

Open Enrollment Guide **2023**



Building a *Healthier* Today
for a *Brighter* Tomorrow



Benefits

Contents 2023

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Start Planning

Building a *Healthier* Today for a *Brighter* Tomorrow

The 2023 Open Enrollment period will take place from

October 10, 2022, through October 28, 2022.

It is important to prioritize your health and well-being goals.

During Open Enrollment 2023 you have the opportunity to choose among a variety of benefits plans and programs. Your choices help build security and support you and your family's health and financial goals. Please take some time to review the information about changes to our current benefits programs for 2023 provided in this Guide. By making intentional choices, we can build a healthier today for a brighter tomorrow.



Start Planning

WHAT

Open Enrollment is your annual opportunity to make health and welfare benefits changes and to add or drop coverage for eligible dependents. Be sure to bookmark the Annual Open Enrollment webpage, go.gwu.edu/2023OE - your destination for all Open Enrollment- related information!

WHO

Full- and part-time faculty and staff in benefits-eligible positions and their eligible dependents.

WHEN

Monday, October 10, 2022 until Friday, October 28, 2022 at 8 p.m. (ET) (3 weeks only!).

WHY

Even if you are happy with your current benefit elections, Open Enrollment is a good time to review and confirm that your benefits are the right choices for you and your family. If you choose not to take action, your existing coverage options will roll over into 2023,* with the exception of the flexible spending accounts (FSAs).

Please note: Health Care FSA and Dependent Day Care FSA options do **not** roll over and require you to re-enroll.

Take some time to review your options; otherwise, you cannot make changes until the next Open Enrollment period unless you experience a **Qualified Life Event (QLE)**, such as a change in marital status, the birth or adoption of a child, etc.

***The cost of coverage will reflect 2023 contribution amounts.**



Explore Ways to Tour Open Enrollment Information



In-Person Open Enrollment Fairs and Virtual Webinars

Join us for the return of our in-person fairs where you have the opportunity to speak directly with GW benefit plan providers and receive assistance with the enrollment process. We will also be offering webinars led by our GW Benefits' vendor partners to provide details about the 2023 benefit programs. Visit go.gwu.edu/2023OEvents to register for webinars and view the calendar of events including fair details.



1:1 Appointments

GW Benefits' vendor partners will be available for 10-minute one-on-one appointments to discuss questions that may arise as you review information and make your choices for the upcoming year. Appointments can be booked by visiting go.gwu.edu/2023OEvents.



Online Resources

Visit our Open Enrollment webpage at go.gwu.edu/2023OE to review the Benefits Overview, Open Enrollment Guide and other resources during the Open Enrollment period.



Call Center Support

The GW Benefits Call Center is available at **(833) 698-0324**, 8 a.m. to 8 p.m. ET Monday - Friday to help address any benefits questions or provide enrollment assistance.

COVID-19 Boosters and Flu Shots

The CDC advisory committee recommends [updated COVID-19 boosters](#). Employees covered by a GW medical plan can receive the applicable booster at no cost.

In addition, the CDC highly recommends that all individuals age 6 months and older receive the flu vaccine each year.

Details on flu shot availability are below:

- In partnership with GW MFA Occupational Health, we will offer free flu clinics at the Foggy Bottom campus in September and October. More details can be found on the [Occupational Health website](#).

- 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.

Tools To Build a *Healthier* Today for a *Brighter* Tomorrow

As a GW employee, you have access to a number of different resources and tools that make it easier to build a healthier today for a brighter tomorrow. Explore the tools below under the 4 dimensions of well-being - physical, financial, emotional and social.

Physical

- Castlight is a free service for GW employees and their spouses/ domestic partners and adult dependents covered under a university health plan. Find a high-quality doctor for an affordable price before you make an appointment from the convenience of your phone or computer! Compare nearby physicians, facilities prescriptions, and review past medical and pharmacy spending.
- Skip the waiting room with UnitedHealthcare's Virtual Visits. Gain convenient access to a doctor from a mobile device or computer - no appointment needed! During a Virtual Visit, a doctor can diagnose and treat a wide range of non-emergency conditions as well as write prescriptions (if needed), which you may subsequently pick up at your local pharmacy.
- GW employees covered by a university medical plan can continue to receive preventive services at no cost—just be sure to go in-network.

