

THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC

GW Benefits Webinar for New Employees

Presented By GW Benefits
Human Resource
Management & Development



Where to find your Benefits Information

YOUR BENEFITS & PAY

Monday Webinar for New Employees

Every Monday at 2 p.m. ET
Access the webinar at benefits.gwu.edu/benefits-payroll-webinar

GW Benefits Enrollment System

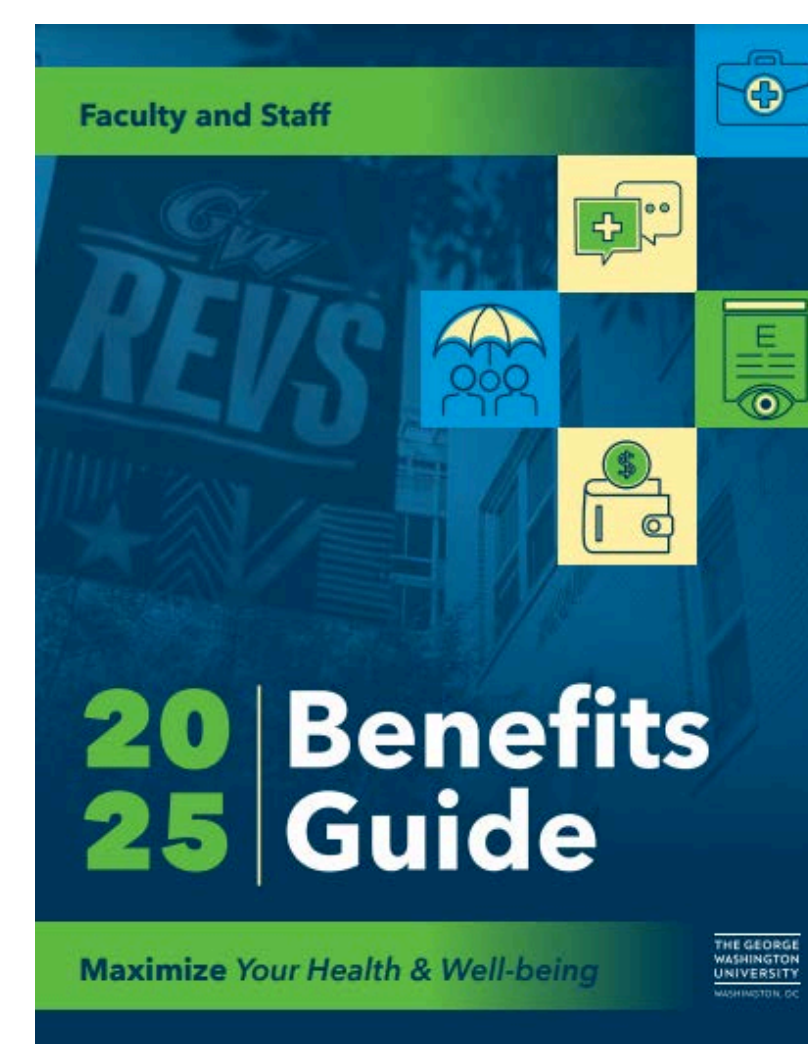


go.gwu.edu/enroll4benefits

GW Benefits Website



GW New Employee Page





THE GW BENEFITS Enrollment System

You have 30 calendar days
from your date of hire to
enroll in benefits

Benefits-eligible employees can
enroll in the following benefits:

- Medical Insurance
- Prescription Insurance
- Dental Insurance
- Vision Insurance
- Critical Illness/Hospital Indemnity
- Pre-tax Savings Accounts
- Life/AD&D insurance
- Disability Insurance

My Benefits ▾ Learn ▾ Enrollment Center Health Benefits Life and Disability Voluntary Benefits Wellbeing



Health Benefits

Learn more about Medical, Prescription, Dental, Vision, Flexible Spending Accounts and Health Savings Account

[Learn More](#)



Life and Disability

Learn more about Life Insurance Options as well as Short and Long Term Disability Plans.

[Learn More](#)



Voluntary Benefits

Learn more about voluntary benefits including pet insurance, ID theft protection, legal resources and more!

[Learn More](#)



Well-being

Learn more about GWell programs and discounts including the GW Employee Assistance Program (EAP), Headspace, Family Care and more!

[Learn More](#)

Note: Once enrolled, you may only make changes to these benefit elections during the annual Open Enrollment period, or if you experience a Qualified Life Event.



SCAN ME



go.gwu.edu/enroll4benefits

Enrollment Deadlines

***Tip: You may enroll in a retirement savings plan at any time during the year!**

New Employee

You have 30 calendar days from your date of hire to enroll in benefits.

