



**Welcome to Emory Healthcare!**



# Before we begin...

- 31 days from hire date (or status change effective date) to submit enrollment elections
- Effective date of coverage for benefits
- Where to find information online, including where to enroll





# Medical Plan Options

EHC offers three medical plan options designed to help you and your family live a healthy – or healthier – life!

HSA



POS



KAISER PERMANENTE





# Medical Plan Definitions

## **Co-payment:**

A fixed amount you pay for a covered service.

## **Deductible:**

The amount you pay for health care services before your health insurance begins to pay.

## **Co-insurance:**

Percentage of costs you pay after meeting your deductible.

## **Out-of-Pocket Maximum:**

Most you will pay for your health care in a given year.



# Kaiser Permanente

**\$0 Deductible,  
Copay-only plan**

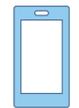
**26 state-of-the-art  
Kaiser Permanente  
medical facilities**

**All under one roof:**  
doctor visits, labs, x-rays,  
prescriptions

**No out-of-network:**  
Choose Kaiser Permanente  
physicians and services

# Onboarding Experience

You'll have guidance through each step of joining Kaiser Permanente, so you can start getting the care you need from day one.



Register on [kp.org](https://kp.org)



Choose your new doctor



Transition your care and prescriptions seamlessly



Get care on your schedule



# HSA and POS Medical Plan

1

## Tier 1

Along with the Emory Healthcare Network (EHN), this includes Emory Decatur, Emory Hillandale and Emory Long Term Care Acute Facilities. Tier 1 additionally includes all EHN and DPHO providers.

2

## Aetna National In-Network

3

## Out-of-Core Network



# Emory Healthcare Network Facilities

- Children's at Egleston
- Children's at Hughes Spalding
- Children's at Scottish Rite
- Emory Decatur Hospital
- Emory Hillandale Hospital
- Emory Johns Creek Hospital
- Emory Long Term Acute Care
- Emory Rehabilitation Hospital
- Emory Saint Joseph's Hospital
- Emory University Hospital
- Emory University Hospital Midtown
- Emory University Orthopaedics & Spine Hospital
- Emory Wesley Woods Hospital
- Grady Memorial Hospital
- St. Francis Hospital (Columbus, GA)

To locate a provider, visit: [aetna.com/docfind/custom/emory](https://aetna.com/docfind/custom/emory) or call 800-847-9026



# Out-of-Core Network Facilities

- Cartersville Medical Center
- Eastside Medical Center
- Gwinnett Medical Center
- Northside Hospital  
(includes Northside Cherokee and Northside Forsyth)
- Atlanta Medical Center
- Piedmont Healthcare\*
- Rockdale Medical Center
- Southern Regional Hospital
- WellStar Health System  
(includes Atlanta Medical Center, Cobb, Douglas, Kennestone, North Fulton, Paulding, Windy Hill)

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**The Fine Print:** Out-of-Core Network facilities are subject to change.  
For the most updated list, contact Aetna for assistance.

\*Note: Athens Regional and Piedmont Newton Regional are not considered Out-of-Core-Network.



# How are they the same?



Same **Tier 1, Tier 2 & Tier 3** Network Providers

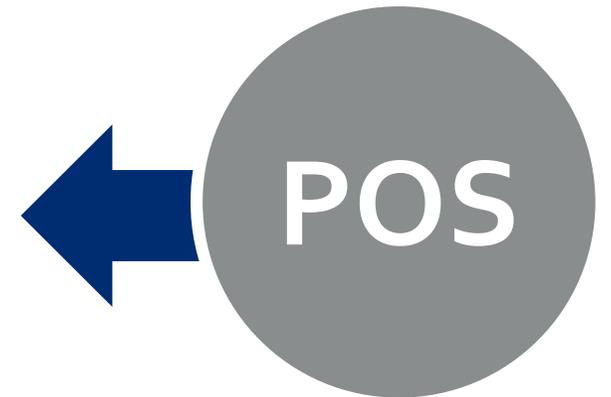
**100% coverage** of preventive care

Both have **deductibles & coinsurance**

**Incentives available** to reduce expenses

You can enroll in **additional accounts** to offset out-of-pocket expenses

You will receive **ID cards** within 2 weeks of enrollment





# Health Savings Account (HSA): How it works

## Meet the annual deductible

Pay the full bill first for medical expenses (office visits, labs or X-rays, prescriptions, & hospital stays) until you meet your annual deductible.

