more at www.volunteer.emory.edu.

CONSIDERING RETURNING TO WORK?

If you are an Emory University retiree, there are several important factors to consider if you return to active employment with Emory. Be sure to contact the Benefits and WorkLife Department before you return to work: 404-727-7613.

Pre-65 Medical Plan Quick Guide

POS Plan			
	TIER 1	TIER 2	TIER 3 ¹
ANNUAL DEDUCTIBLE—SINGLE	\$850	\$850	\$2,000
ANNUAL DEDUCTIBLE—FAMILY	\$2,550	\$2,550	\$6,000
OUT-OF-POCKET MAXIMUM ² —SINGLE	\$2,750	\$2,750	\$10,000
OUT-OF-POCKET MAXIMUM ² —FAMILY	\$5,500	\$5,500	\$20,000
OUT-OF-POCKET MAXIMUM ² —AGGREGATE	Yes	Yes	Yes
PRIMARY CARE OFFICE VISITS ³	\$25 co-pay	\$25 co-pay	50% after deductible
PEDIATRICIAN OR MENTAL HEALTH PHYSICIAN VISITS	\$25 co-pay	\$25 co-pay	50% after deductible
SPECIALIST OFFICE VISITS ⁴	\$35 co-pay ⁴	\$35 co-pay ⁴	50% after deductible
DIAGNOSTIC LABS	15% co-insurance	15% co-insurance	50% co-insurance
X-RAYS	15% after deductible	15% after deductible	50% after deductible
DURABLE MEDICAL EQUIPMENT (DME)	15% co-insurance	15% co-insurance	50% after deductible
ROUTINE PREVENTIVE CARE ⁵ (eye exams, annual physicals, flu shots, annual GYN visits)	\$0 co-pay ⁵	\$0 co-pay ⁵	50% after deductible
EMERGENCY ROOM VISITS ⁶	\$250 co-pay ⁶	\$250 co-pay ⁶	\$250 co-pay ⁶
HOSPITALIZATIONS: INPATIENT/OUTPATIENT COVERAGE	15% after deductible	15% after deductible	50% after deductible
BEHAVIORAL HEALTH—INPATIENT TREATMENT	15% after deductible	25% after deductible	50% after deductible
BEHAVIORAL HEALTH—OUTPATIENT TREATMENT	\$25 co-pay	\$25 co-pay	\$25 co-pay

¹ Amounts applied to deductible and out-of-pocket maximums are limited to reasonable and customary charges.

² Includes co-pays, deductibles, and co-insurance.

³ Includes services of an internist, general physician, family practitioner, dermatologist, and/or allergist.

⁴ An additional facility fee may be charged for your specialist visit, which may apply to your deductible or co-insurance.

⁵ ONLY routine preventive care services at the tier 1 or tier 2 level are covered at 100% under the plan. Diagnostic services are subject to the deductible and co-insurance.

⁶ Co-pay waived if admitted.

DISCLAIMER: Every attempt has been made to ensure the chart and information above accurately reflects the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description (SPD) prevail.

Prescription Drugs

Prescription Drug Coverage

Prescription drug coverage is part of your medical plan and you pay a percentage of the cost through co-insurance. There is also a retail or mail minimum and maximum within a five-tier structure (see chart below). You will pay the co-insurance amount subject to the minimum and maximum cost. You do not have to meet your deductible first.

Drug Tier	Co-Insurance	30-Day Retail Minimum	30-Day Retail Maximum
Zero	0%	\$0	\$0
1	10%	\$10	\$25
2	20%	\$20	\$75
3	30%	\$60	\$120
4	40%	\$90	\$150

90-day supply is 2½ times the retail amount

Emory's prescription drug administrator, CVS/Caremark, provides you with convenient access to CVS retail pharmacies throughout metro Atlanta. To determine your coverage tier or cost, contact CVS/Caremark at 866-601-6935.

