

What's New for 2022?

The current pandemic has reminded all of us just how important our health is. Whether it's your physical, mental or financial health, Emory offers a comprehensive benefits package to help meet your needs. Here are the highlights of what is changing for 2022:

- **Medical, Dental and Vision Plan Rates.**

Medical costs continue to rise overall. While last year Emory was able to keep medical plan employee contributions flat, there will be increases to the employee contributions for 2022 (see inside). The increases vary by plan and coverage tier to reflect the claims costs of the plans. Dental and vision plan rates will remain the same as last year.

- **Behavioral Mental Health.**

To make it easier and more cost-effective to access behavioral mental health services, out-of-network behavioral health providers will now be covered at the in-network benefit level for the Aetna POS and HSA Plans. This includes psychiatry, psychology and other licensed behavioral health providers. This change does not apply for the Kaiser plan, as there is only in-network coverage with that plan (no out-of-network).

- **Lab Services.**

For the Aetna POS Plan, independent lab services (blood draws) will no longer be subject to the deductible. For non-preventive labs, the coinsurance will still apply. This is already offered in the Kaiser plan.

- **Life Insurance, Accidental Death and Dismemberment (AD&D), and Short Term Disability.**

Due to Emory's continued partnership with Unum and The Standard, the premiums for Supplemental Life Insurance and Accidental Death and Dismemberment (AD&D) will decrease by about 18% and the premiums for Short Term Disability will decrease by about 4%.

- **COLA Enrollment Without Evidence of Insurability.**

Employees who are currently enrolled in Long Term Disability (LTD), but did not initially elect the Cost of Living Adjustment (COLA), will be able to enroll in COLA during annual enrollment without answering questions about their health. However, pre-existing condition exclusions will apply. Please see the *2022 Benefits Guide* for additional information.

- **ALEX® Tool to Help with Benefits Decisions.**

Using the ALEX® tool can help you better understand your benefits options so you can make smart, cost-effective choices. The tool offers some expanded features this year.

Attend a Webinar

Attend a Zoom webinar* to hear directly from benefits staff.

Sessions are available on:

- Friday, 10/22/21 - 1:00 p.m.
- Monday, 11/01/21 - 2:00 p.m.
- Wednesday, 10/27/21 - 10:00 a.m.

*Pre-registration is required. The webinar will also be recorded (check the annual enrollment website at <https://www.hr.emory.edu/enrollment> for more details).

Take Action

1. Learn More

Visit <https://www.hr.emory.edu/enrollment> to download the *2022 Benefits Guide*, use the ALEX® tool, get additional resources, and learn more about the benefits that are available to you. You may also wish to attend a Zoom webinar to hear directly from benefits staff. Sessions are available on Friday, October 22 at 1:00 p.m.; Wednesday, October 27 at 10:00 am; and Monday, November 1 at 2:00 pm (pre-registration is required.) The webinar will also be recorded (check the annual enrollment website for more details).

2. Enroll Online

During the annual enrollment period, October 25 - November 8, 2021, log in to Self-Service at leo.cc.emory.edu to complete your enrollment online. You will need your network ID and password. If you don't know your password, call **404-727-7777** for assistance. Duo Security Two-Factor Authentication is required to log in from outside the Emory network.

3. Review and Save

Once you have completed your enrollment online, save or print a copy of your confirmation statement, review it for accuracy, and retain it for your records. Confirmation statements will also be emailed to you after enrollment closes.



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



Annual Enrollment

October 25 - November 8, 2021

Medical Coverage

For 2022, you have a choice of three different medical plans: the Aetna HSA Plan, the Aetna POS Plan, and the Kaiser Permanente Plan. Rates for the 2022 medical plan options are provided below. For complete plan details, please refer to the 2022 Benefits Guide on the annual enrollment website at <https://www.hr.emory.edu/enrollment>.

