Take Care

Discover Your Options
Today’s Meeting

• Enrollment Dates and Assistance
• Tobacco Surcharge
• Spouse/SSDP Medical Plan Charge
• Preventive Care
• Plans for 2012
• New! Vision Plan
• Take Care
Guiding Principles Adopted by Health Plans Steering Committee

- Demonstrate we care about our employees through supporting their access to affordable health care
- Act as good stewards of Emory’s financial resources (balancing access, quality and costs)
- Recognize the diverse needs of our employees
- Partner with Emory providers and facilities towards improving the health of employees and families
- Encourage and incentivize employees to take an active role in their health and wellness
- Provide benefits that support attraction and retention of valued faculty and staff
- Make decisions that are fact-based and measure the impact of our efforts

Updated Spring 2011
Emory’s Medical Trend

Over the last 8 years, total medical plan costs have increased 92%.

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Total Costs (million)</th>
<th>Yearly Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>$82.4</td>
<td></td>
</tr>
<tr>
<td>2004</td>
<td>$93.0</td>
<td>12.8%</td>
</tr>
<tr>
<td>2005</td>
<td>$109.2</td>
<td>17.4%</td>
</tr>
<tr>
<td>2006</td>
<td>$111.4</td>
<td>2.0%</td>
</tr>
<tr>
<td>2007</td>
<td>$125.4</td>
<td>12.6%</td>
</tr>
<tr>
<td>2008</td>
<td>$140.4</td>
<td>12.0%</td>
</tr>
<tr>
<td>2009</td>
<td>$147.7</td>
<td>5.2%</td>
</tr>
<tr>
<td>2010</td>
<td>$147.3</td>
<td>0%</td>
</tr>
<tr>
<td>2011*</td>
<td>$158.5</td>
<td>7.6%</td>
</tr>
</tbody>
</table>

*Projected on year to date claims
Enrollment Dates and Assistance

• Take Care Newsletter mailed week of September 12, 2011

Annual Enrollment Dates:
• Active Faculty and Staff – October 10 – 28

Benefits staff are available if you need assistance with your online enrollment
New - Tobacco Surcharge

• **REQUIRED** Annual certification that you are not a user of tobacco

• Surcharge automatically applied to those who don’t certify

• $50 per month per covered adult ($100 if both employee and spouse/SSDP use tobacco); does not apply to dependent children

• Tobacco users may waive the surcharge by:
  – Enrolling in an Emory approved tobacco cessation program
  – Providing a Physician Affidavit if medically unable to quit

• **Free tobacco cessation programs for 2011-2012:**
  – Quit for Life (personalized program with telephone support for one year)
  – Freedom from Smoking (12 week class)
  – Get Quit Plan (online support for Chantix users)
  – Tier Zero drugs
Reminder – Spouse/SSDP Medical Charge

• Annual Recertification **REQUIRED**
• $50/month if spouse/SSDP has access to coverage through their employer
• Charge automatically applied to those who don’t certify
• Does not apply to:
  – dually employed couples at Emory
  – Medicare covered spouses/SSDP
  – TRICARE covered spouses/SSDP
Preventive Care Covered at 100%

- All three medical plans will cover at 100%
- Some examples of preventive care include:
  - Annual Physicals
  - Well Woman Visits
  - Mammograms
  - Colonoscopies
  - Immunizations
- Take advantage of this benefit
Three Plans Offered in 2012

• High Deductible Health Plan with Health Savings Account (HDHP with HSA)
  • Aetna POS Value
  • Aetna POS Plus

All Plans have:

• Routine Preventive Care; $0 co-pay at an EPN or In-Network provider.
• Broad network of physicians
• No requirement to select a primary care physician
• No requirement for a referral to see a specialist
• Unlimited Lifetime maximum
• Tier Zero (no co-pay for certain generic prescription drugs)
## 2012 Monthly Employee Contributions

<table>
<thead>
<tr>
<th>Full Time Rates</th>
<th>Aetna HDHP w/ HSA</th>
<th>Aetna POS VALUE</th>
<th>Aetna POS PLUS</th>
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</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td>$21.00</td>
<td>$26.00</td>
<td>$60.00</td>
</tr>
<tr>
<td><strong>Employee/Child(ren)</strong></td>
<td>$73.00</td>
<td>$107.00</td>
<td>$184.00</td>
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<tr>
<td><strong>Employee/Spouse/SSDP</strong></td>
<td>$82.00</td>
<td>$136.00</td>
<td>$225.00</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$134.00</td>
<td>$215.00</td>
<td>$345.00</td>
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</tbody>
</table>

Rates do not include the Spouse/SSDP Medical Charge, Tobacco Surcharge, or part time premium.
Pharmacy Changes

• **Some Tier Changes**
  – Movement of drugs from tiers 2 and 3 to tier 1 (lansoprazole, pantoprazole, Byetta, Symlin, Victoza)

• **Co-pays for Retail and Mail Order – POS Value and POS Plus**
  – First increase in co-pays since 2006
  – Tier Zero remains at zero!

<table>
<thead>
<tr>
<th>Tier</th>
<th>Retail</th>
<th>Mail</th>
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<tbody>
<tr>
<td>Zero</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>1</td>
<td>$15.00</td>
<td>$37.50</td>
</tr>
<tr>
<td>2</td>
<td>$30.00</td>
<td>$75.00</td>
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<tr>
<td>3</td>
<td>$55.00</td>
<td>$137.50</td>
</tr>
<tr>
<td>4</td>
<td>$85.00</td>
<td>$212.50</td>
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</table>
New - Vision Plan

• Voluntary vision plan with EyeMed Vision Care
• Offers the following once each 12 months
  – Routine Eye Exams for $0 co-pay
  – Standard Single, Bifocal, Trifocal and Lenticular lenses for $0 co-pay
  – Standard Progressive lenses for $65 co-pay
  – Frames - up to $150 allowance
  – Conventional and Disposable contact lenses - up to $200 allowance (including exam and fitting)
• Emory Eye Center is in-network
# Vision Plan – Employee Contributions

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
<th>Bi-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full Time Rates</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Only</strong></td>
<td>$9.96</td>
<td>$4.98</td>
</tr>
<tr>
<td><strong>Employee/Child(ren)</strong></td>
<td>$19.90</td>
<td>$9.95</td>
</tr>
<tr>
<td><strong>Employee/Spouse/SSDP</strong></td>
<td>$18.90</td>
<td>$9.45</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$29.28</td>
<td>$14.64</td>
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</table>
Take Care

- Aetna Navigator
  - Health Risk Assessment – Know your numbers
- Healthy Living Programs
  - Tools to help develop healthy habits
- Faculty Staff Assistance Program (FSAP)
  - Fitness and Nutrition coaching
  - Stress Management workshops
- Preventive Care Covered at 100%
  - Well child visits
  - Well women visit
- Flu Vaccinations at Kroger
Tobacco Free Emory Update

- Campaign began in the Spring to publicize the initiative and transform the campus, with Emory going tobacco free in January, 2012
  - Emphasize education and no-cost cessation support (the first student-oriented “Freedom from Smoking” class began October 17)
  - Continued communication and reminders on the January 2012 date
  - Tobacco use surcharge for the medical plan effective January 2012
- Designate temporary “tobacco use zones” as a transitional measure until August, 2012
  - Signage planned for November installation
- Use a community support approach to enforcement, rather than punishment/fines
  - Video and training being developed
Questions?