

Benefits Tips & Reminders for the New Year

2023

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BUILDING A
HEALTHIER
TODAY
FOR A
BRIGHTER
TOMORROW

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MEDICAL UnitedHealthcare

For 2023, if you elected to **continue medical coverage** in the GW Health Savings Plan (HSP) or the GW PPO, your 2022 UnitedHealthcare (UHC) ID card will remain valid. You will not receive a new UHC ID card for 2023.

If you elected to **change medical plans**, or if you are **newly enrolled** in the [GW HSP or the GW PPO](#) for 2023, you will receive a new healthcare ID card from UHC by January 1, 2023.

If you do not receive your new UHC ID card prior to your next visit to your healthcare provider, you may obtain a temporary ID card at [myuhc.com](#). You can also access an electronic version of your ID card on your smart phone or device through the UnitedHealthcare App.

Please note: Participants **must** register with UHC for online account access to review claim data and health information, print temporary ID cards and order additional/replacement ID cards.

Beginning January 1, 2023, new plan participants may register by visiting [myuhc.com](#) and selecting **"Register Now."**

Contact Information

For assistance with online registration or password resets, please contact **UHC Customer Service** at **(877) 706-1739** (available Mon - Fri, 8 a.m. - 8 p.m. ET).

Schedule a virtual 1:1 meeting with UHC to discuss your medical and vision benefits, or claims at [uhc1to1.youcanbook.me](#)

To View, Print or Request a UHC ID Card Online:

- STEP 1** Visit [myuhc.com](#).
- STEP 2** Log in using your username and password. If you do not have a username or password, you must register using your UHC medical ID card.
- STEP 3** Select **"View & Print Member ID Cards"** from the box located under **"Health and Wellness."**
- STEP 4** To print an ID card, select **"Print ID Card."** To request a new/replacement card, select **"Mail,"** verify mailing address and select **"Mail Card."**

To Access a UHC ID Card on the UnitedHealthcare App:

- STEP 1** Download the UnitedHealthcare app from the iPhone App Store or Android Google Play Store.
- STEP 2** If you have a [myuhc.com](#) username and password, enter those on the home screen. If you do not have a myuhc.com username and password, click on **"New User? Create an account"** below the login section and follow the instructions.
- STEP 3** Log in using your username and password.
- STEP 4** Under **Quick Actions**, tap **View ID Card**.
- STEP 5** You can view your ID card right on the screen. Tap **Flip ID Card** to see the back of your card. Tap **Share ID Card** to email your ID card to your provider.

Castlight

GW medical plan participants gain access to [Castlight](#), a free tool that gives you a personalized approach to managing your health and well-being in a new way by providing:

- Personalized cost estimates
- Doctor ratings and reviews
- One place to view past bills
- Explanations of past medical spending
- GW Benefits program information (medical and pharmacy)
- Help locating in-network physicians and specialist in your area
- Information about conditions and treatments
- Current balances for your Health Care Flexible Spending Account (HCFSA) and Health Savings Account (HSA)
- Information about your prescription drug benefit (cost, coverage)



Castlight is completely confidential and free for GW employees and their spouses/domestic partners and adult dependents enrolled in a university medical plan. Register at [mycastlight.com/gw](#) or text **APP** to **35925** to download the Castlight Mobile app and register.

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PRESCRIPTION CVS Caremark

If you **newly enrolled** in a medical plan for 2023, you will receive a prescription ID card from CVS Caremark. If you do not receive your ID card by the time you need to fill a prescription, you may obtain a temporary ID card through your CVS Caremark online account.

Please note: Participants must register with CVS Caremark in order to access their online account. You may register for online account access beginning January 1, 2023.

To Register Online with CVS Caremark:

- STEP 1** Visit [caremark.com](https://www.caremark.com).
- STEP 2** Select "Not Registered Yet."
- STEP 3** You will be prompted to enter a "Participant ID Number," as well as other required personal information. **Note:** To obtain your Participant ID Number, you must call **CVS Caremark Online Customer Service** at (800) 378-9442.
- STEP 4** Create a username and password.
- STEP 5** Review information and confirm.

Once you have registered online with CVS Caremark, you may print a temporary ID card.