Benefits are effective first of the month on or following your date of hire with GW unless hired on the first.*

*Note: In limited situations, a benefit deduction may be missed in your initial paycheck. Should this occur, missing deductions will arrear and a double deduction will be taken from a later pay date.

Open Enrollment

The annual Open Enrollment period takes place each fall, and is an opportunity for you to change your benefit elections or enroll in new benefits without a QLE.

Most changes made during Open Enrollment are effective on January 1 of the following year.

Qualified Life Event (QLE)

You have 30 calendar days to change your benefit elections due to a change in your life including:

- Marriage or divorce
- Birth/adoption of a child
- Gain or loss of coverage elsewhere
- Dependent turning age 26



THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC

Health and Welfare Benefits



Health Insurance is complicated. We keep it simple.



GW PPO Medical Plan

GW HSP Medical Plan

Freedom and Flexibility

Control over your healthcare costs

Primary Care Physician or referrals not required

Primary Care Physician or referrals not required

Preventive care covered at 100%

Preventive care and preventive prescriptions covered at 100%

Higher premium, lower out of pocket costs

Lower premium, higher out of pocket costs

Co-pays for office/hospital visits
Meet a \$750 (individual)/\$1,500 (family) deductible

\$2,000 (individual)/\$4,000 (family) deductible before the plan pays for eligible services and prescriptions

New! Fertility, Family Building, Pregnancy, and Postpartum Benefits through Progyny

New! Pregnancy and Postpartum program through Progyny

Access to a variety of UHC behavioral health resources



Compare plans here!



THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC

Prescription Benefits

When you enroll in one of the medical plan options, you are automatically provided with prescription drug coverage through CVS Caremark. You have access to prescription medications through both retail pharmacies and mail-order program.

Prescription Plan Features/Programs:

- Diabetes Management
- PrudentRx Specialty Drugs
- Maintenance Choice

GW PPO

Generic, brand formulary and brand non-formulary drugs will be paid by fixed percentage of the total cost each time you fill a prescription, with caps in place to limit the amount you will spend on a prescription (referred to as a maximum).

GW HSP

- You will pay all out-of-pocket costs for non-preventive prescription drug services up to the annual deductible
- Preventive medications (PDF) are covered at 100% (deductible and coinsurance do not apply).



Dental Plans

The GW dental plans are “stand-alone” plans, so you can enroll in dental coverage whether or not you have medical coverage through GW.

Low PPO

Preventive and basic coverage and has a lower premium.

Orthodontia and major care are excluded.

High PPO

Provides a greater level of coverage (major care and orthodontia) and carries a higher premium.

DMO

Provides benefits in a similar manner to an HMO medical plan. You must elect a Primary Care Dentist from a narrow network of participating dentists.

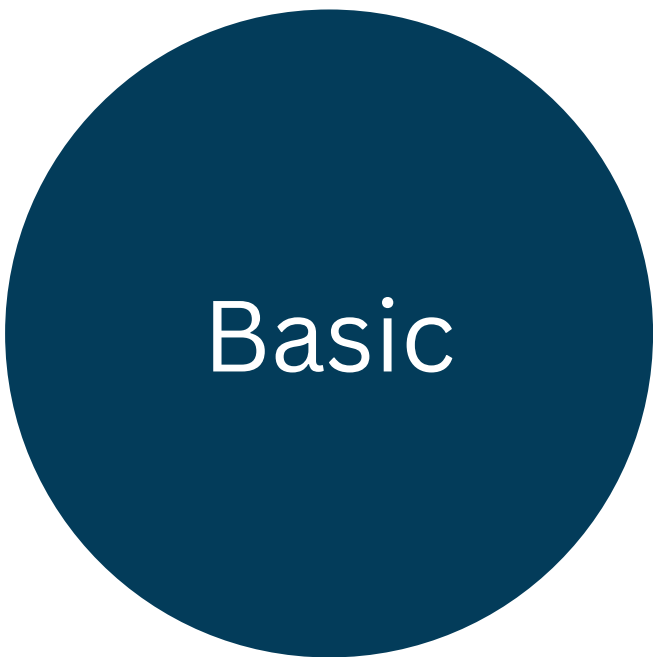


No ID
NEEDED

GW Aetna #
622758

Vision Benefits

GW offers two stand-alone vision plans administered by UHC. Both plans offer In-network, covered-in-full benefits including a comprehensive exam and eyeglasses, or contact lenses in lieu of eyeglasses.