- Deductible for Single Coverage is \$1,650
- Deductible for Family Coverage is \$3,300

## Save for future expenses

Contribute to a HSA to offset costs. The IRS maximum includes your contributions, Emory's contribution & any earned incentives. Balances rolls over each year.

- Single Coverage is \$4,150
- Family Coverage is \$8,300

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**Emory Healthcare contribution: \$300 / \$600**

# Health Savings Account (HSA): Eligibility to use the funds

- Cannot be claimed as a dependent on someone else's tax return
- Cannot be covered on any other medical plan, including Medicare A or B
- Listed dependents must be claimed on your tax return
- Your spouse cannot have an FSA





# Medical Plan Comparison

PLANS	HSA PLAN			POS PLAN			KAISER PERMANENTE PLAN
EHC Contribution	\$300/\$600 <sup>1</sup>			None			None
Health Savings Account (HSA)	Yes			No			No
	Tier 1	Tier 2	Tier 3 <sup>2</sup>	Tier 1	Tier 2	Tier 3 <sup>2</sup>	
Annual Deductible <sup>2</sup>							
Single	\$1,650	\$1,900	\$2,850	\$850	\$1,000	\$2,000	\$0
Family	\$3,300 <sup>3</sup>	\$3,750 <sup>3</sup>	\$5,700 <sup>3</sup>	\$2,550	\$3,000	\$6,000	\$0
Out-of-Pocket Maximum <sup>4</sup>							
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
Aggregate	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Primary Care Physician Office Visits <sup>5</sup>	15% after deductible	25% after deductible	50% after deductible	\$25 copay	\$35 copay	50% after deductible	\$25
Pediatrician or Mental Health Physician Visits	15% after deductible	25% after deductible	50% after deductible	\$25 copay	\$25 copay	50% after deductible	\$25
Specialist Office Visits	15% after deductible	25% after deductible	50% after deductible	\$35 copay	\$50 copay	50% after deductible	\$35
Diagnostic Labs and X-Ray	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible	\$0
Durable Medical Equipment (DME)	15% after deductible	25% after deductible	50% after deductible	15%	25% (no deductible)	50% after deductible	\$0
Routine Preventive Care <sup>6</sup> (Eye Exam, Annual Physical, Flu Shots, GYN Annual)	Plan pays 100%	Plan pays 100%	50% after deductible	\$0 copay	\$0 copay	50% after deductible	\$0
Emergency Room Visits	15% after deductible	25% after deductible	25% after deductible	\$250 copay <sup>7</sup>	\$250 copay <sup>7</sup>	\$250 copay <sup>7</sup>	\$250 <sup>7</sup>
Hospitalizations							
Inpatient/Outpatient Coverage	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible	\$250/\$150
Behavioral Health Benefits							
Inpatient Treatment	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible	\$250
Outpatient Treatment	15% after deductible	25% after deductible	50% after deductible	\$25 copay	\$25 copay	\$25 copay	\$25

# Biweekly Employee Contribution Rates

2024 MEDICAL PLAN BIWEEKLY CONTRIBUTION RATES						
	HSA PLAN		POS PLAN		KAISER PERMANENTE PLAN	
	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME
Employee Only*	\$23.00	\$34.50	\$54.00	\$81.00	\$45.50	\$68.25
Employee Plus Spouse*	\$137.50	\$206.25	\$251.00	\$376.50	\$211.00	\$316.50
Employee Plus Child(ren)*	\$90.00	\$135.00	\$174.00	\$261.00	\$145.50	\$218.25
Family*	\$186.00	\$279.00	\$351.50	\$527.25	\$294.00	\$441.00



Benefits  
Enrollment  
**PRO TIP**

# Be prepared!

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You will need to enter

**Social Security**

**Numbers for all**

**dependents** you are

covering under the plan.



# Avoid the Tobacco Surcharge

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**\$25**

per paycheck

For employee or covered spouse who's used within the last 60 days.

**Surcharge is waived** if the covered person:

- Has not used tobacco products in the last 60 days
- Provides a physician affidavit of addiction

**If the surcharge deductions are taken in error:**

- If caught w/in first 60 days: Full refund is given to employee.
- If caught after 60 days: No refund, but no further deductions are taken.

