Annual Enrollment 2013

Plan Design and Rates
Enrollment Dates and Assistance

• Annual Enrollment Dates: October 19 – November 2, 2012

• Benefits Department Kiosk
  – Monday, Tuesday, Thursday and Friday, 8 am to 5 pm
  – Wednesday – 8 am to 3 pm

• Finance Training Room – 1599 Clifton, 1st Floor
  – Thursday, October 25 – 5 am to 12 pm
  – Tuesday, October 30 – 8 am to 4 pm
  – Wednesday, October 31 – 5 am to 12 pm
  – Thursday, November 1 – 8 am to 4 pm

We are available if you need assistance with your online enrollment
Reminder – Spouse/SSDP Medical Charge and Tobacco Charge

• Annual Recertification REQUIRED

• $50/month if spouse/SSDP has access to coverage through their employer

• $50/month or $100/month if both you and spouse/SSDP use tobacco products

• Charge automatically applied to those who don’t re-certify

Free tobacco cessation programs

– 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
What’s New for 2013?

- Emory will offer 2 plans for 2013
  - POS Plan: Consolidation of POS Value and Plus Plans
  - HSA Plan
- Wellness incentives offered by both plans
- Express Scripts will be Pharmacy Benefits Manager for both plans
- Tier Zero Contraception Coverage –
  - Generic forms of birth control covered at no cost
- Online Confirmations

- Short Term Disability (STD) rates increased
- Long Term Disability (COLA) rates decreased
- Changes as a result of Health Care Reform
  - Women’s Preventive Health Services covered at no cost
    - Well-woman visits
    - Gestational Diabetes Screening
  - Healthcare FSA will be limited to $2,500
  - All Employers are required to report the value of employer-provided health care coverage on W-2’s
  - All Employers are required to provide an eight-page Summary of Benefits and Coverage (SBC) for all health plans available to their employees. Access this information online at www.hr.emory.edu
POS and HSA Plan Similarities

• Routine Preventive Care covered 100% at an EPN or In-Network provider
• Tier Zero
  • High Cholesterol, Diabetes, CHF and High Blood Pressure
  • Generic Birth Control moves to Tier Zero
• Same broad network of physicians
• No primary care physician required
• No referral needed to see a specialist
• Both plans have incentives
• Unlimited Lifetime maximum
## Plan Comparison

<table>
<thead>
<tr>
<th></th>
<th>HSA Plan</th>
<th></th>
<th>POS Plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EPN</td>
<td>In-Network</td>
<td>EPN</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Family</td>
<td>$1,350/</td>
<td>$1,350/</td>
<td>$600/</td>
<td>$700/</td>
</tr>
<tr>
<td></td>
<td>$2,700</td>
<td>$2,700</td>
<td>$1,800</td>
<td>$2,100</td>
</tr>
<tr>
<td><strong>Co-Insurance</strong></td>
<td>10% after deductible</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$3,000/ $6,000</td>
<td>$3,000/ $6,000</td>
<td>$1,800/ $3,600</td>
<td>$2,000/ $4,000</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Primary / Specialist Office Visits</strong></td>
<td>10% after deductible</td>
<td>20% after deductible</td>
<td>$25/$35 co-pay</td>
<td>$25/$50 co-pay</td>
</tr>
<tr>
<td><strong>Urgent Care Provider</strong></td>
<td>10% after deductible</td>
<td>20% after deductible</td>
<td>$50 co-pay</td>
<td>$50 co-pay</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>10% after deductible</td>
<td>20% after deductible</td>
<td>$150 co-pay</td>
<td>$150 co-pay</td>
</tr>
</tbody>
</table>
# 2013 Medical Plan Rates*

<table>
<thead>
<tr>
<th>Full Time Rates</th>
<th>HSA Plan</th>
<th>POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Bi-Weekly</td>
</tr>
<tr>
<td>Employee</td>
<td>$23.00</td>
<td>$11.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$80.00</td>
<td>$40.00</td>
</tr>
<tr>
<td>Employee + Spouse/SSDP</td>
<td>$90.00</td>
<td>$45.00</td>
</tr>
<tr>
<td>Family</td>
<td>$147.00</td>
<td>$73.50</td>
</tr>
</tbody>
</table>

*Rates do not include the Spouse/SSDP Surcharge or Tobacco Surcharge.
HSA Plan*

How does the HSA plan work?