To Print a Temporary ID Card:

- STEP 1** Log into your online CVS Caremark account at [caremark.com](https://www.caremark.com).
- STEP 2** Select "Profile" at the top of the homepage.
- STEP 3** On the left-hand side, under "My Account," select "Print My Prescription Benefit Card." Then select "Print Member ID Card" under "Update Your Profile."

If you are unable to register online and would like to request a temporary ID card, please contact **CVS Caremark Customer Service** at (877) 357-4032.

If you must fill a prescription prior to receiving your prescription ID card (and you are unable to obtain a temporary ID card online), you may provide the following information to your pharmacy:

ID Number: Cardholder Social Security Number
Group Number: RX6475
BIN: 004336
PCN: ADV PCS

CVS Caremark Mobile App

"Easy, convenient, accessible" is the CVS Caremark mobile app motto. Indeed, the app provides just about everything you need for managing your medicine, from easy refills to timesaving tools convenient savings. App features include:

- Scan a prescription label for refill
- See when prescriptions are due for refill
- Manage prescription deliveries by mail, auto refill and pharmacy
- Submit a photo of your paper prescription
- ID unknown pills with the pill identifier
- Check for potential drug interactions
- Check order status and view prescription history
- Set reminders for when to take medications



Download the CVS Caremark mobile app today and get the access you need, anywhere and anytime.

Contact Information

For assistance with **CVS Caremark** online registration, please call (800) 378-9442.

CVS Caremark Customer Service: (877) 357-4032.
Available seven days a week, 8 a.m. - 8 p.m. ET

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DENTAL

Aetna

If you **changed or continued** your dental plan, or **elected new coverage** for 2023, you have the option to print your dental ID card from your online Aetna account or access an electronic version of your dental ID card through the Aetna mobile app.

Aetna does not issue dental ID cards, as ID cards are not required to receive coverage - you are only required to provide the dental office with your name, date of birth and Member ID Number (or your Social Security Number). You can obtain your Member ID Number by calling **Aetna Member Services at (877) 238-6200**.

Please note: Participants must register with Aetna for online account access in order to review claim activity and Explanation of Benefits (EOB) information, locate in-network providers and print a dental ID card.

Beginning January 1, 2023, register at [aetna.com](https://www.aetna.com) by selecting **"Member Log In"** from the purple box located on the right-hand side of the screen. Then select the **"Register"** box outlined in purple under **"Don't have an Account"**.

To View or Print a Dental ID Card Online:

- STEP 1** Log in [aetna.com](https://www.aetna.com).
- STEP 2** Select your profile name in the upper right corner
- STEP 3** Select **"ID Card"**
- STEP 4** Select member's name and card type (dental)
- STEP 5** Select the print icon located under the id card image.

If You Elected the Aetna DMO Plan:

You must elect a **Primary Care Dentist (PCD)** from within the **Aetna DMO network** to coordinate dental care. To have coverage effective on the first of the month, your PCD selection must be received by Aetna by the **15th of the month prior**. This allows for your name to appear on your PCD's monthly roster. Notify Aetna of your PCD selection through your online account or by calling **Aetna Member Services at (877) 238-6200**.

Aetna Health App

With Aetna Health, you can view your dental plan information whenever you want, wherever you are. Some of the features include:

- View benefits and claim details for your whole family
- Access your member ID card whenever you need it
- Find a dentist or facility based on your current location and get turn-by-turn directions to the office
- Use the Contact Us feature for fast answers



Two ways to download your free Aetna Health app:

1. Text **AETNA** to **90156** to download now*
2. **Download** from the App Store or Google Play

To learn more, visit [aetna.com/mobile](https://www.aetna.com/mobile). *Standard text messaging rates apply.

Contact Information

To request an eligibility letter, please contact **Aetna Member Services at (877) 238-6200**.



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VISION UnitedHealthcare

If you **changed or continued** your vision plan, or if you **elected new coverage** for 2023, you have the option to print your vision ID card from your UnitedHealthcare (UHC) Vision online account. **UHC does not issue vision ID cards, as they are not required to receive coverage.**

Please note: Participants must register with UHC for online account access to view claim activity and detailed benefit coverage, locate network providers and print a vision ID card. You may register for online account access beginning January 1, 2023 (steps differ depending on whether or not you are also enrolled in a GW medical plan).