## 2024 Medical Incentives

- **Annual Preventative Wellness visit (Well Adult or Well Woman):** Earn you incentive by completing your annual preventative wellness exam with your physician. Available to employees and spouses on an Emory medical plan. Earn \$50.
- **Healthy Emory Connect RealAge Health Assessment:** Get started earning your incentives by registering on the Healthy Emory Connect platform (powered by Sharecare) and completing the RealAge Health Assessment. This incentive is for employees and spouses on the medical plan. Earn \$25.
- **Healthy Emory Connect Programs:** Earn incentives by competing in Move More challenge, Operation Eat Right, Refresh From Stress and Sleep Better, Feel Better! You can participate in other virtual programs and activities offered through Healthy Emory Connect's website and mobile app (powered by Sharecare). This incentive is for employees, spouses and pre-65 retirees on the medical plan. Earn up to \$300.
- **Fidelity Financial Wellness Checkup** - Are you financially fit? Take the checkup, get your scores and earn \$25. See what you're doing well and next steps to help improve your financial well-being. You can locate the link to the checkup on the Healthy Emory Connect's website. This is not available to spouses.
- **Complete Winship 5K** -. Register for the Winship 5K and invite your family, friends and co-workers to support your efforts. When employees and spouses on an Emory medical plan complete the Winship 5K, you can earn \$25 in medical plan incentives.
- **Diabetes Prevention Program (DPP):** This is for those employees and spouses at high risk of developing diabetes. DPP is a one-year, small group program that teaches you how to eat healthy, increase your physical activity, and manage your stress to prevent type 2 diabetes. This incentive is for employees and spouses on the medical plan. Earn up to \$250.\*
  - Core Phase: The lifestyle change program is an initial 6-month core phase during which a minimum of 16 weekly sessions are offered.
  - Post Core Phase – The initial 6-month phase must be followed by a second 6-month core maintenance phase followed by a second 6 month core maintenance phase during which a minimum of 1 session is delivered each month.

Incentive activities must be completed by November 15, 2024



# Rx, Dental, Vision & Flexible Spending Account (FSA)





# Additional coverage



## **Aetna Dental Plan**

Traditional PPO or DMO



## **EyeMed Vision Plan**

Additional discounts  
available through Emory  
Eye Center



## **CVS/Caremark or Kaiser**

### **Prescription Plan**

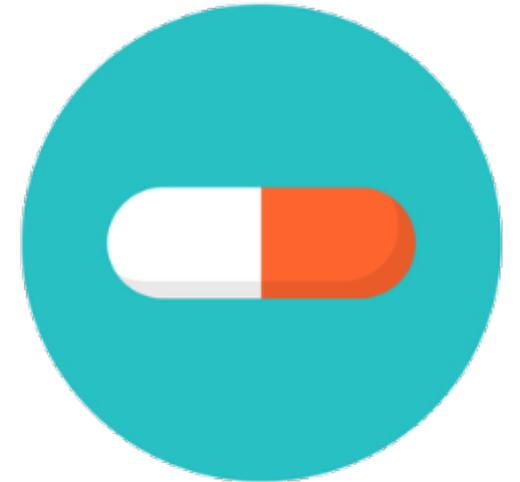
Included with medical  
coverage



# Maintenance medications (HSA & POS): 90-day supply

Required to be filled in one of three ways:

- CVS/Caremark's mail order
- CVS retail pharmacy
- The Pharmacy at Emory University Hospital or Emory University Hospital Midtown



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**Note:** If you attempt to fill a maintenance drug at a pharmacy other than CVS or Emory, you will be charged the full retail cost on your third attempt to refill.

# Save money with a FSA!



## Health Care FSA

- Save tax-free for certain medical dental, prescription & vision expenses, copays and deductibles
- Contribute up to \$3,050 per year to health care FSA
- Funds are available to use first of the month following hire date



## Dependent Care FSA

- Allows you to save tax-free for expenses for children, special needs and adult care
- Contribute up to \$5,000 per year to Dependent Day Care FSA
- Funds are available with an account balance

- Limited Purpose FSAs can be used in conjunction with the HSA
- Used for dental & vision expenses only if deductible not met
- Once deductible is met, can use like a regular FSA



# Additional benefits

## Basic Life:

- 1x your salary, up to \$50K
- Paid by EHC

## Supplemental Life:

- Employee, Spouse, and Eligible children
- Evidence of insurability

## Accidental Death & Dismemberment:

- Employee, Spouse, and Eligible children
- No evidence of insurability

## Disability Insurance:

- Short-Term Disability: 60% of base salary; paid by EHC
- Supplemental Short-Term Disability: 70% of base salary; \$1.02 per \$100 of weekly benefit; EOI required if enroll after initial eligibility
- Long-term disability: 60% percent of base salary; after one year of service and paid for by EHC
- Supplemental Long – Term Disability – 66.66% of base salary; after one year of service and employee paid



# Additional benefits (cont.)

## PTO\*:

- Vacation
- Illness
- Bereavement
- Personal time
- Holiday

*\*All types of time off will come from this one bank.*

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# Your Finances

## Employee Education, Student Loan Repayment & Financial Wellness

### Employee Education Plan

- Full-time – up to 80% of tuition costs with a credit cap and an annual dollar maximum.
- Part-Time - up to 40% of tuition costs with a credit cap and annual dollar maximum.

