



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**

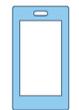
**26 state-of-the-art
Kaiser Permanente
medical facilities**

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



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 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)

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

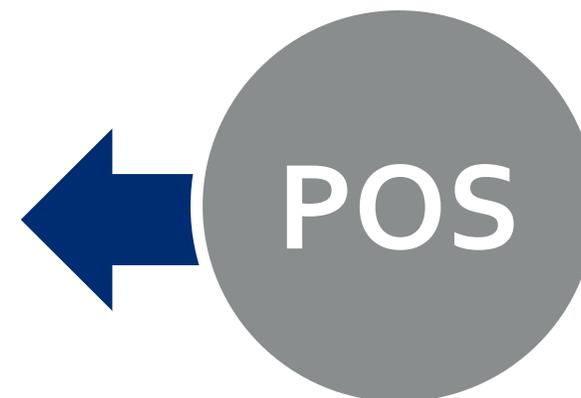
100% coverage of preventive care

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 \$1,550
- Deductible for Family Coverage is \$3,100

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 \$3,850
- Family Coverage is \$7,750

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 – Which plan is right for me?

2023 Medical Plan Costs							
	AETNA HSA PLAN			AETNA POS PLAN			KAISER PERMANENTE PLAN
	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3	
Annual Deductible							
- Single	\$1,550	\$1,800	\$2,750	\$850	\$1,000	\$2,000	\$0
- Family	\$3,100	\$3,550	\$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

Biweekly Employee Contribution Rates

Medical Plan Rates (Biweekly)*

2023 MEDICAL PLAN BIWEEKLY CONTRIBUTION RATES						
PLANS	HSA PLAN		POS PLAN		KAISER PERMANENTE PLAN	
	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME
Employee Only*	\$22.00	\$33.00	\$51.50	\$77.25	\$43.50	\$65.25
Employee Plus Spouse*	\$131.50	\$197.25	\$240.00	\$360.00	\$202.00	\$303.00
Employee Plus Child(ren)*	\$86.00	\$129.00	\$166.50	\$249.75	\$139.00	\$208.50
Family*	\$178.00	\$267.00	\$336.00	\$504.00	\$281.00	\$421.50

* Full-time rates apply for employees scheduled to work 31 or more hours per week. Part-time rates apply for employees scheduled to work 20-30 hours per week. Rates do not reflect the tobacco use surcharge.



Benefits
Enrollment
PRO TIP

Be prepared!

You will need to enter
Social Security
Numbers for all
dependents you are
covering under the plan.



Avoid the Tobacco Surcharge

\$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.

2023 Medical Plan Incentives

Annual Preventative Wellness Exam	Earn your incentive by completing your annual preventative wellness exam with your primary care physicians. Available to employee and spouses on an Emory medical plan. Earns \$100.
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 incentives is for employees, spouses and pre-65 retirees on an Emory medical plan. Earn \$25.
Healthy Emory Connect Programs	Earn incentives by completing challenges and participating in other virtual programs and activities offered through Healthy Emory Connect, powered by Sharecare. This incentive is for employees, spouses and pre-65 retirees on an Emory medical plan. Earn up to \$300.
Diabetes Prevention Program (DPP)	Specifically for those who are at high risk of developing type 2 diabetes, the Diabetes Prevention Program (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 or delay type 2 diabetes. This incentive is for employees on an Emory medical plan. Earn up to \$250.

