

Open Enrollment 2022

Dear George Washington University Community,

Welcome to the 2022 Benefits Open Enrollment season! Open Enrollment **begins on Monday, October 11, 2021, and closes at 8 p.m. (ET) on Friday, October 29, 2021.**

[Open Enrollment](#) provides an annual opportunity to reflect upon your current benefit elections, and make any needed changes for the upcoming 2022 calendar year, including adding or removing eligible dependents.

Any changes that you make to your health and welfare plans must be done during the 2022 Open Enrollment period*, with most changes going into effect on January 1, 2022.

If you choose not to take action, your existing coverage options from 2021 will roll over into 2022, with the exception of the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, which require you to **actively re-enroll** each year.

Virtual Open Enrollment

The open enrollment fair will be fully virtual with daily webinars from our benefits' vendor partners. Benefits' vendor partners will also hold 1:1 appointments throughout Open Enrollment, providing opportunities to get personalized support. Join us on Fridays as we host GWell webinars focused on well-being and be on the lookout for chances to win prizes and gift cards throughout Open Enrollment.

As in previous years, our Benefits Call Center will have extended hours, and our team is here to help you along the way.

Be well,

GW Benefits

Online Enrollment Via EasyEnroll

During the Open Enrollment season, employees will elect benefits through [EasyEnroll](#), which has single sign-on capability. When you are logged into your GW computer with your NetID and password, you will automatically be able to enter EasyEnroll to elect and/or make changes to benefits for 2022. However, if you attempt to log into EasyEnroll from a non- GW computer, you will be required to enter your NetID and password.

Benefits Call Center

The Benefits Call Center is here to support you as you review your benefit elections and make your Open Enrollment decisions. As you elect benefits via [EasyEnroll](#), benefits counselors are available to help answer questions along the way.

The service is available M - F, 9:00 a.m. - 8 p.m. ET. Please have your GWID available.

We're Here to Help

Email any questions to benefits@gwu.edu. Or, call the Benefits Call Center at **(888) 4GWUBEN (449-8236)**. Follow [@gw_benefits](#) on Twitter for the latest Open Enrollment information, updates and reminders.

*Changes requested outside of Open Enrollment must be accompanied by a [Qualified Life Event](#).



What's New and What's Changing for 2022

GW values the importance of taking time to focus on your health and well-being goals, particularly as our community moves onward together.

Take a moment to review this summary of changes and enhancements to current benefit programs and new programs for the upcoming year. Join us for a [virtual Coffee Chat](#) this month where we will discuss What's New in 2022.

REMINDER: MFA TIER

The [GW PPO and HSP](#) medical plans include a separate benefit coverage tier for Medical Faculty Associates (MFA). When GW medical plan participants see an MFA provider*, they pay lower co-payments and lower employee coinsurance, helping your medical expense dollars go further because a greater portion of your care will be covered by the Plan.

GW employees also have a dedicated phone number to schedule appointments at:

202-677-6000.

*The MFA tier applies to professional charges by MFA providers, MFA behavioral health providers continue to be out-of-network.

2022 Medical Contribution Overview:

For the 2022 Plan year, participating full-time faculty and staff will experience a **nominal increase of 1% in their contributions (across all salary bands and plans*)**.

Approximately 90% of full-time [medical plan](#) participants will see an average increase of less than \$5 per month. The monthly employee contribution increase will range from less than \$1 to about \$8, depending on your plan, coverage level and salary band.

Below are three examples of the medical contribution increase for a full time benefits-eligible employee with a salary between \$50k and \$90k:

- If the employee enrolls in the GW PPO or HSP for individual coverage, the medical contribution increase will be about \$1 per month for 2022.
- On the other hand, if the employee enrolls in the GW HSP with family coverage, the medical contribution increase will be about \$3 per month for 2022.
- If the employee enrolls in the GW PPO with family coverage, the medical contribution increase will be about \$6 per month for 2022.

***Please note: There are no changes to the current salary bands and both the GW PPO and GW Health Savings Plan (HSP) will continue to be offered. UnitedHealthcare will continue to be the medical benefits administrator for both plans.**



2022 Dental Contribution Overview

Dental contributions will decrease in 2022 across all three [dental plan options](#) and each coverage tier. The monthly contribution decrease will depend on the plan and coverage level you elect. Additionally, two dental plan options will include enhancements:

- **DMO**
 - DMO contributions will decrease by 5.2%.
 - Dental implant coverage will be added.
- **High PPO**
 - High PPO contributions will decrease by 1.5%.
 - Adult orthodontia coverage will be added.
- **Low PPO**
 - Low PPO contributions will decrease by 1.5%.