### Student Loan Repayment

- \$100 monthly tax-free contribution toward a qualified student loan.
- Payments made directly to the lender.
- Public Service Loan Forgiveness Assistance
- Personalized 1:1 coaching
- 90 day waiting period
- [emoryhealthcare.tuition.io](http://emoryhealthcare.tuition.io)

### Financial Wellness

- Free Financial Wellness Seminars
- Financial Calculators, Tools & Resources



# Your Family: Additional offerings





# Paid Parental Leave (PPL)

- 4 weeks of PPL for the birth, adoption or foster placement of a child
- Completed 6 months of service
- PPL must be taken within the first 12 months



# Child Care Benefits & Resources

- Emory Child Care Network
- Discounts
- Bright Horizons – 877-242-2737  
[careadvantage.com/emoryhealthcare](http://careadvantage.com/emoryhealthcare)
- Upwards – 404-637-23900 or [mybenefits@weecare.co](mailto:mybenefits@weecare.co)



# BHS Employee Assistance Program

Free confidential, in the moment support to help with personal or professional problems that may interfere with work or family responsibilities.

Call: 800-327-2251

# 403(b) Retirement: Invest in yourself

**EHC Contribution and match eligibility:** One year of service from your date of hire and in which you worked > 1,000 hours **AND** 21 year of age or older



**EHC's Basic Contribution**

*Match is regardless of whether you contribute.*



**> 10 years of service**

*Emory Healthcare's match if you contribute your own funds.*



**10+ years of service**

To enroll: [www.netbenefits.com](http://www.netbenefits.com) or 800-343-0860

# Did you know?

The average American spends more time evaluating widescreen television sets than they do making their annual selection of health care coverage. Yet, health care premiums and subsequent health care expenses typically rank in the top five of an employee's expenditures each year.

## [Meet ALEX® your NEW virtual benefits counselor!](#)

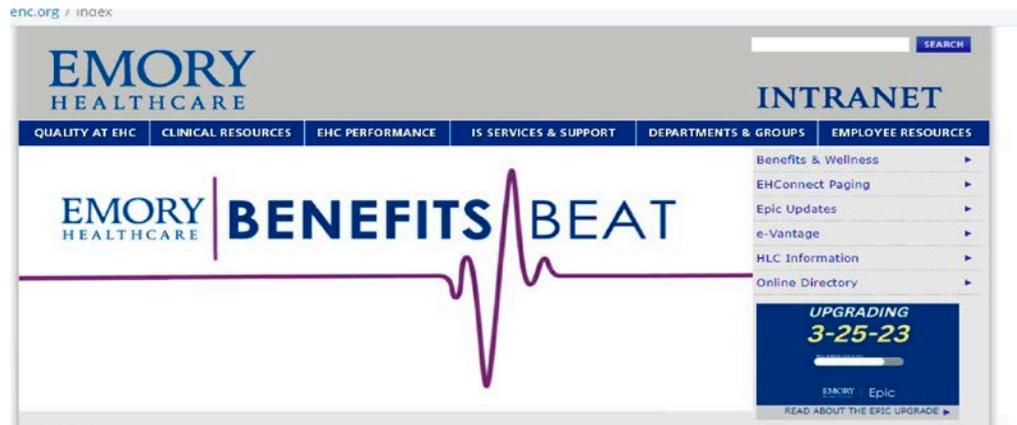
ALEX can help you find the best medical plan for you and your family.

## [1:1 Personal Benefits Education](#)

You can also sign up for a personal 1:1 benefits education counselor to go over your benefits. You will receive an invite to set up an appointment or you can visit [go.oncehub.com/Emory](http://go.oncehub.com/Emory).