Incentive activities must be completed by November 15, 2023



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

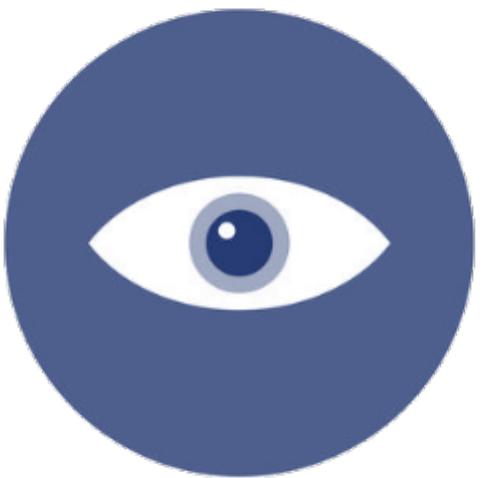




Additional coverage



Aetna Dental Plan
Traditional PPO or DMO



EyeMed Vision Plan
Additional discounts
available through Emory
Eye Center



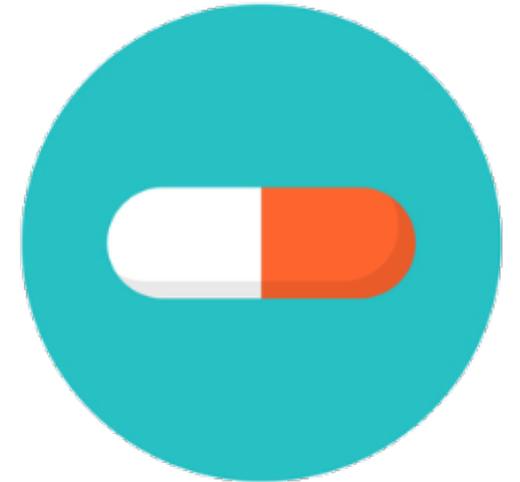
**CVS/Caremark or Kaiser
Prescription Plan**
Included with medical
coverage



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



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 \$2,850 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; pre-existing limitation if you don't enroll at time of hire
- Long-term disability: 60% percent of base salary; after one year of service and paid for by EHC



Additional benefits (cont.)

PTO*:

- Vacation
- Illness
- Bereavement
- Personal time
- Holiday

EILB:

- Time that is for your own sickness, injury, pregnancy, childbirth or adoption
- Available to use after 40 consecutive hours of absence.

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

Note: Both of the above banks of time must be exhausted before you can begin using Short-Term Disability insurance!



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

Financial Wellness

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



Your Family: Additional offerings





Child Care Benefits & Resources

- Emory Child Care Network
- Discounts
- Bright Horizons – 877-242-2737
careadvantage.com/emoryhealthcare
- WeeCare – 404-637-23900 or 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 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.



Enrolling through e-Vantage



← EHC Intranet: ourehc.org



e-Vantage

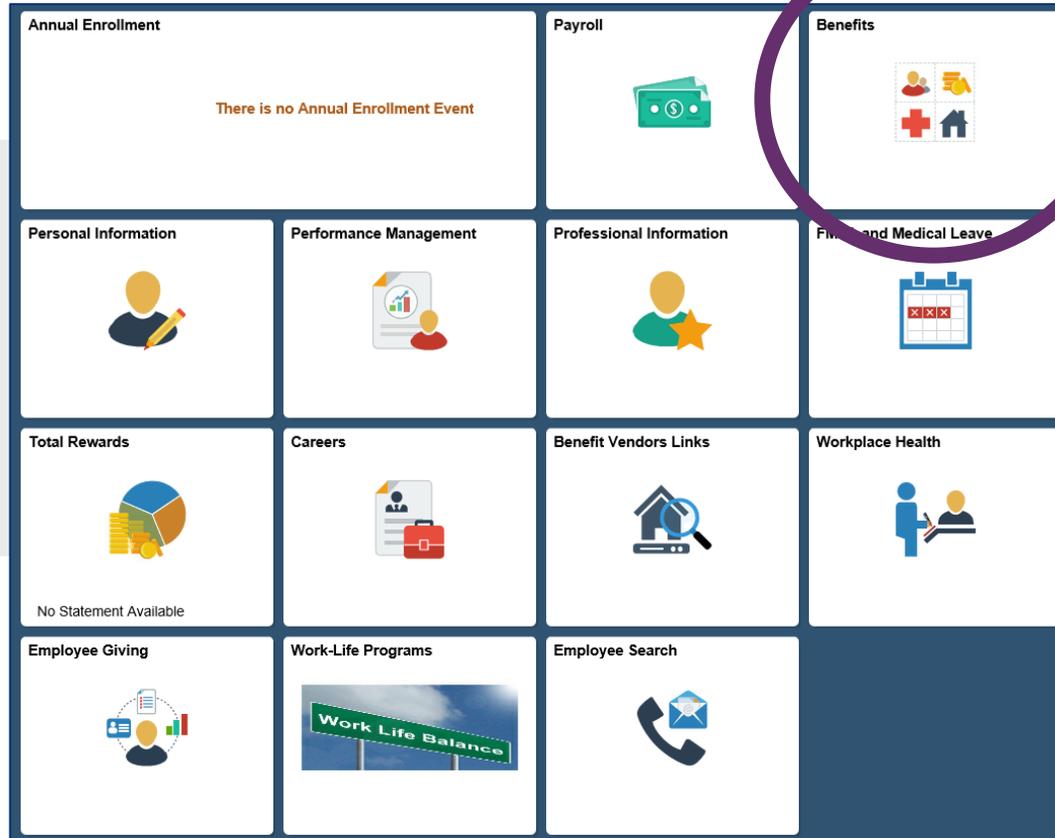
A self-service, online benefits and payroll tool, e-Vantage, allows you to view your EHC pay advice and current benefits plan enrollment, as well as update your personal contact information from any computer with Internet access.