APPLE WATCH

2022 GW Medical Plan

Participants - Complete Simple Therapy's [musculoskeletal risk survey](#) to understand your risk of developing a muscle or joint condition. Enter your email address and you will be notified first when the program launches. You'll also be entered to win an Apple Watch.

Value of winnings is taxable and will be included in employee's payroll.



MEDITATE

[Headspace](#), the mindfulness app, is available at no cost for benefits-eligible faculty and staff. The app includes guided meditations, sleep programs, exercises and more. Kids programs include themes such as calm, kindness, and bedtime.

During October, new Headspace registrations will be entered into a raffle* for a chance to win Air Pods.

*Value of winnings is taxable and will be included in employee's payroll.

TIP

Castlight

[Castlight](#) is a free cost transparency tool for GW medical plan participants and their adult dependents covered under a university medical plan.

- Find doctors, hospitals, medical services and prescriptions. Compare them by cost and quality.
- Learn where you are in your deductible phase
- See your current balances for your Health Care Flexible Spending Account (HCFSAs) and Health Savings Account (HSA).

Register at

my.castlight.com/GW

NEW! Simple Therapy - Virtual Musculoskeletal Care

Beginning January 1, [Simple Therapy](#) will be available to GW medical plan participants and their eligible adult dependents (18+) at no cost. This program combines a comprehensive digital program with live physical therapists to help you prevent and manage pain across 18 body parts including knee, hip, neck, shoulder, back, hand, and wrist.

Through 5-15 minute exercise therapy sessions and live PT consults, Simple Therapy applies evidence-based exercise therapy to address a wide spectrum, from well to complex needs. This GW-sponsored program includes unlimited coaching support, and a care pack filled with tools to help address pain or prevent injuries.

How Do I Join?

Benefits-eligible GW staff and faculty, and their dependents age 18 years and up, who are enrolled in a GW medical plan can sign-up beginning January 1, 2022. Complete [SimpleTherapy's musculoskeletal risk survey](#) to understand your risk of developing a muscle or joint condition. Enter your email address and you will be the first to be notified when the program launches.

New! PrudentRx via the GW PPO Pharmacy Benefit

Beginning in January, PrudentRx for specialty medications will be included in the [GW PPO Pharmacy Benefit](#). This program is designed to lower your out-of-pocket costs by facilitating enrollment in drug manufacturers discount copay cards/assistance programs.

When enrolled in PrudentRx, your out-of-pocket cost will be \$0 for medications included on the [PrudentRx exclusive specialty drug list](#), which is updated monthly and posted on the Benefits website.

If you opt out, you will be responsible for the 30% coinsurance. Only the amount you pay out of pocket will apply toward your deductible/out of pocket maximums for essential health benefit medications.

Eligible participants will receive a letter from CVS in November and December with registration details to begin receiving the discounts.

IMPORTANT: Members must enroll in the PrudentRx program to access \$0 copay benefits. Formulary exclusions will supersede this list.

Mandatory Maintenance Choice - All Access with Opt-Out

If you have a condition that requires ongoing prescription medication, you will pay the lowest cost by requesting that your doctor provide a prescription for a 90-day supply of your medication. You will have the option to fill this 90-day prescription at any CVS retail store or through CVS Caremark mail order, helping you save time and money!

Beginning January 1, under the Mandatory Maintenance Choice - All Access with Opt Out program, the number of 30-day fills for maintenance prescriptions at a retail pharmacy (including CVS) will continue to be limited to three. However, after your third 30-day fill of a maintenance prescription, your medication **will not be covered** until you either:

1. Move to a 90 day prescription filled at CVS retail store or CVS Caremark mail order; or,
2. You opt out of the program. If you opt out, you can continue filling monthly at your local pharmacy but will forgo the savings and convenience opportunities associated with the program. Deductible/coinsurance applies.

Through the Mandatory Maintenance Choice - All Access with Opt Out program, participants will also gain access to delivery offerings:

- On-Demand Delivery - Four-hour delivery offered within 10 miles of any CVS Pharmacy store, for a small fee.
- One- to Two-Day Delivery - When a CVS Pharmacy store is within 50 miles and in the same state as your residence, USPS can typically deliver prescriptions within 1-2 days, at no extra cost to the member.

TIP

Take Advantage of an FSA or HSA

With an FSA or HSA, you can set aside pre-tax dollars from your paychecks for eligible healthcare expenses.

These accounts can help you cover expected (and unexpected) health expenses while lowering your taxable income, which can save you money.



BE KIND TO YOUR MIND Talkspace

Talkspace is an online text therapy platform that makes it easy and convenient to connect with a licensed behavioral therapist – from just about anywhere, at any time.

Send text messages to your therapist via a web browser or the Talkspace mobile app. Your therapist will respond within 24 hours, five days per week.