# Enrolling through e-Vantage



EHC Intranet: [ourehc.org](http://ourehc.org)



## e-Vantage

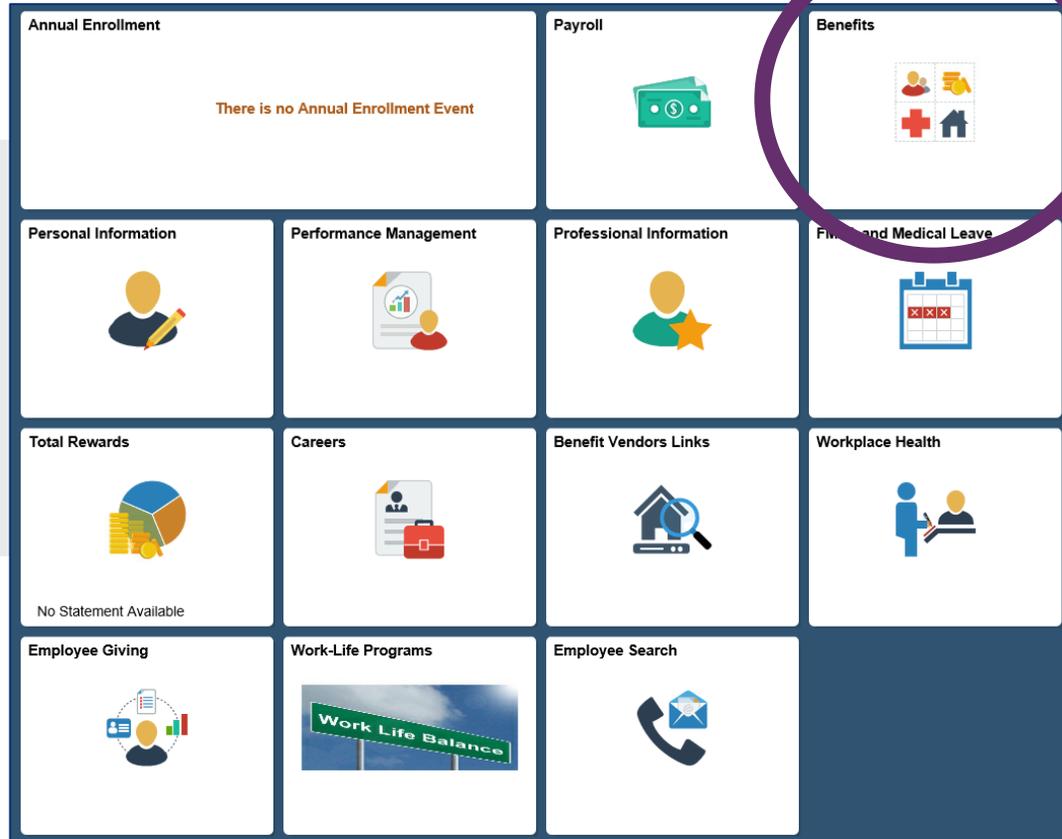
A self-service, online benefits and payroll tool, e-Vantage, allows you to view your EHC pay advice and current benefits plan enrollment, as well as update your personal contact information from any computer with Internet access.

[GO TO E-VANTAGE](#)



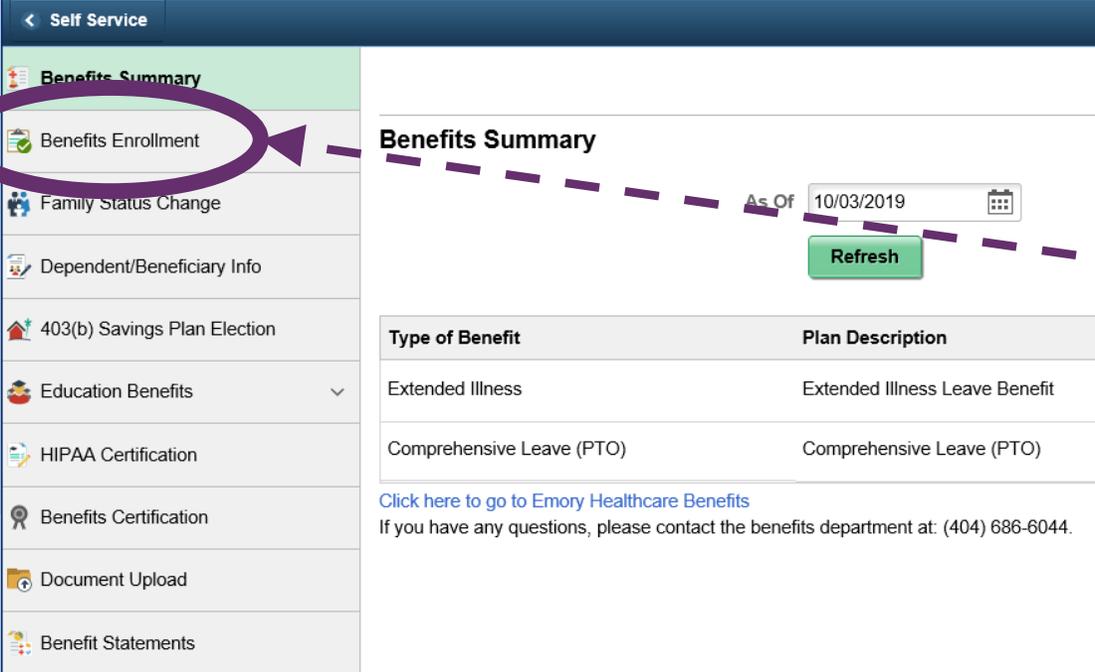
Employee resources page  
(external EHC website):  
[emoryhealthcare.org/i-am](http://emoryhealthcare.org/i-am)