[GO TO E-VANTAGE](#)



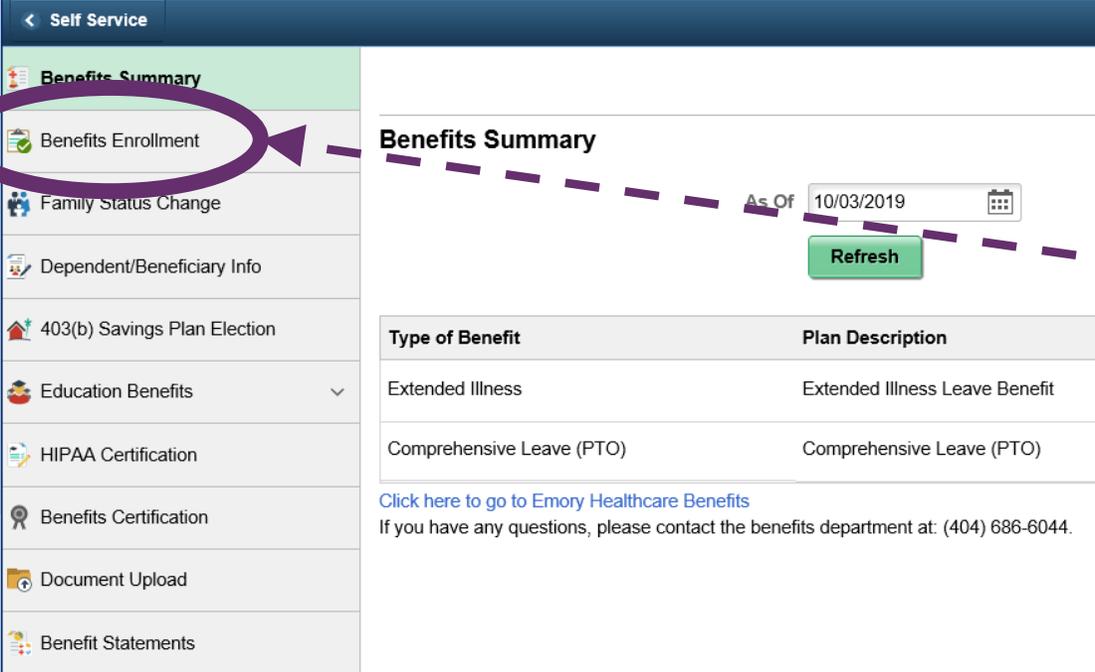
Employee resources page
(external EHC website):
emoryhealthcare.org/i-am

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' with a calendar icon, and a green '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 blue link 'Click here to go to Emory Healthcare Benefits' and a note: 'If you have any questions, please contact the benefits department at: (404) 686-6044.'