- Annual eye exam
- Eyeglass lenses
- New frames every 2 years
- 4 boxes contact lenses



- Annual eye exam
- Eyeglass lenses
- New frames every year
- 6 boxes contact lenses

UnitedHealthcare Members: 20% off Eyesafe® Blue Light Screen Filters. Enter code at checkout: **UHC**

Pre-tax Savings Accounts

Set aside pre tax fund to pay for eligible out-of-pocket healthcare costs for you or your eligible dependents

Health Savings Account

For HSP participants only

GW will make a tax-free matching contribution to your account

Funds rollover from year to year and are yours until the balance is zero

Health Care FSA

For PPO participants only

Use or lose - funds do not rollover each year

Re-enroll each year at Open Enrollment

Dependent Care FSA

For HSP and PPO participants with eligible dependents

Age 13 or adult disabled dependent

Funds are reimbursed after you submit an online claim



BANK OF AMERICA

Did you know your HSA funds can be invested? Once you reach a minimum balance of \$1,000, you can open an investment account and invest your funds!



THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC

Life Insurance

Basic Life and AD&D = 1x your annual benefits salary (up to \$500,000)

Optional Employee, Spouse and Child Life and AD&D

As a new hire, you can elect up to the Guaranteed Issue (GI) without Evidence of Insurability (EOI)

Disability Insurance

Faculty/Staff with 2 years of service eligible for GW Paid Short Term Disability

Voluntary STD plan available for first 2 years of employment

Basic and buy up option for Long Term Disability

Life and Disability

Voluntary Benefits

GW provides a selection of voluntary benefits where you can engage with various programs that aim to support our community and provide you opportunities to improve and maintain a healthy lifestyle both at work and at home.



Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition that happens on or after your coverage effective date

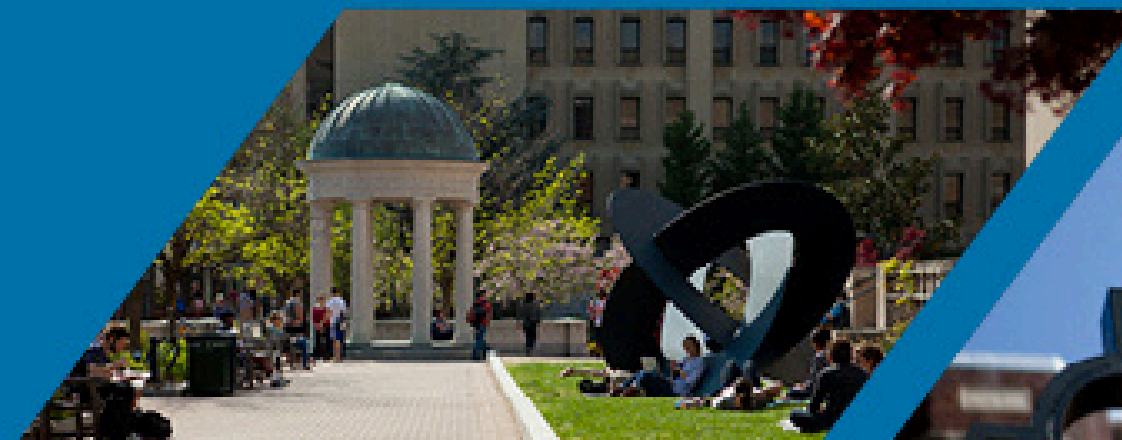
Hospital Indemnity Insurance is a fixed daily benefit you can receive if you or an eligible family member have a covered stay in a hospital, intensive care unit, or rehabilitation facility

The group legal program, provided by Legal Resources, is designed to give you access to professional attorneys and provide protection against high legal fees



THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC

Leave and Tuition Benefits



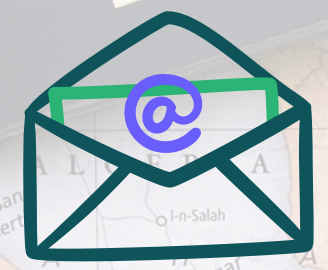
Paid Time Off

GW values the time you invest at the university, and we also recognize the importance of taking time away from work to rest and recharge, or attend to your health and family obligations. We invite you to explore your paid time off and unpaid leave options that aim to help you manage personal, medical and family needs.



The Time Off and Leave Guide (PDF)

provides details on paid time off and leave of absence programs, including eligibility, accrual rates, manager tips and more.



timeoff@gwu.edu



VACATION TIME

SICK TIME

PAID PARENTAL LEAVE

HOLIDAYS VOTING

BEREAVEMENT JURY DUTY

Tuition Remission

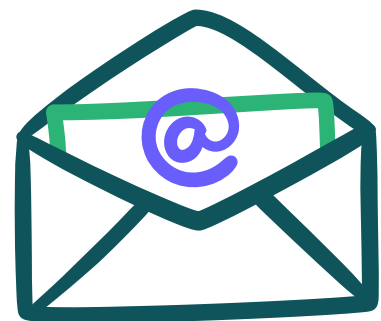
go.gwu.edu/tuitionpolicy



Faculty & Staff

Employee Type	Employee Eligibility	Employee Benefit
Full-Time Faculty and Staff	First semester following the appointment or hire date	100% of 6 credits per semester (spring, summer and fall)