SAVE MONEY ON YOUR PRESCRIPTIONS

One great way to save on costs is to buy generic drugs. Always ask your doctor and/or pharmacist if a generic version is available.

Maintenance Drugs

If you take any maintenance prescription medications to treat certain ongoing medical conditions, you will need to fill your 90-day prescriptions in one of five ways:

1. through CVS/Caremark's mail-order service;
2. at a CVS retail pharmacy location (at the mail-service cost);
3. at an Emory pharmacy (at the mail-service cost);
4. at a Target retail pharmacy location (at the mail-service cost); or
5. at a Costco, Kroger, and several independent pharmacies.

Note: If you attempt to fill a maintenance drug at a pharmacy other than the above methods, you will be charged the full retail cost. To save money, ask your doctor/pharmacist if a generic version is available.

Tier Zero

Emory pays 100%, and plan participants will pay \$0 for a 90-day supply of those medications associated with the prevention and treatment of congestive heart failure (CHF), diabetes, high blood pressure, high cholesterol, smoking cessation, and contraceptives. Tier zero helps members afford the prescription drugs they need to improve or maintain their health. The list of tier zero drugs can be found on page 20.

Well-being and Medical Plan Incentives

To encourage you to take an active role in your health and well-being, Emory provides financial incentives for your participation in healthy activities. You and your spouse can choose from a menu of different incentive opportunities (see chart). Both retirees and spouses can earn up to \$425 in incentives (a maximum total of \$425 for single and \$850 for retiree + spouse). Incentives earned are applied to your medical plan. You will get a credit toward your deductible or co-insurance. Incentives cannot be used for co-pays.

Activities must be completed between January 1, 2026, and November 15, 2026, in order to receive the 2026 incentives.

Healthy Emory Connect

Healthy Emory Connect (Sharecare) is Emory's well-being platform. By joining, you can participate in challenges and other programs to earn your incentives.



2026 Incentives		Eligible	Earn
ANNUAL PREVENTIVE EXAM (well adult/well woman)	Earn an incentive by completing your annual preventive wellness exam with your physician.	employee and spouse	\$50
REALAGE HEALTH 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 Healthy Emory Connect, a web platform and mobile app powered by Sharecare.	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. This small group program teaches you how to eat healthy, increase physical activity, and manage stress to prevent type 2 diabetes. To participate, you must meet certain eligibility criteria. It has two phases: the core phase and the post-core phase.	employee and spouse (must meet the DPP criteria)	Up to \$200
UNWINDING MINI-COURSE*	Complete a mini-course through the "Unwinding" app available on Sharecare. You can complete one per quarter.	employee and spouse	\$25/quarter Annual max: \$100
VOLUNTEER OR COMPLETE THE 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 CHECKUP	Take the Fidelity Financial Wellness Checkup 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
VOLUNTEER THROUGH EMORY OPEN	Volunteer in select events through Emory Open, a platform that connects you with meaningful opportunities to support the causes you care about most.	employee only	\$25/quarter Annual max: \$100

* You must join Healthy Emory Connect in order to receive these incentives.

Dental Coverage



Emory offers the Aetna Traditional Dental (PPO) for dental coverage.

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. For more information, review the Dental Plan Comparison on the following page.

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 (subject to reasonable and customary limits).
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 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

Dental Coverage

2026 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 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 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 (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.

Vision Coverage



Emory offers EyeMed Vision Care for vision coverage.

EyeMed Vision Care

Emory offers retirees the opportunity to enroll in vision coverage through EyeMed Vision Care. EyeMed Vision Care offers a large network of providers including Emory Eye Center, LensCrafters, Pearle Vision, and many more. For a complete list of providers, call 855-270-2343 or visit the website 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:
www.eyemedvisioncare.com.

Payment

If you would like to enroll/reenroll in vision coverage, a one-time 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 medical or dental insurance payments. McGriff will make a one-time draft from your designated checking or savings account for the annual vision premium.