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: Pending Review 3 Dependents	Current: Aetna Traditional New: Aetna Traditional Status: Pending Review 3 Dependents	Current: Welve New: Welve Status: Pending Review 0 Dependents
Pay Period Cost: \$484.00	Pay Period Cost: \$98.00	Pay Period Cost: \$0.00

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

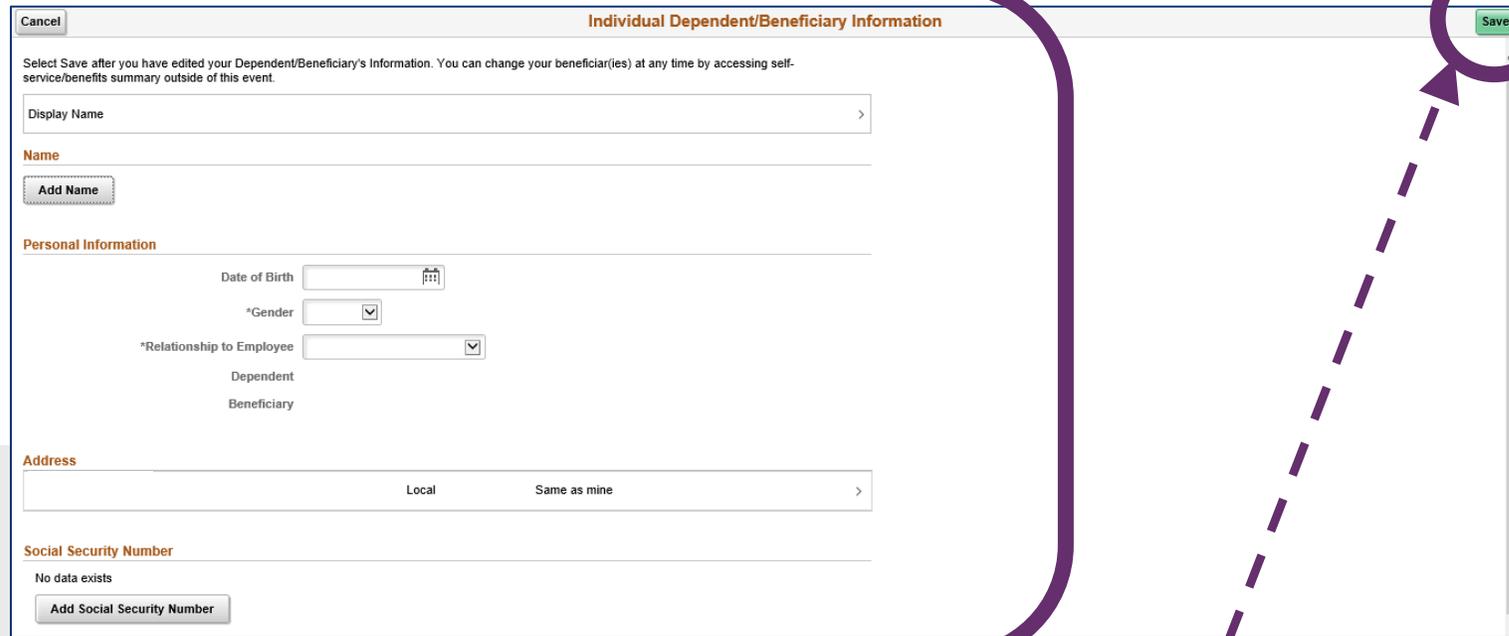
No

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: Visited 4 Dependents Pay Period Cost: \$49.00 Review	Current: Aetna Traditional New: Aetna Traditional Status: Pending Review 4 Dependents Pay Period Cost: \$12.00 Review	Current: Eyemed Vision New: Eyemed Vision Status: Pending Review 4 Dependents Pay Period Cost: \$5.59 Review
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: Pending Review 4 Beneficiaries Pay Period Cost: \$0.00 Review	Current: Supplemental Life Employee \$200,000 New: Supplemental Life Employee \$200,000 Status: Not Available 7 Beneficiaries Pay Period Cost: \$24.10	Current: Waive New: Waive Status: Not Available Pay Period Cost: \$0.00
Employee AD&D	Spouse AD&D	Child AD&D
Current: AD and D Employee \$250,000 New: AD and D Employee \$250,000 Status: Pending Review 4 Beneficiaries	Current: Waive New: Waive Status: Pending Review	Current: No Coverage New: No Coverage Status: Pending Review

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



Benefits Resources & Tools - available 24/7

Online Resources

- ourehc.org/enrollment
- 2023 Benefits Guide
- Online videos
- ALEX online tool
- One-on-one personal education session – go.oncehub.com/Emory (access outside the VDT)

Contact Us

Employee Resource Center

Phone: 404-686-6044

Email:

ehc.hr.benefits@emoryhealthcare.org