Financial

- Fidelity and TIAA offer monthly educational programs to support your financial well-being journey. Boost your financial IQ with free webinars (both live and recorded) and other resources on topics such as Budgeting, College Planning, Family Finances, Retirement Planning, Social Security and many more. Visit the [Fidelity](#) and [TIAA](#) websites to register today.
- Schedule a virtual 1:1 meeting with retirement consultants from Fidelity and TIAA to check in on your savings progress. Gain [assistance](#) with enrollment, account balances and savings plans.
- Bike and save! Benefits-eligible faculty and staff are eligible for a discount on Capital Bikeshare, metro DC's bikeshare service. Enjoy an annual membership of only \$25 (regular price: \$85) for less than 50 cents a week.
- Take advantage of exclusive GW discounts and save. Visit [the HR Well-being and Discounts page](#) for a comprehensive list of wellness programs, resources and discounts available to GW employees and their families.
- Visit the Voluntary Benefits section of this Guide to learn more about group rates with Liberty Mutual, Nationwide Pet Insurance and Allstate Identity Theft Protection.

Family

GW offers Bright Horizons Enhanced Family Supports™ for our family care benefit that includes:

- Expanded in-center back-up care at both Bright Horizons and KinderCare centers*.
- In-home care for children and adults through Bright Horizons.
- An Elder Care program to assist you in developing care plans for aging relatives.
- A Sittercity membership at no cost.
- Assistance with full-time nanny placement for a discounted cost.

*Each benefit eligible employee is provided up to 10 days of back up care per calendar year.

Emotional

- The GW Employee Assistance Program (EAP) provides five counseling sessions (per issue) at no cost to benefits-eligible employees and their household members. You can also receive work-life support from specialists who will help find solutions such as childcare searches. Call toll free: **(866) 522-8509** or log in to [my.gwu.edu](#) and select Employee Assistance Program under the Working tab.
- Talkspace, the text therapy app, is now available through the GW EAP. Talkspace makes it easy and convenient to connect with a licensed behavioral therapist – from just about anywhere, at any time. Benefits-eligible employees and their eligible dependents (13+ years and up) receive five weeks of chat therapy through (per issue) to be used within a 120-day window. Visit the [Benefits website](#) for more details.
- [Headspace](#), the mindfulness app, is available at no cost to benefits-eligible faculty and staff. The app offers meditation, sleep, exercises and kids programs. Join Headspace in October and be entered into an Air Pod raffle. Value of winnings is taxable and will be included in employee's payroll.
- Your behavioral health benefit through UnitedHealthcare includes Virtual Visits. They provide quick and easy access to behavioral health professionals from your mobile device, tablet or computer in the comfort of home. Costs and coverage may vary.

Explore >

What is Open Enrollment?

Open Enrollment is your annual opportunity to reflect on you and your family's needs and fine-tune your benefits package to match. Many life events can occur over the course of the year that can impact the types of plans and amount of coverage you need. Take this opportunity to think about the changes you and your family have experienced in the past year, or anticipate in the coming year. Then, determine which benefit plans and programs will best meet your needs and make your selections online using the GW Benefits Enrollment System: go.gwu.edu/enroll4benefits.

While the following benefits are **not** part of Open Enrollment, we encourage you to review them during this time:

- 403(b) Retirement Plan
- Tuition Remission
- Parking
- Pet Insurance, Identity Theft and Liberty Mutual Insurance Discounts.

Don't miss out on taking advantage of these valuable programs! For details, visit

hr.gwu.edu/benefits.

What's Included?

The benefits below are part of Open Enrollment, which runs **October 10-28, 2022**, and can only be changed during this period unless you experience a Qualified Life Event (QLE). On the following page, you'll see which benefits are included in Open Enrollment and what happens if no action is taken.