2026 Rates

2026 Medical Plan Contributions				
	Hired Prior to January 1, 2003		Hired On/After January 1, 2003*	
Coverage Level	Non-Medicare Eligible with Subsidy	Medicare Eligible with Subsidy	Non-Medicare Eligible without Subsidy	Medicare Eligible without Subsidy
RETIREE ONLY	\$860.76	\$517.29	\$1,544.24	\$832.45
RETIREE + SPOUSE	\$1,721.50	\$1,034.61	\$3,088.46	\$1,664.95
RETIREE + CHILD(REN)	\$1,119.70	\$830.37	\$2,007.50	\$1,336.11
FAMILY	\$1,980.46	\$1,347.55	\$3,551.73	\$2,168.44
CHILD(REN) ONLY	\$312.93	\$312.93	\$503.52	\$503.52

If you or your spouse/dependent are eligible for Medicare because of a disability, your medical plan rates may be different. If you are in this situation, contact the Benefits and WorkLife Department for more information: 404-727-7613.

* Applies to Emory University retirees only.

2026 Dental Plan Contributions	
Coverage Level	Monthly Rate
RETIREE ONLY	\$50.00
2-PERSON	\$100.00
FAMILY	\$165.00

2026 Vision Plan Contributions	
Coverage Level	Annual Rate
RETIREE ONLY	\$147.36
RETIREE + SPOUSE	\$279.36
RETIREE + CHILD(REN)	\$294.00
FAMILY	\$432.96

Turning 65

Post-65 Medicare-Eligible Retiree Medical Coverage

Eligible retirees of Emory University and Emory Healthcare will transition from Emory's medical plan with Aetna to a Medicare supplemental plan at age 65.

Post-65 retirees will shop for and purchase an individual plan that works with their Medicare coverage. Emory has partnered with Via Benefits, a company that is experienced in helping retirees evaluate and enroll in Medicare supplemental insurance. This program offers:

- More plan choices.
- A monthly contribution from Emory to a Health Reimbursement Arrangement (HRA), for eligible retirees/spouses, to help pay for the plan (**\$153.94 per month**). To be eligible for the subsidy from Emory, you must be covered in the Pre-65 medical plan and have been **hired prior to January 1, 2003**.
- Expert help choosing and enrolling in the plan.
- Ongoing support, including help with questions about coverage.

In preparation for transitioning from your Emory pre-65 retiree medical plan, please contact the Social Security Administration to enroll in Medicare Parts A and B about **three months prior to your 65th birthday**. If you were **hired prior to January 1, 2003**, around this same time you also will 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. Your eligible spouse will follow the same process as they approach age 65.

You will find information about available plans at my.viabenefits.com/emory. Please contact Via Benefits at 1-855-241-5720 to enroll no later than 30-45 days prior to your 65th birthday to ensure a seamless transition with no gaps in coverage. You must have your Medicare card showing the effective date for Medicare Part A and Part B.

You may also enroll in a plan on your own without using the services of Via Benefits. However, please contact Via Benefits at 1-855-241-5720 to inform them of your enrollment and ask about reimbursement for eligible expenses.

If you were hired on/after January 1, 2003, you will not receive an Enrollment Guide from Via Benefits. However, you may contact Via Benefits at 1-855-241-5720 to secure more detailed information and/or to initiate the enrollment process.

IMPORTANT NOTE: Retirees hired on/after January 1, 2003, are not eligible to receive the subsidy from Emory.

Questions?

If you are an Emory retiree and have questions about the transition process, please contact your designated benefits specialist below 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 Employee Resource Center at 404-686-6044.

You and Social Security



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 website at www.ssa.gov or call 800-772-1213.

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 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, US 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



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. This information is meant to be a brief overview of Medicare coverage. For complete details, log on to www.medicare.gov or call 800-MEDICARE.

When can I begin receiving Medicare benefits?

If you are not currently receiving Social Security retirement benefits, you should sign up for Medicare close to your 65th birthday.