How to Register:

If you are enrolled in a GW medical plan **AND** elected vision coverage:

- STEP 1** Visit myuhcvision.com and log in using your username and password. If you do not have a username and password, register using the information found on your medical ID card.
- STEP 2** After logging in, select **"Coverage and Benefits"**
- STEP 3** Select **"Vision"** from the **"On this page"** section on the left.
- STEP 4** Under **"Vision,"** select **"View Vision Plan."** This will automatically redirect you to myuhcvision.com.
- STEP 5** Select **"Print ID Card"** from the Main Menu.

If you are **NOT** enrolled in a GW medical plan, but you elected vision coverage

- STEP 1** Visit myuhcvision.com.
- STEP 2** Select **"Register Now."**
- STEP 3** Complete the User Registration page. **Please note:** You will need to use your full Social Security Number (SSN) or the last four digits of your SSN.
- STEP 4** Once you are logged in, select **"Print ID Card"** from the Main Menu.

You will incur less out-of-pocket expenses if you see an in-network vision provider. Locate in-network vision providers by visiting myuhcvision.com.

Visit the Benefits website for a list of providers in the UHC vision network.

Please note: The Plan code for the UHC Enhanced Plan is C1214. The Plan code for the UHC Basic Plan is C0904.

Contact Information

For assistance with online registration, please contact **UHC Vision Customer Service at (800) 638-3120.**

Health Advocate

[Health Advocate](https://www.healthadvocate.com) is the nation's leading independent healthcare advocacy and assistance company. It is staffed by registered nurses and supported by a team of medical doctors and benefits claims specialists who keep all shared information confidential. As a special benefit paid for by GW, Health Advocate can help you:

- Find doctors, hospitals and treatment centers
- Clarify insurance plan(s) and help you decide which plan is right for you
- Untangle medical bills, uncover errors and negotiate fees
- Estimate costs for medical procedures
- Locate eldercare and caregiver support resources
- Understand conditions and treatment options



As a GW employee, you are automatically enrolled in Health Advocate at no cost, and you do not need to participate in a GW medical plan to be eligible.

Call **Health Advocate** at **(866) 695-8622** or visit the [member website](https://www.healthadvocate.com) or download the [mobile app](https://www.healthadvocate.com).

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FLEXIBLE SPENDING ACCOUNTS

PayFlex

If you **newly enrolled** in a Flexible Spending Account (FSA), you should receive your new debit card by January 1, 2023.

If you enrolled in both a [Health Care Flexible Spending Account \(HCFSA\)](#) and a [Dependent Day Care Flexible Spending Account \(DCFSA\)](#), you will receive only one debit card; this debit card will reflect both accounts. Please be sure to sign, activate and obtain a Personal Identification Number (PIN) for your debit card by calling the number found on the label on the front of the card.

You may request **replacement or additional debit cards** for yourself or for your eligible dependents at no additional charge by visiting [payflex.com](#).

Please note: Participants **must register** with PayFlex for online account access. You may register for online account access once you receive your debit card.

2022 FSA participants who are continuing their FSA(s) for 2023 will **not** receive a new debit card and may continue to use their existing card.

PayFlex Debit Card Expiration and Deactivation:

Debit cards have an expiration date; PayFlex issues new debit cards 15 days prior to expiration.

If you did not elect HCFSA for 2023, your debit card will work through the 2022 grace period of December 31, 2023, after which your card will be deactivated. Card deactivation may occur at any time on December 31, 2023.

Healthcare expenses incurred on December 31, 2023, after the deactivation of your debit card, will require a paper claim form (instructions provided on page 7).

2023 FSA participants: If you were enrolled in a 2022 HCFSA, your 2023 annual HCFSA election will be front-loaded to your existing debit card on January 1, 2023.

If you newly enrolled in a 2023 HCFSA, you should receive your new debit card by January 1, 2023.

To Register Online with PayFlex:

- STEP 1** Visit [payflex.com](#).
- STEP 2** Select "Login" from the upper right corner of the screen.
- STEP 3** Select "Create Profile" (on the lower left side of the webpage). Your Member ID is your GWID without the G.
- STEP 4** Follow prompts to enter your personal information and create a username and password. Have your PayFlex Card® nearby. You'll be asked to enter part of your card number in the next step. **Please note:** The mailing address you provide should be your home address (the address that appears on your W-4).
- STEP 5** Once complete, review entered information and confirm.

Participants can view account balances, as well as 2022 and 2023 FSA claims, using their online PayFlex account.