Benefit	What you'll have in 2023 if you don't act during Open Enrollment:
Flexible Spending Accounts	No money will be deposited into your Health Care or Dependent Day Care flexible spending accounts (you must re-enroll every year).
Health Savings Account	Your 2022 annual election will roll over into 2023. For example, if you elected to contribute \$1,000 for 2022, you would have an automatic election of \$1,000 for 2023.
Medical and Prescription	The same plan you have now.
Vision	
Dental	
Legal	
Voluntary Short-Term Disability	The same plan you have now.
Long-Term Disability Buy-Up	
Life Insurance	
Accidental Death and Dismemberment	

*These benefits are part of Open Enrollment, and can only be changed once per year unless you have a **qualified life event**.*

What's *Staying* the Same for 2023

Castlight

Maximize the use of your medical plan and medical spending with Castlight - a transparency tool offered at no cost for GW employees, spouses and adult dependents covered under a GW health plan. Search for doctors by zip code, read reviews, and compare services by cost. Castlight's new COVID-19 center shows testing locations and vaccine appointments in relation to your zip code. Your medical costs are organized in one place so you can monitor where you are in reaching your deductible and your current Health Savings Account or Health Care FSA balance.

Health Advocate

Health Advocate offers hassle-free assistance with resolving healthcare and insurance issues to those enrolled in a medical plan. Example services include resolving medical bill errors, estimating costs for medical procedures, locating eldercare and caregiver support resources, clarifying insurance plans and more.

Call Health Advocate at (866) 695-8622 or visit healthadvocate.com/gwu.

Medical Plan Features/Programs

Medical Faculty Associates Benefit Coverage 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 receive lower copayments and lower employee coinsurance, helping your medical expense dollars go further because a greater portion of your care will be covered by the Plan. **To find an MFA provider, visit myuhc.com or gwdocs.com. 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 will continue to be out-of-network.

Real Appeal

Real Appeal is a virtual weight loss support program offered through both the GW HSP and GW PPO. (You must be a UHC plan participant to join.) Members must have a body mass index (BMI) of 19 or more to participate. Weekly online coaching sessions and tools, such as a Program Success Guide, Nutrition Guide, fitness DVDs and resistance bands, are included.

If you are currently enrolled in a UnitedHealthcare medical plan through GW, you may enroll at any time after meeting BMI eligibility requirements. If you are newly electing UnitedHealthcare for 2023 Open Enrollment, you may enroll beginning January 1, 2023. Visit gwu.realappeal.com for more information.

UHC Virtual Visits

Virtual Visits will remain a health plan feature for 2023, allowing UHC members to connect with a doctor via mobile device or computer—24/7, no appointment needed. Get timely care, including diagnosis and prescription, and pay less out-of-pocket.

There will be no increase to the cost of Virtual Visits for 2023:

- **GW HSP: 20% coinsurance after deductible**
- **GW PPO: \$10 copay (deductible does not apply)**

24/7 Virtual Visits provide fast, convenient, on-demand access to care without having to leave home or the workplace. No appointment is necessary and a visit usually takes less than 20 minutes. Sign in at myuhc.com or download the UnitedHealthcare app.

Freestanding Imaging and Labs Preferred Network

A freestanding network facility performs outpatient services and submits claims separately from any hospital affiliation, and may be a lower cost option. GW offers a preferred network,* including a lower coinsurance, for usage of freestanding facilities in lieu of hospitals for lab tests, radiology services, major diagnostics and other services. LabCorp and Quest Diagnostics are GW's preferred vendors for lab work. The cost for visiting a GW-preferred network facility will remain the same for 2022:

- **GW HSP: 20 percent coinsurance after deductible**
- **GW PPO: 20 percent coinsurance after deductible**

*Search for an outpatient center or laboratory on myuhc.com or in the Castlight app. Choose "Freestanding Facility" to help reduce out-of-pocket costs. * In-network freestanding facilities and GW Hospital.

Prescription Plan Features/Programs

Diabetes Management Program

CVS's Next Generation Transform Diabetes Care Program will continue to be offered in 2023 as part of the GW medical plan. This program focuses on a highly personalized approach that uses member-specific data to help customize program offerings based on their risk profile.

PrudentRx available via the GW PPO Pharmacy Benefit

PrudentRx for specialty medications will continue to be included in the GW PPO Pharmacy Benefit. This program is designed to lower your out-of-pocket costs by assisting you with 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.

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.

IMPORTANT: Members must enroll in the PrudentRx program to access \$0 copay benefits.

Mandatory Maintenance Choice - All Access with Opt-Out

Under the Maintenance Choice program, the number of 30-day fills for maintenance prescriptions at a retail pharmacy (including CVS) is limited to three. After their third 30-day fill members will be prompted to either move their prescription to CVS or contact customer care to opt out and continue filling at their local pharmacy. Through this program, participants 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 - Delivery provided by USPS within 1-2 days, at no extra cost to the member.