- You **must be enrolled in Parts A and B to be eligible to enroll** in a Medicare Advantage or Medigap plan.
- 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.
- **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.

Additional Medical Resources

Tier 1 Network

Providers and facilities in the tier 1 network give you the maximum benefit available under the plans, with lower co-pays, co-insurance, and deductibles.

TIER 1 FACILITIES INCLUDE:

- Emory University Hospital
- Emory University Hospital Midtown
- Emory Decatur Hospital
- Emory Long Term Acute Care
- Emory Hillandale Hospital
- Emory University Orthopaedics & Spine Hospital
- Emory Johns Creek Hospital
- Emory Rehabilitation Hospital, in partnership with Select Medical
- Emory Saint Joseph's Hospital
- Emory Hospital—Warner Robins
- Emory Hospital—Perry
- Children's Healthcare of Atlanta (including Arthur M. Blank and Scottish Rite)
- Grady Memorial Hospital (including Hughes Spalding)
- St. Francis Hospital (Columbus)
- Wesley Woods Geriatric Hospital

TIER 1 PHYSICIANS INCLUDE:

- Emory physicians
- DeKalb Physician Hospital Organization (DPHO)
- Community physicians

To locate a participating tier 1 physician or facility, go to www.aetna.com/docfind/custom/emory or call Aetna at 800-847-9026.

Emory Employees Appointment Line (EVIP)

Emory Healthcare is committed to the health care needs of Emory's employees and retirees, and to meet this commitment, will facilitate and expedite employee and retiree access to Emory providers. The EVIP Appointment Line was developed for this purpose. Emory retirees and family members can call **404-778-EVIP** to speak to an appointment

representative. To use the EVIP line:

- Dial 404-778-EVIP (3847) to speak to an appointment representative.
- Representatives are available Monday through Saturday, from 8:00 a.m. to 5:00 p.m., and Sunday, from 10:00 a.m. to 3:00 p.m., to assist you in making appointments with Emory Clinic providers.
- We will do our best to accommodate you within a timeframe you are comfortable with. In many areas, we have reserved same day/next day appointment slots. If the access we can offer within the Physician Group Practice does not meet your needs, we will connect you with an Emory-affiliated practice.
- Urgent appointments will be clinically reviewed to secure an appointment within a medically appropriate timeframe.

Emory HealthConnection

Emory HealthConnection is available to assist you in selecting the right Emory provider to meet your needs. Reach it online at www.emoryhealthcare.org or by calling 404-778-7777.

Emory Healthcare Patient Portal—MyChart

If you receive care from an Emory Healthcare physician, you are encouraged to sign up for the Emory Healthcare patient portal technology—a convenient and secure health-management tool. Patient portal technology provides you with increased access to your care team, resources, and empowerment to manage your health. If you are not currently using MyChart, sign up at www.emoryhealthcare.org/patientportal, or call 404-727-8820. Note: If you see an outpatient private practice provider, that provider may have a separate portal in place. Please contact your provider directly.

The Pharmacy at Emory

The Pharmacy at Emory offers full-service pharmacies in several locations including on the Emory University Clifton Road campus. The hours at the Clifton Road campus are 9:00 a.m. to 6:00 p.m., Monday through Friday. For more information about this location or other Emory Pharmacy locations, visit www.emoryhealthcare.org/pharmacy.

Frequently Asked Questions

Do I need to continue the medical plan coverage I have with Emory during my retirement?

The choice is yours and you should consider all of the options that are available to you very carefully. If you are married, you may be eligible for your spouse's employer plan or you may consider coverage through the federal Healthcare Exchange/Health Insurance Marketplace (go to www.healthcare.gov for more information). If you elect to discontinue your medical plan coverage through Emory, you will not be able to reenroll at a later date. You will also not be eligible for the HRA contribution if you were hired prior to January 1, 2003.

Am I guaranteed medical plan coverage as long as I continue to pay the cost for coverage?