Benefits-eligible employees and their dependents (13 years and up) receive five weeks of text therapy, per issue, at no cost. The five week sessions must be used within a 120-day window (the weeks do not need to be consecutive).

Learn more at hr.gwu.edu/talkspace.

New! Diabetes Management Program

In 2022, GW will be implementing a new Diabetes Management Program for GW medical plan participants.

Most programs take a one-size-fits-all approach based on principles of population health. **CVS's Next Generation Transform Diabetes Care** program focuses on a highly personalized approach, customizing support based on a participant's risk profile.

If you are currently using the Transform Diabetes Care program with Livongo, CVS Caremark will send you information in November and December on how to transition to the new program as well as how to get started with the new program offerings.

IRS Account Based Plan Limit Updates

2022 Flexible Spending Accounts (FSA) Contribution Limits

- The annual maximum for the [Health Care FSA](#) will remain the same at \$2,750.
- The annual maximum for the [Dependent Day Care FSA](#) will remain the same at \$5,000 (or \$2,500 if you and your spouse file separate tax returns).

2022 Health Savings Account (HSA) Contribution Limits

(combined employee + GW contribution)

- For those with individual Health Savings Plan (HSP) coverage, the annual maximum for the [HSA](#) will increase by \$50, from \$3,600 to \$3,650.
- For those with family HSP coverage, the annual maximum for the HSA will increase by \$100, from \$7,200 to \$7,300.
- GW's HSA matching contribution continues: GW will match up to \$600 for individuals who contribute at least \$600, and up to \$1,200 for those covering dependents who contribute at least \$1,200.

What's Staying the Same for 2022?

Health and Well-Being Benefits

- Basic and Enhanced Vision Plans
- Castlight
- Disability Insurance
- Employee Assistance Program (EAP) with Talkspace
- Family Care Benefits from Bright Horizons
- Group Home and Auto Insurance
- Health Advocate
- Headspace
- Legal Benefit
- Optional Employee and Spouse Life Insurance

Medical Plan Features/Programs

- Centers of Excellence
- Freestanding Imaging and Labs Preferred Network
- GW Medical Faculty Associates (MFA) Benefit Coverage Tier on the PPO and HSP Medical Plans
- Virtual Visits



Tools, Information and Services Available to You

The annual Open Enrollment period is a time of opportunity as well as responsibility. As you review the 2022 benefit programs and changes, be sure to include your family in the planning process, if applicable.

Several resources and information sessions are made available to you during the weeks leading up to and during Open Enrollment. We encourage you and your family to attend our [webinars](#) and make a [1:1 appointment](#) with our vendor partners to ask questions as you choose plan(s) and benefits that are best fit for you and your family.

TIP

Health Advocate

Receive personalized, prompt and reliable expert help in navigating the healthcare maze, while saving time and money, with Health Advocate. Need assistance understanding your medical bills, or looking for more information about treatment options? Health Advocate can help you and your family members at no cost. For details, visit hr.gwu.edu/health-advocate.



How to Pick a Medical Plan Webinar Hosted by UnitedHealthcare

This virtual seminar provides an overview of the university's medical plans, including comparisons of the GW PPO and GW HSP, and will close with a Q&A session. Learn more about your options to help you choose the best plan for you and your family this Open Enrollment season.

September 30 1 - 2 p.m. ET

[Register via Webex](#)

Virtual Coffee Chat With Benefits - What's New for 2022

Join Benefits and dive in to the details of your 2022 benefits. We will cover new benefits launching in January, changes and enhancements to current benefits, and recap well-being programs launched in 2021. There's a lot to cover, so grab a coffee and join us in a comfy spot at home or in the office. Webex registration information is available at go.gwu.edu/oeevents.

Grab a coffee on us! 10 registrants for each session will be entered into a coffee gift card raffle.

- Tuesday, September 28, 2021 | 10 - 11 a.m.
- Friday, October 8, 2021 | 12 - 1 p.m.

Open Enrollment Virtual Fair

Our virtual Open Enrollment fair will be held throughout October. GW Benefits' vendor partners and members of the GW Benefits team will host weekly webinars to provide details about current and new benefit programs. Webinars will be offered multiple days and times throughout the Open Enrollment period to offer flexibility to you and your family's schedules.

Register for webinars and view the calendar of events at go.gwu.edu/oeevents.

1:1 Appointments with Benefit Vendor Partners

In addition to the virtual fair webinar sessions, benefit vendor partners will be available for ten-minute one-on-one appointments to discuss questions that may arise as you review information and make your choices for the upcoming year.

Visit our 1:1 booking page at go.gwu.edu/oeevents.

GRAB LUNCH ON US

We know you are busy between work and life demands. That's why we want to treat you to lunch during this Open Enrollment period - that's right, get a \$15 gift card to Door Dash on us!