# Enrolling through e-Vantage



Select the "Benefits" tile.

# Enrolling through e-Vantage



The screenshot shows the 'Self Service' portal interface. On the left, a navigation menu lists various options: Benefits Summary, Benefits Enrollment, Family Status Change, Dependent/Beneficiary Info, 403(b) Savings Plan Election, Education Benefits, HIPAA Certification, Benefits Certification, Document Upload, and Benefit Statements. The 'Benefits Enrollment' option is circled in purple, and a purple arrow points from it to the main content area. The main content area is titled 'Benefits Summary' and includes an 'As Of' date field set to '10/03/2019' and a 'Refresh' button. Below this is a table with two columns: 'Type of Benefit' and 'Plan Description'. The table lists 'Extended Illness' with the description 'Extended Illness Leave Benefit' and 'Comprehensive Leave (PTO)' with the description 'Comprehensive Leave (PTO)'. At the bottom, there is a link to 'Emory Healthcare Benefits' and contact information for the benefits department.

Type of Benefit	Plan Description
Extended Illness	Extended Illness Leave Benefit
Comprehensive Leave (PTO)	Comprehensive Leave (PTO)

Select the "Benefits Enrollment" from the left navigation.

# Enrolling through e-Vantage

### Benefits

#### Benefits Enrollment

After your initial enrollment, the only time you may change your benefit choices is during Annual Enrollment or if you have a qualified family status change. The information icon provides you with additional information about your enrollment. The button next to an event means it is currently open for enrollment. Click the button to begin your enrollment.

Note: Some events may be temporarily closed until you have completed enrollment for a prior event.

#### Your Benefit Events

Event Description		Event Date	Event Status	Job Title	
Hire		09/09/2019	Open	Nurse Clinician III	<input type="button" value="Start"/>
Annual Enrollment		01/01/2020	Closed	Nurse Clinician III	

Select the New Hire option. Click "Start".

# Enrolling through e-Vantage:

An easy-to-use menu guides you through the steps of completing enrollment tasks.

**EU Annual Enrollment Activity Guide**

John Smith

Submit Enrollment

**Benefits Enrollment**

The Enrollment Overview displays which benefit options are open for edits. All of your benefit changes will be effective January 1st of the new year. Please refer to the Annual Enrollment Benefits Guide on the Welcome page for specific plan provisions. Once you have completed your enrollments, select the **Submit Enrollment** button to complete elections. Then click **Next**.

**Enrollment Summary**

Your Pay Period Cost: **\$824.96** Full Cost: **\$824.96**  
Status: **Pending Review**  
Review Enrollment

Health FSA  
Medical  
Dental

**Benefit Plans**

Medical	Dental	Vision
Current: POS Health Plan New: POS Health Plan Status: <b>Pending Review</b> 3 Dependents	Current: Aetna Traditional New: Aetna Traditional Status: <b>Pending Review</b> 3 Dependents	Current: Welve New: Welve Status: <b>Pending Review</b> 0 Dependents
Pay Period Cost: <b>\$484.00</b>	Pay Period Cost: <b>\$98.00</b>	Pay Period Cost: <b>\$0.00</b>

Life Supplemental Life Employee Supplemental Life Spouse

Your total cost per pay period is shown here.

A pie graph breaks down your benefits expenses.

Benefits tiles show you what benefits you currently have and their cost per pay period.