SimpleTherapy - Virtual Musculoskeletal Care

SimpleTherapy is available to GW medical plan participants and their eligible dependents (18+) at no cost. The program combines a comprehensive digital program with Live Physical Therapists to help you manage and prevent pain across body parts including knee, hip, neck, shoulder, back, hand, & wrist.

Through 5-15 minute exercise therapy sessions and live PT consults, SimpleTherapy 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.

***Win an Apple Watch from SimpleTherapy!**

During October, new registrations will be entered into a raffle for a chance to win an Apple Watch.

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

Disability Insurance

Lincoln Financial will continue to be GW's disability insurance provider. There will be no changes to plan coverage, eligibility, or buy-up options.

Voluntary Programs

Legal

GW's group legal program will continue to be offered through Legal Resources at the monthly rate of \$19.

Pet Insurance

Pet Insurance will continue to be offered as a voluntary benefit through Nationwide®.

Identity Theft Protection

Allstate Identity Protection will continue to offer a group rate to GW faculty and staff for identity protection services.

Group Home and Auto

GW employees may continue to take advantage of Group Home and Auto discounts, through Liberty Mutual. Participants can save up to \$782 on auto and home, renters and condo insurance.

For details, call **(800) 298-8947** or visit

libertymutual.com/gw-university (mention **Client ID# 135234**).

What's *Changing* for 2023

CHANGE

Medical Contribution Rates

For the 2023 Plan year, participating full-time faculty and staff will experience a **nominal increase of 1.3% in their contributions (across all salary bands and plans*)**.

Approximately 80% 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 \$11, 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 HSP or PPO for individual coverage, the medical contribution increase will be about \$1 or \$2 per month, respectively, for 2023.
- On the other hand, if the employee enrolls in the GW HSP with family coverage, the medical contribution increase will be about \$4 per month for 2023.
- If the employee enrolls in the GW PPO with family coverage, the medical contribution increase will be about \$8 per month for 2023.

*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.

CHANGE

2023 Dental Contribution Overview

Dental contributions will increase in 2023 across all three **dental plan options** and each coverage tier by approximately 1.4%. The monthly employee contributions will increase by less than \$2 across all plans and coverage tiers.

*Please note: The DMO, High PPO and Low PPO plans offered through Aetna will continue to be offered. There will be no changes in coverage.

CHANGE

2023 Vision Contribution Overview

For the 2023 Plan year, participating full-time faculty and staff will experience an increase of 1.5% in their contributions across **all plans** and coverage tiers.

The monthly employee contribution dollar increases will be less than \$1 for all plans and coverage tiers.

*Please note: Both the Basic and Enhanced vision plans offered through United Healthcare will continue to be offered. There will be no changes in coverage.

CHANGE

IRS Account Based Plan Limit Updates

Flexible Spending Accounts (FSAs) Contribution Limits

- The annual maximum for the **Health Care FSA** will increase by \$100 up to \$2,850.
- 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).

Health Savings Account (HSA)

The HSA contribution limit (combined employee + GW contribution)

- For those with individual Health Savings Plan (HSP) coverage, the annual maximum for the **HSA** will increase by \$200, from \$3,650 to \$3,850.
- For those with family HSP coverage, the annual maximum for the **HSA** will increase by \$450, from \$7,300 to \$7,750.
- 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.

Voluntary Benefits



Pet Insurance

GW faculty and staff can continue to enroll in the My Pet Protection plans from Nationwide®, a voluntary benefit offering. Depending on the plan you select, your benefit coverage allows for 50 or 70 percent reimbursement for accidents, illnesses and much more.

A \$250 annual deductible and \$7,500 maximum annual benefit apply to both plans.

You may enroll in or cancel pet insurance at any time during the year. Coverage will begin 14 days after enrollment. Payments for this voluntary program are made directly to Nationwide. Get a fast, no-obligation quote today at petinsurance.com/gw. Or, by calling **(877) 738-7874** and mentioning the George Washington University.

ID Theft protection

GW will continue to offer Allstate Identity Protection as part of its voluntary benefit offerings. Allstate Identity Protection delivers a powerful new approach to online privacy with unique tools and proactive monitoring that help you see your personal data, manage it with real time alerts, and protect your identity. Monitor your financial transactions, social media, and more. If fraud occurs, in-house experts fully manage restoring your identity.

