

A photograph of an Emory University campus during autumn. Large trees with vibrant orange and yellow leaves are in the foreground, partially obscuring a multi-story building with a light-colored facade and several windows. Two people are walking on a path in front of the building. The sky is visible through the branches of the trees.

EMORY
+YOU

Your Benefits

2025 Annual Benefits Enrollment

Pre-65 Retirees

Enrollment Period Ends October 25, 2024

The fall season is here! That means it's also 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 Pre-65 Retiree Annual Enrollment website at www.hr.emory.edu/pre65retiree to review your benefits options, download the **2025 Pre-65 Retiree Benefits Guide**, and get the forms you need to make any changes to your benefits. 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 medical, dental, or vision coverage, or your life insurance beneficiaries, you **DO NOT NEED** to complete any enrollment forms.

Medical, Dental, and Vision Coverage

As an eligible Pre-65 Emory retiree or spouse, you can choose medical, dental, and/or vision coverage for you and your eligible dependents. You can also cancel your Emory coverage during the annual benefits enrollment period.

Medical coverage is available through the Aetna POS Plan. Due to continued rising medical costs, retiree medical plan rates are increasing for 2025 (see below). Rates for the dental and vision plans remain the same as last year.

To pay for coverage, Emory offers the convenience of automatically drafting your checking account through ACH. If you do not already have an automatic draft set up with McGriff, you will need to complete their ACH form located on the website.

2025 Medical Plan Contributions

Coverage Level	Hired prior to January 1, 2003		Hired on/after January 1, 2003*	
	NON-MEDICARE ELIGIBLE WITH SUBSIDY	MEDICARE ELIGIBLE WITH SUBSIDY	NON-MEDICARE ELIGIBLE WITHOUT SUBSIDY	MEDICARE ELIGIBLE WITHOUT SUBSIDY
Retiree Only	\$827.65	\$497.40	\$1,484.84	\$800.44
Retiree + Spouse	\$1,655.29	\$994.81	\$2,969.67	\$1,600.91
Retiree + Child(ren)	\$1,076.63	\$798.43	\$1,930.28	\$1,284.72
Family	\$1,904.29	\$1,295.72	\$3,415.13	\$2,085.04
Child(ren) Only	\$300.89	\$300.89	\$484.15	\$484.15

Emory's dental coverage is with the Aetna Traditional Dental Plan.

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

Vision coverage is offered through the EyeMed Vision Care Plan. If you choose to enroll/re-enroll, a one-time payment for the **entire calendar year** is required.

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, tint, and UV for \$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 Pre-65 Retiree Annual Enrollment website: www.hr.emory.edu/pre65retiree.

How to Enroll

Learn more

Learn more about all of the benefits that are available to you by visiting the Pre-65 Retiree Annual Enrollment website at www.hr.emory.edu/pre65retiree.

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/pre65retiree 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;
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.
- Emory Healthcare retirees: 404-686-6044.



Emory University
Human Resources
Benefits and WorkLife Department
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Atlanta, GA 30322

Emory's annual benefits enrollment period for Pre-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.