Contact Information

For assistance with online registration or password resets, please contact **PayFlex Customer Service**.

PayFlex Customer Service:
(800) 284-4885 or (844) PAYFLEX (729-3539). Available Mon - Fri, 8 a.m. - 8 p.m.; Sat, 10 a.m. - 3 p.m. ET.

On the next page, you will find:

- Instructions for filing paper claim reimbursements
- Important deadlines for 2022 HCFSA and DCFSA participants

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FLEXIBLE SPENDING ACCOUNTS (CONT'D)

PayFlex

To File a Paper Claim Reimbursement:

STEP 1 Complete a [Flexible Spending Account Reimbursement Claim Form](#). You may request reimbursement for health and dependent day care expenses on the same form.

STEP 2 Attach copies of your Explanation of Benefits (EOB) statement issued by the insurance provider (preferred) or itemized receipts. If submitting receipts, the receipts should include:

- Name of the doctor, hospital or facility that treated you
- Your name or the name of the patient
- Date of service
- Type of service
- Final amount paid

Please note: You cannot be reimbursed if the EOB or receipt(s) do not accompany the request. Cancelled checks and credit card receipts do not qualify as receipts. PayFlex is not able to accept the EOB or detailed statements that show estimated or pending amount due; you must provide the final amount that you paid after insurance was applied.

STEP 3 Receipts for dependent day care expenses must include a written statement from the provider (1) stating that the dependent day care expense has been incurred, and (2) listing the amount of the expense as well as the tax ID number of the day care provider. Your dependent day care provider's signature must be on the statement. If your dependent care caregiver completes and signs the Payflex Reimbursement Claim Form in the Dependent Care Expenses section, you do not need to include an itemized statement or receipt.

STEP 4 Sign and date the form.

STEP 5 Submit the form by mail or fax, or submit an Express Claim online at [payflex.com](#)

MAIL PayFlex Systems USA, Inc.
P.O. Box 981158
El Paso, TX 79998-1158 Fax:
(855) 703-5305

2021 Flexible Spending Account Reminders and Grade Period Extensions

Due recent Internal Revenue Service guidance in response to COVID-19, the university is added flexibility for 2021 Flexible Spending Accounts. You will have more time to incur eligible expenses and use the funds.

2021 HCFSA expenses must be incurred no later than December 31, 2022. Per IRS regulations, unclaimed funds are required to be forfeited to the plan. The deadline to submit eligible claims incurred between January 1, 2021 and December 31, 2022, is April 30, 2023.

Dependent Day Care FSA

2021 DCFSA expenses must be incurred by December 31, 2022. Per IRS regulations, unclaimed funds are required to be forfeited to the plan. The deadline to submit eligible claims incurred between January 1, 2021 and December 31, 2022 is April 30, 2023.

Important: Claims for 2022 FSA expenses submitted to PayFlex after December 31, 2023 will be considered ineligible.

Email Option for PayFlex Customer Service

PayFlex now offers a more convenient, 24/7 solution when it comes to contacting their customer service department. Members can directly email their questions throughout the year to PayFlex Customer Service.

To Email PayFlex Customer Service:

STEP 1 Visit [payflex.com](#) and sign in.

STEP 2 From your account dashboard, select "Help & Support" at the top of the screen.

STEP 3 Select "Contact Us."

STEP 4 From that page, select "Send an Email."

You can also call **PayFlex Customer Service** at (844) PAYFLEX (729-3539).

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HEALTH SAVINGS ACCOUNT

PayFlex (GW HSP Participants Only)

If you are a [GW Health Savings Plan \(HSP\)](#) participant and you **newly enrolled** in a [Health Savings Account \(HSA\)](#) for 2023, you will receive a debit card from PayFlex in the mail.* If PayFlex requires additional information to open your HSA, you will receive a letter. Please respond quickly in order to avoid delays in opening your account, receiving your debit card and your employer and employee contributions.

HSA participants who are continuing their HSA for 2023 may continue to use their existing card.

***Action Required:** You will receive your debit card from PayFlex via mail with account activation information, as well as other useful tips to manage your account. Be sure to take action immediately to ensure that you can access your account.

Activating Your HSA:

HSA accountholders must agree to online account terms and conditions and provide the following information:

- Marital status
- Health plan information - including start date and coverage type
- Beneficiary information - including primary and contingent beneficiary information

Participants can manage their HSA online at [payflex.com](#). Here, you can initiate account actions such as scheduling automatic payments, linking other bank accounts and setting up account notifications.