- You pay all out-of-pocket costs until the annual deductible is met
  - Use your HSA to pay for qualified medical expenses such as office visits, labs, prescriptions
- Out-of-pocket maximum provides financial protection
- Pharmacy - Prescription benefits through Express Scripts

<table>
<thead>
<tr>
<th>Tier</th>
<th>Co-insurance</th>
<th>Retail Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zero</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>1</td>
<td>10%</td>
<td>$25.00</td>
</tr>
<tr>
<td>2</td>
<td>20%</td>
<td>$35.00</td>
</tr>
<tr>
<td>3</td>
<td>30%</td>
<td>$70.00</td>
</tr>
<tr>
<td>4</td>
<td>40%</td>
<td>$100.00</td>
</tr>
</tbody>
</table>

*You are responsible for the full cost of prescriptions until you have satisfied the deductible.
Health Savings Account (HSA)

Three ways to contribute:

- Emory’s Contribution
  - $400 for employee coverage; $800 if one or more dependents are covered
- Incentives
  - Earn up to $300/$400 by completing incentives
- Save pre-tax contributions through a Health Savings Account

Eligibility:

- You cannot be enrolled in any other medical plan, including an FSA, Medicare A and/or B.
- Per IRS regulations, if you enroll in the HSA for 2013 and have a balance in your 2012 Health FSA as of December 31st, you will not be able to begin your HSA contributions until April 1st.
- If your spouse/partner has a Health FSA or HRA through their employer you cannot have an HSA.
- Maximum for 2013
  - Single $3,250, Family $6,450, HSA catch-up 55 or older, additional $1,000
POS Plan

- Co-pays for office visits and prescriptions
- Deductible and co-insurance for labs, x-rays and hospitalizations
- Out-of-pocket maximum provides financial protection
- Earned incentives may be used to reduce deductible
- Pharmacy - Prescription benefits through Express Scripts

<table>
<thead>
<tr>
<th>Tier</th>
<th>Retail – 30 days</th>
<th>Mail – 90 days</th>
</tr>
</thead>
<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>
</tr>
<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>
</tr>
</tbody>
</table>
Healthcare Flexible Spending Account (FSA)

- IRS requires a new election each year.
- Contribute up to $2,500 per year to Healthcare FSA
  - Healthcare FSA funds are available immediately
- "Benny" Cards
  - CONVENIENCE only! Keep receipts and Explanation of Benefits (EOB)
  - New "Benny" cards will NOT be reissued to current participants for 2013.
- Limited FSA available (for HSA participants)
  - Dental and Vision
  - Medical after deductible has been met
Incentives
Biometrics & Health Assessment

Both actions must be completed by employee:

1. Biometrics
   • Onsite screenings or
   • Doctor’s office during your annual physical (after October 1, 2012)

2. Health Assessment
   • Log on to Aetna Navigator™ and complete a new Health

<table>
<thead>
<tr>
<th></th>
<th>HSA Plan</th>
<th>POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>If employee completes</td>
<td>$200 contributed to HSA</td>
<td>$100 deductible credit</td>
</tr>
<tr>
<td>both actions</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Incentives – Disease Management

Nurse Engaged Disease Management

- The employee and/or the enrolled spouse/SSDP are eligible to receive this incentive
- Referred through diagnosis, physician or self-referral
- The contribution is made upon completion of 4 phone contacts with the nurse

<table>
<thead>
<tr>
<th></th>
<th>HSA Plan</th>
<th>POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee or enrolled spouse/SSDP completes action</td>
<td>$100 contribution to HSA</td>
<td>$100 deductible credit</td>
</tr>
<tr>
<td>Employee and enrolled spouse/SSDP completes action</td>
<td>$200 contribution to HSA</td>
<td>$200 deductible credit</td>
</tr>
</tbody>
</table>
Incentives – Health Assessment

Welcome to your secure Aetna Navigator® website.

Meeting your Health Goals?