Employees that register for an Open Enrollment webinar are automatically entered to receive a gift card.

For more information, look for the Door Dash icon on our Open Enrollment page at go.gwu.edu/2022OE.



Flu Shots

The CDC highly recommends all people 6 months and older get a yearly flu vaccine.

- GW will offer flu clinics at the Foggy Bottom and Virginia Science and Technology campuses in September and October. Please visit the [Onward website](#) for details.
- Employees covered by a GW medical plan can visit [area pharmacies](#) and convenience care clinics to receive a flu shot at no cost. **GW medical plan participants will need to show their CVS Caremark ID card at the time of your flu shot.**
- If you are not covered on a GW medical plan, please verify costs with your health insurance company. Most plans will cover the full cost of seasonal flu shots.

2022 Open Enrollment Guide

The annual Open Enrollment Guide, which provides information on the 2022 benefit offerings and resources, including decision tools to help guide your enrollment process, will soon be available at go.gwu.edu/2022OE.

Extended Call Center Hours

The Benefits Call Center will have extended hours during the Open Enrollment period to address any benefits questions or concerns and/or assist with enrollment. During October 11 - 29, 2021, the call center will be available to assist you Monday-Friday, 9 a.m. - 8 p.m. (ET).

Benefits Call Center: (888) 4GWUBEN (449-8236).

EasyEnroll for Open Enrollment

[EasyEnroll](#) is GW's online enrollment system for health and welfare benefits. Beginning **October 11, 2021**, you may log in to EasyEnroll to review, change or select your benefits options. You may log in to EasyEnroll and make changes as often as you would like during the three-week Open Enrollment period.

The deadline to make changes is 8 p.m. (ET) on October 29, 2021. Most changes made during the Open Enrollment period become effective January 1, 2022.

**Please contact the Benefits Call Center at
(888) 4GWUBEN (449-8236) with any questions
you have in advance of the Open Enrollment period.**

 go.gwu.edu/2022OE



blogs.gwu.edu/gwbenefits



[@gw_benefits](https://twitter.com/gw_benefits)

Open Enrollment Calendar



Please visit go.gwu.edu/oeevents to register for webinars and 1:1 appointments with GW Benefits' vendor partners.

Events to Prepare for Open Enrollment

SEPT
28

TUE

12 p.m.
[Benefits Coffee & Chat: What's New for 2022](#)

OCT
8

FRI

12 p.m.
[Benefits Coffee & Chat: What's New for 2022](#)

Open Enrollment Webinars

OCT
08

FRI

12 p.m.
[Benefits Coffee & Chat: What's New for 2022](#)

OCT
11

MON

10 a.m.
[UnitedHealthcare](#)
GW Medical Plans

11 a.m.
[CVS Caremark](#)
Pharmacy Benefit

OE BEGINS

OCT
12

TUE

10 a.m.
[Aetna Dental](#)

11 a.m.
[Payflex](#)
(FSA and HSA)

3 p.m.
[Headspace](#)

OCT
13

WED

11 a.m.
[Time Off Reporting](#)
for Employees

12 p.m.
[TIAA](#)
Maximizing Retirement Savings

3 p.m.
[Tuition Remission](#)

OCT
14

THU

10 a.m.
[Real Appeal](#)

12 p.m.
[529 Info Session for MD, DC, VA](#)

3 p.m.
[Simple Therapy](#)

OCT
15

FRI

October Events (continued)

OCT
18

MON

12 p.m.

[CVS Caremark](#)
Prescription Benefit

3 p.m.

[UnitedHealthcare](#)
GW Medical Plans

OCT
19

TUE

10 a.m.

[Castlight](#)

1 p.m.

[Tuition Exchange](#)

OCT
20

WED

12 p.m.

[Aetna Dental](#)

3 p.m.

[Payflex](#)
(FSA and HSA)

OCT
21

THU

11 a.m.

[Life and Disability Insurance](#)

12 p.m.

[Fidelity](#)
Get Started Saving for the Future

2 p.m.

[Liberty Mutual](#)

OCT
22

FRI

OCT
25

MON

10 a.m.

[Payflex](#)
(FSA and HSA)

3 p.m.

[Aetna Dental](#)

OCT
26

TUE

12 p.m.

[UnitedHealthcare](#)

3 p.m.

[CVS Caremark](#)
(Prescription Benefit)

OCT
27

WED

10 a.m.

[Retiring from GW](#)

1 p.m.

[Time Off Reporting for Managers](#)

1 p.m.

[Health Advocate](#)

OCT
28

THU

12 p.m.

[TIAA](#)

3 p.m.

[Legal Resources](#)

OCT
29

FRI