Debit cards have an expiration date; PayFlex issues new cards 15 days prior to expiration.

Contact Information

For assistance with online registration or password resets, please contact **PayFlex Customer Service**.

PayFlex Customer Service:
(800) 284-4885 or (844) PAYFLEX (729-3539).
Mon - Fri, 8 a.m. - 8 p.m.; Sat, 10 a.m. - 3 p.m. (ET)

To Register Online with PayFlex:

STEP 1 Visit [payflex.com](#).

STEP 2 Select "Sign In" from the upper right corner of the screen.

STEP 3 Select "Create Your Profile" (located in the lower left-side of the webpage).

STEP 4 Follow the prompts to enter your personal information and create a username and password. Be sure to have your PayFlex Card® nearby. You'll be asked to enter part of your card number in the next step. **Please note:** The mailing address you provide should be your home address (the address that appears on your W-4).

STEP 5 Review entered information and confirm.

If you elected an HSA for 2023, your annual contribution will be deducted in equal amounts from each paycheck throughout the year.

HSA and HCFSA IRS Rules

Per the IRS, participants cannot have an HCFSA and HSA at the same time. If you elected an HSA for 2023, and you have HCFSA funds left in your account as of December 31, 2022, these funds will carry over and be available until March 15, 2023.

After this date, any remaining funds will convert to a Limited Purpose FSA and will be available for eligible **vision and dental expenses** through December 31, 2023. In this scenario, if you chose/choose to elect an HSA, the earliest it will be effective is April 1, 2023.

If you wish to have your HSA begin as of January 1, 2023, all HCFSA funds must be used before December 31, 2022 (**account balance must be zero***). If you have questions regarding your current HCFSA, please contact **PayFlex Customer Service** at (800) 284-4885.

**If you have claims pending substantiation as of December 31, 2022 (even if your HCFSA balance is zero), your HSA will be effective on April 1, 2023.*

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LEGAL RESOURCES & QUALIFIED LIFE EVENTS

Legal Resources

If you **newly enrolled** in the Legal Resources plan, you should receive a membership card by January 1, 2023. Your membership card will include your law firm's name and telephone number.

After receiving your card, you may begin to contact your law firm directly regarding any legal needs, with no restrictions on usage.

Contact Information

If you have questions or wish to change your law firm, please contact **Legal Resources Member Services** at **(800) 728-5768**.

Important Note to All GW Benefits-Eligible Employees: Please Review Your Paycheck

Make sure to review your first paycheck in 2023 to ensure that the benefit elections you made during Open Enrollment are accurate.

After January 1, 2023, please refer to your most current benefit confirmation statement to verify the deductions reported on your paycheck. You may access a copy of your confirmation statement at go.gwu.edu/enroll4benefits.

Please note: You cannot make any changes to the 2023 benefit elections documented on your confirmation statement until the next Open Enrollment period unless you experience a Qualified Life Event (QLE).

What is a Qualified Life Event?

The health and welfare elections you make apply to an entire calendar year and generally cannot be changed outside of the annual Open Enrollment period, as per IRS rules. However, if you experience a Qualified Life Event (QLE), you will be able to make benefit changes that are consistent with your life event.

What is considered a QLE?

- Marriage, divorce or newly eligible same- or opposite-sex domestic partner.
- Birth or adoption of a child.
- Death of a spouse, same- or opposite-sex domestic partner or dependent child.
- Dependent becoming ineligible for coverage.
- Spouse or same- or opposite-sex domestic partner gaining or losing coverage.
- Transfer between benefits-eligible full-time and part-time status.
- Move from a non-benefits eligible position to a benefits eligible position.

Learn more about Qualified Life Events - including steps to take to make mid-year benefits changes as well as examples of supporting documentation - on the [Benefits website](#).

Questions?

If you have any questions regarding GW's health and welfare benefit offerings, contributions or eligibility, please contact the **Benefits Call Center** at **(833) 698-0324**. The Call Center is available Monday through Friday, from 8 a.m. to 8 p.m. ET.

You may also seek assistance from GW Benefits by emailing benefits@gwu.edu or calling **(571) 553-8382**, Monday - Friday 8:30 a.m. - 5:00 p.m. ET.