Currently, retirees will be able to continue enrollment in the Emory Retiree medical plan until age 65 as long as premiums are paid in a timely manner. At age 65, eligible retirees and spouses will transition from the Emory medical plan to a Medicare supplemental plan that will work with their Medicare coverage. Retirees who were hired before January 1, 2003, will also receive a monthly contribution from Emory to a health reimbursement arrangement (HRA) to help pay for the plan.

Premiums for the supplemental Medicare plan must be paid as required by the provider. However, the health care benefits continued at retirement are not guaranteed to be the benefits for retired employees and their dependents in the future. Emory has the right to terminate the plan and to terminate any class of employees, including retired employees and their dependents, as eligible persons for plan benefits.

When I turn age 65, will I be able to keep my current retiree medical plan?

No. All eligible post-65 retirees and spouses will transition to a Medicare supplemental plan.

If you are an Emory University retiree, contact your benefits specialist below about the transition process 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, contact the Employee Resource Center at 404-686-6044.

What happens to my dental coverage when I turn 65?

Your dental coverage will automatically continue unless you decide to cancel by notifying Emory in writing to discontinue the benefit.

Frequently Asked Questions

As a retiree, I will continue medical coverage for myself and my spouse. If I die before my spouse, will my spouse be able to continue the coverage?

Yes. A surviving spouse may continue enrollment in the existing medical plan until age 65, as long as the required cost is paid. At age 65, your spouse will be able to choose an individual plan through a Medicare Healthcare Exchange or on their own. However, the health care benefits continued at retirement are not guaranteed to be the benefits for retired employees and their dependents in the future. Emory has the right to terminate the plan and to terminate any class of employees, including retired employees and their dependents, as eligible persons for plan benefits.

I plan to continue my medical plan coverage during my retirement. What happens if I move outside of Georgia?

If you or a dependent reside or relocate temporarily outside of Georgia, please call Aetna Member Services at 800-847-9026 in order to confirm access to services through your plan's tier 2 network. Services provided by a tier 2 provider will be covered at the tier 1 level.

Will the cost of medical plan coverage be subject to increases? If so, how will I know?

Changes in premiums will only occur once a year. However, the cost of your coverage is always subject to change, depending on the claims of the group. If there is a change in the cost or coverage, you will be notified by mail. Therefore, it is very important that Human Resources always has your correct and current mailing address.

How do I get Aetna claim forms?

Contact Aetna directly to request claim forms. Call 800-847-9026 or visit them on the web at www.aetna.com.

Where do I send my claims?

Claims should be sent to: Aetna, P.O. Box 14079, Lexington, KY 40512-4079.

I plan to marry a few months after I retire. Can I add my new spouse to my health care coverage?

No. The plan does not allow for retirees to add new dependents.

If I do not enroll in the retiree dental plan and/or the vision plan offering for 2026, can I enroll at a later date?

Yes. Retirees have the opportunity to select this coverage during each year's annual enrollment period.

If I am currently enrolled for the vision plan, do I have to reenroll each year?

No. However, you must make your payment for the entire year. You can submit the McGriff ACH form to have the payment automatically taken from your checking or savings account.

Emory University Retirees



The following additional benefits are available for Emory University retirees.

LIFE INSURANCE

Basic Term Life Insurance coverage (full time or part time at retirement) is available at no cost to you. Keeping your beneficiaries up-to-date is very important. You should review your beneficiary information and make corrections as needed. A beneficiary change form can be downloaded from our website at www.hr.emory.edu/retiree-enrollment. If you need to make a change, send the change of beneficiary form to: McGriff-Emory, P.O. Box 896881, Charlotte, NC 28289-6881 or email the form to Lauren.Rice@McGriff.com.

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 April 1 following the calendar year in which you reach your required minimum distribution age or the calendar year in which you retired, whichever is later. The required minimum distribution (RMD) age depends on your birth year: it is currently 73 for those born between 1951 and 1959, and it will increase to 75 for those born in 1960 or later.