2022 Medical Plan - Full Subsidy Contributions* (for employees working at least 30 hours per week)						
	Aetna HSA Plan		Aetna POS Plan		Kaiser Permanente Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$35.00	\$17.50	\$72.00	\$36.00	\$60.00	\$30.00
Employee + child(ren)	\$121.00	\$60.50	\$238.00	\$119.00	\$201.00	\$100.50
Employee + spouse	\$200.00	\$100.00	\$363.00	\$181.50	\$305.00	\$152.50
Family	\$276.00	\$138.00	\$510.00	\$255.00	\$429.00	\$214.50

2022 Medical Plan - Partial Subsidy Contributions* (for employees working between 20-29.9 hours per week)						
	Aetna HSA Plan		Aetna POS Plan		Kaiser Permanente Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$43.75	\$21.88	\$90.00	\$45.00	\$75.00	\$37.50
Employee + child(ren)	\$151.25	\$75.63	\$297.50	\$148.75	\$251.25	\$125.63
Employee + spouse	\$250.00	\$125.00	\$453.75	\$226.88	\$381.25	\$190.63
Family	\$345.00	\$172.50	\$637.50	\$318.75	\$536.25	\$268.13

* These medical plan rates do not reflect the monthly \$50 per person tobacco use surcharge.

2022 Medical Plan Comparison							
	Aetna HSA Plan			Aetna POS Plan			Kaiser Permanente Plan
	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3	
Annual Deductible							
- Single	\$1,450	\$1,650	\$2,750	\$850	\$1,000	\$2,000	\$0
- Family	\$2,900	\$3,300	\$5,500	\$2,550	\$3,000	\$6,000	\$0
Out-of-Pocket-Maximum							
- Single	\$3,750	\$5,500	\$11,500	\$3,000	\$4,500	\$11,250	\$3,000
- Family	\$7,500	\$11,000	\$23,000	\$6,000	\$9,000	\$22,500	\$6,000
Primary Care Office Visits	15% after deductible	25% after deductible	50% after deductible	\$25 copay	\$35 copay	50% after deductible	\$25 copay
Specialist Office Visits	15% after deductible	25% after deductible	50% after deductible	\$35 copay	\$50 copay	50% after deductible	\$35 copay
Emergency Room Visits	15% after deductible	25% after deductible	50% after deductible	\$250 copay	\$250 copay	\$250 copay	\$250 copay
Inpatient/Outpatient Coverage	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible	\$250 copay Inpatient \$150 copay Outpatient

Dental Coverage

For 2022, you have the option of two different types of dental plans: the Aetna Traditional Dental (PPO) or the Aetna Dental Maintenance Organization (DMO). Rates for the dental plans are provided below. Refer to the 2022 Benefits Guide on the annual enrollment website for more plan details: <https://www.hr.emory.edu/enrollment>.

2022 Dental Plan - Full Subsidy Contributions (for employees working at least 30 hours per week)				
	Aetna PPO Plan		Aetna DMO Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$27.00	\$13.50	\$19.00	\$9.50
2-Person	\$60.00	\$30.00	\$38.00	\$19.00
Family	\$98.00	\$49.00	\$62.00	\$31.00

2022 Dental Plan - Partial Subsidy Contributions (for employees working between 20-29.9 hours per week)				
	Aetna PPO Plan		Aetna DMO Plan	
	MONTHLY	BIWEEKLY	MONTHLY	BIWEEKLY
Employee only	\$33.76	\$16.88	\$20.94	\$10.47
2-Person	\$72.00	\$36.00	\$43.32	\$21.66
Family	\$121.00	\$60.50	\$68.42	\$34.21

Vision Coverage

Emory offers an optional vision plan through EyeMed Vision Care. Rates for this plan are provided below. Refer to the 2022 Benefits Guide on the annual enrollment website for more plan details: <https://www.hr.emory.edu/enrollment>.



2022 Vision Plan Full & Partial Subsidy Contributions (rates apply to both full and part-time employees)		
EyeMed Vision Care		
	MONTHLY	BIWEEKLY
Employee only	\$12.28	\$6.14
Employee + child(ren)	\$24.50	\$12.25
Employee + spouse	\$23.28	\$11.64
Family	\$36.08	\$18.04