Cost of Care

Stay in the Network and Save
Cardiac Catheterization National Average

In network: $7,916
Out of network: $20,812

Your Claims

Member Name
All Members
Type of Claim
Medical
Dental Plans

- Aetna Traditional (PPO)
  - Preventive Care 100% (In & Out of Network)
  - No Primary Care Dentist selection required
  - $1,500 Annual Maximum
  - Ortho Lifetime Max $1,500
- Aetna DMO
  - No Annual Maximums
  - Primary Care Dentist required
  - Specialist referral required
  - No “Out of Network” coverage
  - Ortho coverage available
## Dental Plans – Employee Contributions

<table>
<thead>
<tr>
<th>Full Time Rates</th>
<th>Aetna Traditional Dental (PPO)</th>
<th>Aetna DMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Bi-Weekly</td>
</tr>
<tr>
<td>Employee</td>
<td>$25.50</td>
<td>$12.75</td>
</tr>
<tr>
<td>2-Person</td>
<td>$57.00</td>
<td>$28.50</td>
</tr>
<tr>
<td>Family</td>
<td>$91.00</td>
<td>$45.50</td>
</tr>
</tbody>
</table>
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
<table>
<thead>
<tr>
<th>Full Time Rates</th>
<th>Monthly</th>
<th>Bi-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$9.96</td>
<td>$4.98</td>
</tr>
<tr>
<td>Employee/Child(ren)</td>
<td>$19.90</td>
<td>$9.95</td>
</tr>
<tr>
<td>Employee/Spouse/SSDP</td>
<td>$18.90</td>
<td>$9.45</td>
</tr>
<tr>
<td>Family</td>
<td>$29.28</td>
<td>$14.64</td>
</tr>
</tbody>
</table>
Dependent Day Care Flexible Spending Account

- IRS requires a new election each year.
- Contribute up to $5,000 per year to Dependent Day Care FSA
- Dependent Day Care FSA funds are only available with an account balance
Disability

- **Short Term Disability (STD)** – Rates are increasing for 2013.

<table>
<thead>
<tr>
<th>Waiting Period</th>
<th>2012 Cost per $100 of Monthly Salary</th>
<th>Cost per $100 of Monthly Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-Day</td>
<td>$.65</td>
<td>$0.79</td>
</tr>
<tr>
<td>21-Day</td>
<td>$.57</td>
<td>$0.70</td>
</tr>
<tr>
<td>30-Day</td>
<td>$.32</td>
<td>$0.39</td>
</tr>
<tr>
<td>60-Day</td>
<td>$.18</td>
<td>$0.22</td>
</tr>
</tbody>
</table>

- STD provides 60% of salary for approved disabilities for up to 180 days.

- Employees must use accrued sick leave to satisfy the waiting period with the option to use additional accrued leave after the waiting period. The concurrent use of accrued sick leave after the waiting period and STD Benefits will not be allowed.
Life Insurance

• **Supplemental Life**
  – Employee – increase coverage by $20,000 – No EOI
  – Spouse/SSDP – increase coverage by $10,000 – No EOI
  – Children
    • Available in $2,000 units up to $10,000
    • Coverage available for unmarried dependents up to age 26

• **Accidental Death and Dismemberment (AD&D)**
  – Employee and Spouse/SSDP - Available in $10,000 units up to $250,000
  – Children - Available in $5,000, $10,000, or $15,000 units
    • Coverage available for unmarried dependents up to age 26
Resources

- Aetna Navigator
  - Health Risk Assessment – Know your numbers
  - Claims and Doc Find
- Healthy Living Programs
  - Tools to help develop healthy habits
- Faculty Staff Assistance Program (FSAP)
  - Fitness and Nutrition coaching
  - Stress Management workshops
- Flu Vaccinations FREE!
  - Doctor’s Office
  - Any Express Scripts Pharmacy
  - Kroger voucher available in October
IN CLOSING....

- 2013 Benefits Enrollment Guide mailed to home address
- Online tools
  - Annual Enrollment Web Site & MyBenefits email announcements
  - Aetna website
  - PeopleSoft Self-Service – online enrollment
  - Health plan comparison tool
  - FSA calculator & eligible expense list
- Go online to recertify and submit your 2013 benefit elections by **Friday, November 2**
- **View and Print** your elections once you have completed your enrollment
Questions?