COURTESY SCHOLARSHIP

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

EMORYCARD

Your EmoryCard will serve as your ID card during retirement. Contact EmoryCard at 404-727-9403.

PARKING

Retirees will receive a yearly parking permit at no cost, unless you are rehired full time. 404-727-6106.

EMAIL

Emory email address access is available via email. emory.edu. Contact the Office of 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.

FITNESS CENTERS

Continued membership in the Woodruff Physical Education Center is available. Woodruff PEC: 404-727-6547.

SPECIAL EVENTS

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

DISCOUNTS THROUGH 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 emory.savings.workingadvantage.com.

CONTINUING EDUCATION (50+)

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 and 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. Visit olli.emory.edu or call at 404-727-5489.

Emory Healthcare Retirees



The following additional benefits are available for Emory Healthcare retirees.

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 April 1 following the calendar year in which you reach your required minimum distribution age or the calendar year in which you retired, whichever is later. The required minimum distribution (RMD) age depends on your birth year: it is currently 73 for those born between 1951 and 1959, and it will increase to 75 for those born in 1960 or later.

FITNESS CENTERS

Continued membership in the Woodruff Physical Education Center is available. Woodruff PEC: 404-727-6547.

SPECIAL EVENTS

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

DISCOUNTS THROUGH 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 [emory.savings.workingadvantage.com](https://www.emory.savings.workingadvantage.com).

CONTINUING EDUCATION (50+)

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 and 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. Visit olli.emory.edu or call at 404-727-5489.

Tier Zero Prescription Drug List

ANTIRETROVIRAL THERAPY*

- Emtricitabine/tenofovir disoproxil fumarate 200 mg – 300 mg

BLOOD PRESSURE AND HEART FAILURE

- Acebutolol HCL
- Amiodarone HCL
- Amlodipine Besylate
- Amlodipine/Olmesartan
- Amlodipine/Olmesartan/HCT
- Amlodipine/Valsartan
- Amlodipine/Telmisartan
- Atenolol
- Atenolol/Chlorthalidone
- Benazepril HCL
- Benazepril/Hydrochlorothiazide
- Betaxolol HCL
- Bisoprol/Hydrochlorothiazide
- Bisoprolol Fumarate
- Captopril
- Captopril/Hydrochlorothiazide
- Candesartan Cilexetil
- Candesartan Cilexetil/Hydrochlorothiazide
- Carvedilol
- Clonidine HCL
- Digoxin
- Diltiazem HCL
- Doxazosin Mesylate
- Enalapril Maleate
- Enalapril/Hydrochlorothiazide
- Eplerenone
- Esmolol HCL
- Felodipine
- Fosinopril Sodium
- Fosinopril/Hydrochlorothiazide
- Furosemide
- Guanabenz Acetate

- Guanfacine HCL
- Hydralazine HCL
- Hydralazine/Hydrochlorothiazide
- Hydralazine/Reserpin/Hctz
- Hydrochlorothiazide
- Irbesartan
- Irbesartan/Hydrochlorothiazide
- Isosorbide Dinitrate
- Isosorbide Mononitrate
- Isradipine
- Labetalol HCL
- Lisinopril
- Lisinopril/Hydrochlorothiazide
- Losartan Potassium
- Losartan Potassium/Hydrochlorothiazide
- Methyldopa
- Metolazone
- Metoprol/Hydrochlorothiazide
- Metoprolol Succinate
- Metoprolol Tartrate
- Minoxidil
- Moexipril HCL
- Moexipril/Hydrochlorothiazide
- Nadolol
- Nicardipine HCL
- Nifedipine
- Nimodipine
- Nisoldipine
- Nitroglycerin
- Olmesartan
- Olmesartan/Hydrochlorothiazide
- Papaverine HCL
- Pindolol
- Prazosin HCL
- Propranolol HCL
- Propranolol/Hydrochlorothiazide
- Quinapril HCL
- Quinapril/Hydrochlorothiazide
- Ramipril
- Reserpine