Dependents (Child, Spouse/Partner)



tuition@gwu.edu

Years of Employee's Benefits-Eligible Service	Benefit Coverage
Less than one year (first 12 months)	Not eligible
1 - 3 years of service	75%
4 - 9 years of service	90%
10+ years of service	100%

THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC

Retirement Savings



Retirement Savings Plans

Enroll and make changes anytime at www.netbenefits.com/GW



403(b) Retirement Plan (your contributions)

- Contribute any percentage of pay
- Pre-tax or Post-tax Roth

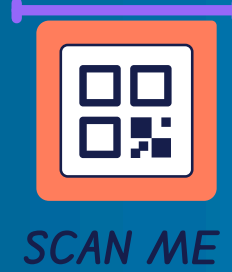
401(a) Retirement Plan (GW contributions)

- Automatically enrolled after two years of GW service
- Base and matching contributions available



GW Base Contribution	Your Plan Contribution	GW Match	Total Contribution
4%	0%	0%	4%
4%	2%	3%	9%
4%	4%	6%	14%
4%	10%	6%	20%

Did you work 2 years or more at another higher education institute? Complete the 401(a) Prior Employment Verification Form to waive the 2 year waiting period!



THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC

Start Saving Today!



www.netbenefits.com/GW



Prefer to meet in-person?

Schedule a one-on-one appointment with a Fidelity or TIAA representative at benefits.gwu.edu/retirement-counseling

Need help? 24-hour service is available:

Fidelity: (800) 343-0860
TIAA: (800) 842-2776



THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC

Be Kind to Your Mind



Wellbeing Program

GWell from GW Benefits is your well-being hub where you can engage with various programs that aim to support our community

Employee Assistance Program powered by SupportLinc



GW's Employee Assistance Program (EAP) supports benefits-eligible employees and members of their household. The EAP Services are confidential and available 24 hours a day, 7 days a week.



Headspace, the mindfulness app

Available at no cost to all faculty and staff. This daily tool provides meditation, sleep, and children's programs.



Active&Fit Direct Gym Membership Program

The Active&Fit Direct program is a flexible, comprehensive low-cost fitness program that provides access to thousands of gyms for one monthly membership fee.

Learn more at hr.gwu.edu/wellbeing-programs



Books selected for reading and discussion will cover the social, emotional, financial, and physical pillars of well-being



<https://www.pbc.guru/gwell>





Commuter Benefits

Use pre-tax dollars to pay for work related commuting expenses

SmartBenefits - Payroll

Receive one free SmarTrip card and use pre-tax dollars to pay for your work commute

*Includes Metrorail, Meterobus, and Metro Parking



Occasional Parking - Benefits

Reimbursed based program for those that occasionally drive and park on campus



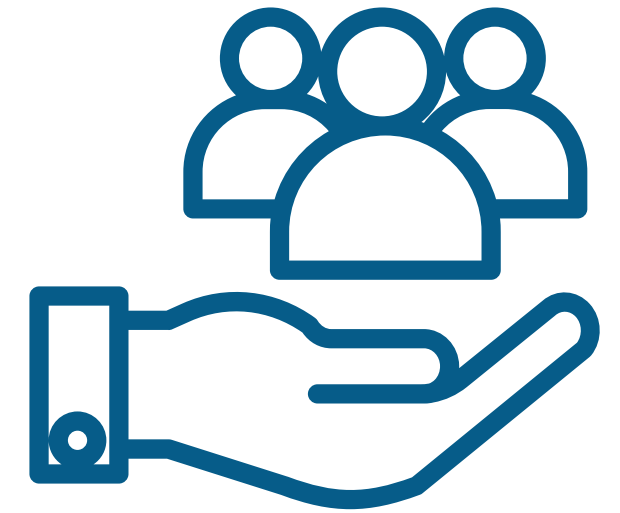
Connect with Benefits!



Don't miss an issue! View all GWell newsletters at hr.gwu.edu/GWellNewsletter

WE WELCOME **YOU**
to our
COMMUNITY

**We are here
to help!**



Benefits Call Center: (833) 698-0324
GW Benefits: hr.gwu.edu/benefits
benefits@gwu.edu or (571) 553-8382

GW Payroll: hr.gwu.edu/payroll
payroll@gwu.edu or (571) 553-4277

Thank you for your time and attention!

**THE GEORGE
WASHINGTON
UNIVERSITY**

WASHINGTON, DC