# Enrolling through e-Vantage: Tobacco Surcharge

**Benefits Certificate**

**EHC Benefits Certification**

Please respond to determine if tobacco surcharge applies to you.

Have you used any tobacco products in the last 60 days?

**Answer**

Yes

No

Has your spouse used any tobacco products in the last 60 days?

**Selection**

Yes

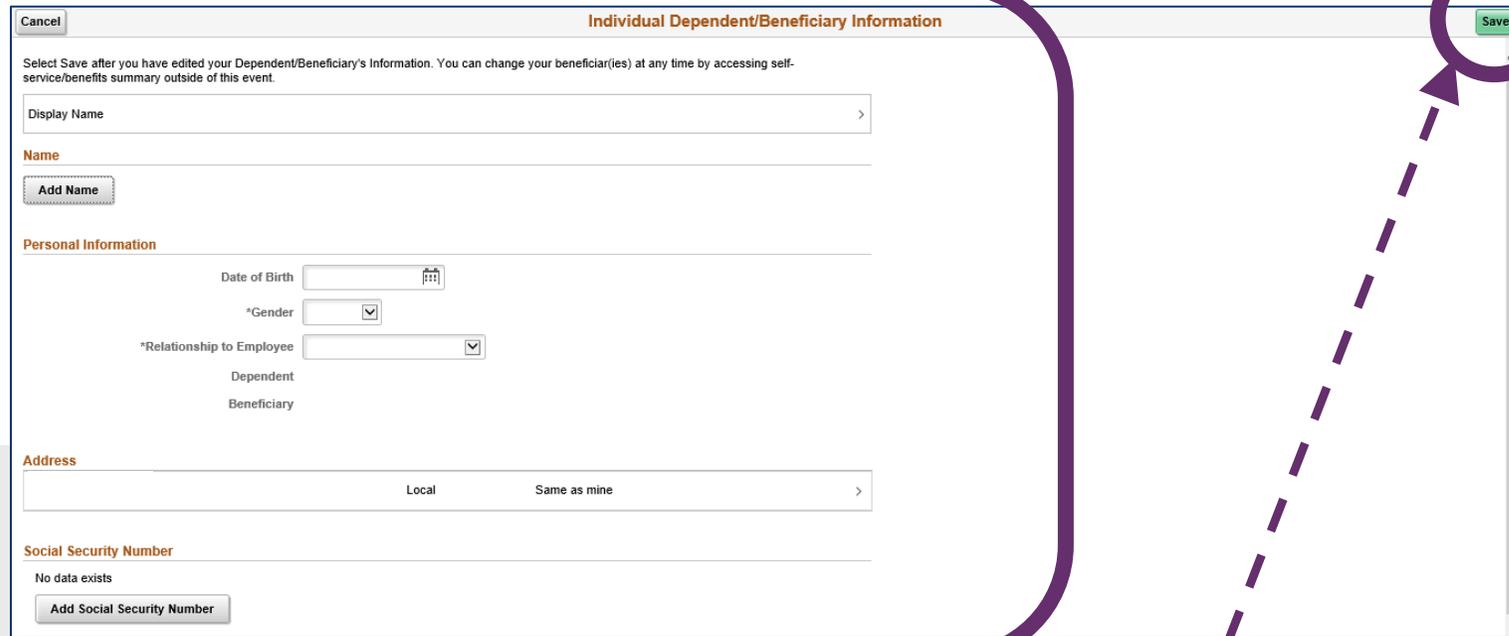
No

Not Applicable

Completing and submitting this form is considered your electronic signature. A false statement on this form would be a violation of Emory Health

Click "Accept" after completing the Tobacco Surcharge certification.

# Enrolling through e-Vantage: Adding a dependent



The screenshot shows a web form titled "Individual Dependent/Beneficiary Information". At the top left is a "Cancel" button and at the top right is a "Save" button. Below the title is a instruction: "Select Save after you have edited your Dependent/Beneficiary's Information. You can change your beneficiary(ies) at any time by accessing self-service/benefits summary outside of this event." The form contains several sections: "Display Name" with a text input field and a right-pointing arrow; "Name" with an "Add Name" button; "Personal Information" with fields for "Date of Birth" (with a calendar icon), "\*Gender" (with a dropdown arrow), and "\*Relationship to Employee" (with a dropdown arrow). Below these are radio buttons for "Dependent" and "Beneficiary". The "Address" section has a text input field with "Local" and "Same as mine" options and a right-pointing arrow. The "Social Security Number" section has the text "No data exists" and an "Add Social Security Number" button. A large purple bracket on the left side of the form indicates the area for entering information. A dashed purple arrow points from the bottom left towards the "Save" button, which is circled in purple.