- Sotalol
- Spironolact/Hydrochlorothiazide
- Telmisartan
- Telmisartan/Hydrochlorothiazide
- Terazosin HCL
- Timolol Maleate
- Torsemide
- Trandolapril
- Trandolapril/Verapamil
- Triamterene/Hydrochlorothiazide
- Valsartan
- Valsartan/Hydrochlorothiazide
- Verapamil HCL

CHOLESTEROL LOWERING

- Amlodipine Besylate/Atorvastatin Calcium
- Atorvastatin Calcium
- Cholestyramine
- Colestipol HCL
- Ezetimbe
- Fenofibrate
- Fenofibric acid
- Fluvastatin
- Gemfibrozil
- Lovastatin
- Niacin
- Omega-3 Polyunsaturated FA
- Pravastatin Sodium
- Simvastatin
- Rosuvastatin

CONTRACEPTIVES

- Oral Contraceptives: Monophasic/Biphasic/Triphasic Generic Agents
- Non-Oral Contraceptive: NuvaRing
- Non-Oral Contraceptive: Ortho Evra

DIABETES

- Acarbose
- Acetohexamide
- Alogliptin
- Alogliptin/Metformin
- Alogliptin/Pioglitazone
- Chlorpropamide
- Glimepiride
- Glipizide
- Glyburide, ext-rel
- Glyburide/Metformin HCL
- Metformin HCL
- Metformin ext-rel
- Metformin/Repaglinide
- Miglitol
- Nateglinide
- Pioglitazone
- Pioglitazone HCL/Metformin HCL
- Repaglinide
- Tolazamide
- Tolbutamide

SMOKING CESSATION

- Nicotrol NS
- Nicotrol Inhaler
- Bupropion HCL (smoking deterrent) SR 12 hr 150 mg
- Zyban
- Chantix

*Generic antiretroviral therapy for preexposure prevention of human immunodeficiency virus (HIV) infection in people who are at an increased risk. As prescription drugs come off patent protection (lose brand status), become available as generics, or over the counter, this list will change.

For the most up-to-date list, contact CVS Caremark at 866-601-6935;
www.caremark.com.

Numbers and Websites

Vendor / Organization	Phone Number	Website(s)
EMORY UNIVERSITY BENEFITS AND WORKLIFE DEPARTMENT ANNUAL ENROLLMENT WEBSITE	404-727-7613	www.hr.emory.edu/benefits www.hr.emory.edu/enrollment
AETNA MEDICAL (MEDICAL—HSA AND POS PLANS, BEHAVIORAL MENTAL HEALTH, INCENTIVES)	800-847-9026	www.aetna.com www.aetna.com/docfind/custom/emory
INSPIRA FINANCIAL—HEALTH SAVINGS ACCOUNT AND FLEXIBLE SPENDING ACCOUNT	888-678-8242	inspirafinancial.com
AETNA DENTAL (PPO AND DMO)	877-238-6200	www.aetna.com/docfind/custom/emory
AFLAC	877-374-6909	www.aflac.com/emory
CVS/CAREMARK (PHARMACY MANAGER—HSA AND POS PLANS)	866-601-6935	www.caremark.com
EMORY EMPLOYEES 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
METLIFE LEGAL PLANS	800-821-6400	www.legalplans.com
KAISER PERMANENTE (MEDICAL)	800-324-9208	my.kp.org/emoryuniversity
FARMERS GROUPSELECT HOME AND AUTO	800-438-6381	hr.emory.edu/eu/benefits/faculty-staff/home-auto/index.html
THE PHARMACY AT EMORY	404-778-2022	www.emoryhealthcare.org/pharmacy
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



Emory University
Human Resources
Benefits and WorkLife Department
1599 Clifton Road, NE
Atlanta, GA 30322