Add your information for your dependent(s). Click "Save" in the top right corner.

# Enrolling through e-Vantage: Adding a dependent

All of our medical choices promote wellness as part of their benefits and are available to protect you and your dependents if you become sick or injured.  
Select **SAVE** after making your changes or **CANCEL** if you do not want to make any changes.

▼ **Enroll Your Dependents**

Dependents that you have registered are listed here. To add a new dependent, click the **Add Dependent** button below. This step does not enroll the dependent in any of your plans. To enroll your dependent, check the **Enroll** box. To remove your dependent(s), un-check the box. For Emory's definition of eligible dependents, please refer to the Benefits Guide.  
Only dependents who are your legal spouse and/or child(ren) are eligible for coverage. Children must be under the age of 26.  
It is your responsibility to only enroll individuals who meet the definition of eligible dependent and to remove individuals who become ineligible within 31 days of the date they become ineligible.

Enroll	Dependents	Relationship
<input checked="" type="checkbox"/>		Spouse

**Add Dependent**

▼ **Enroll in Your Plan**

The cost shown below is based on your selected coverage level. Plans that do not offer coverage for the dependents enrolled are not available to select. To see other coverage cost, select the help icon.

	Plan Name	Cost (Before Tax)	Cost (After Tax)
<input type="checkbox"/>	Waive		
<input type="checkbox"/>	HSA Health Plan		\$125.00
<input checked="" type="checkbox"/>	POS Health Plan		\$240.00

Check the "Enroll" box to add your eligible dependents.

# Enrolling through e-Vantage

**Benefits Enrollment**

The Enrollment Overview displays which benefit options are open for edits. Most of your benefit changes will be effective the date of the event. Once you have completed your enrollments, select the **Submit Enrollment** button to complete elections.

**Enrollment Summary**

Your Pay Period Cost: **\$200.74** Full Cost: **\$200.74**  
Status: **Pending Review**  
[Review Enrollment](#)

**Benefit Plans**

Medical	Dental	Vision
Current: POS Health Plan New: POS Health Plan Status: <b>Visited</b> 4 Dependents Pay Period Cost: <b>\$49.00</b> <a href="#">Review</a>	Current: Aetna Traditional New: Aetna Traditional Status: <b>Pending Review</b> 4 Dependents Pay Period Cost: <b>\$12.00</b> <a href="#">Review</a>	Current: Eyemed Vision New: Eyemed Vision Status: <b>Pending Review</b> 4 Dependents Pay Period Cost: <b>\$5.59</b> <a href="#">Review</a>
Life	Supplemental Life Employee (Evidence of Insurability is required - See Welcome page)	Supplemental Life Spouse (Evidence of Insurability is required - See Welcome page)
Current: EHC Basic Life Up to \$0K \$50,000 New: EHC Basic Life Up to \$0K \$50,000 Status: <b>Pending Review</b> 4 Beneficiaries Pay Period Cost: <b>\$0.00</b> <a href="#">Review</a>	Current: Supplemental Life Employee \$200,000 New: Supplemental Life Employee \$200,000 Status: <b>Not Available</b> 7 Beneficiaries Pay Period Cost: <b>\$24.10</b>	Current: Waive New: Waive Status: <b>Not Available</b> Pay Period Cost: <b>\$0.00</b>
Employee AD&D	Spouse AD&D	Child AD&D
Current: AD and D Employee \$250,000 New: AD and D Employee \$250,000 Status: <b>Pending Review</b> 4 Beneficiaries	Current: Waive New: Waive Status: <b>Pending Review</b>	Current: No Coverage New: No Coverage Status: <b>Pending Review</b>

Click "Submit Enrollment" to submit your elections. Review and print your confirmation statement.



# Benefits Resources & Tools - available 24/7

## Online Resources

- [ourehc.org/enrollment](https://ourehc.org/enrollment)
- 2024 Benefits Guide
- Online videos
- ALEX online tool
- One-on-one personal education session – [go.oncehub.com/Emory](https://go.oncehub.com/Emory) (access outside the VDT)

## Contact Us

### Employee Resource Center

**Phone:** 404-686-6044

**Email:**

[ehc.hr.benefits@emoryhealthcare.org](mailto:ehc.hr.benefits@emoryhealthcare.org)