You may enroll in or cancel identity protection at any time during the year. Coverage begins immediately after enrollment. Payments for this voluntary program are made directly to Allstate.

Visit myaip.com/gw to enroll.

Legal Resources Plan

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

You pay for coverage under this plan with after-tax contributions that you make through payroll contributions.

If you enroll in this benefit, you, your spouse/domestic partner and your qualifying dependent children will have access to a broad range of legal services covered under the monthly fee.

Any legal matter not fully covered will be at a 25 percent attorney fee discount, with one hour of free consultation. For more information and to identify network providers on the Legal Resources® Plan, visit legalresources.com.

NOTE

Legal Resources®

- Legal Resources® will choose a law firm from the Legal Resources® network closest to your home zip code. This exclusive network is made up of highly qualified law firms. Once your plan becomes effective, you may then call your law firm directly with your legal need. If you would like to change your law firm, call **(800) 728-5768**.
- You may not cancel your membership in the plan until you have participated for at least 12 months.

For coverage details, please visit hr.gwu.edu/benefits.

Plan Features >

Benefits have a language all their own. Understanding how your insurance plans work is crucial to making the most out of your coverage. Become familiar with these commonly-used benefits terms to help you compare and choose plans.

Total Out-of-Pocket Costs

Here's a simple equation that shows how much you'll pay out-of-pocket for your health insurance each year.

Premiums
+ Deductible
+ Copays & Coinsurance
(up to the Out-of-Pocket Maximum)

Once you **meet** your plan's **Out-of-Pocket Maximum**, the **plan pays 100% of your covered medical expenses** for the balance of the year.

Total Employee Costs

Premiums: The amount you pay for your health insurance every month.

Deductible: The amount you pay out-of-pocket for healthcare before plan starts to pay. (Please note, the deductible is not applicable to all services.) *Separate in-and-out of network deductibles apply.*

Copays: A set amount (for example, \$30) you pay for a covered healthcare service.

Coinsurance: The percentage you pay for the cost of covered healthcare services, after you meet your deductible.

Out-of-Pocket Maximum: This is a "cap" on your costs for the year; it is the most you'll pay for healthcare services. Once you reach your out-of-pocket maximum, the plan pays 100 percent of your covered medical expenses for the balance of the year. *Separate in- and out-of-network out-of-pocket maximums apply.*

Deductibles

Understanding Your Deductibles

Your deductible is tied to your premium. Just like car insurance, a plan with a low deductible will cost you a higher premium. On the flip side, a health savings plan with a high deductible will have a lower premium.

⬇ Low Deductible = ⬆ Higher Premium

⬆ High Deductible = ⬇ Lower Premium

Consider if you have enough money in your budget—or in savings—to cover the deductible.

Deductibles *(continued)*

Types of Deductibles

Not all deductibles are created equal. Here are a few common types:

Network Deductibles: GW's health plans have separate annual deductibles for when you get in-network care versus out-of-network care. These amounts are usually different for individuals and families.

Family Deductibles: With some plans, you'll need to meet the deductible for each covered family member up to the family cap. For example, under the GW PPO, each person will need to meet the in-network individual deductible of \$750 (capped at \$1,500 per family). Once an individual meets the \$750 deductible, coinsurance begins for that person.

NOTE

The deductible for the GW PPO includes medical expenses only.

With other plans, one family member can meet the deductible for the entire family. For example, under the GW HSP, if you elect coverage for yourself and one or more dependents, the full family deductible (in-network family deductible is \$4,000) will need to be met before coinsurance begins for any family member.

NOTE

The deductible for the GW HSP includes both medical and pharmacy expenses.

When you cover your family, review your family deductible closely.

Other Terms to Know

Benefits Salary: Sometimes referred to as a benefits eligible salary, the salary(ies) of your active benefits eligible primary and secondary positions.

Covered Services: Those services deemed by your plan to be medically necessary for the care and treatment of an injury or illness.

Formulary: Sometimes referred to as a preferred drug list, a list of prescription medications that are covered by a pharmacy plan. Drugs not on a formulary may not be available, may carry a higher cost-share amount or may be accessible only with prior authorization.

Generic: An FDA-approved drug, composed of virtually the same chemical formula as a brand-name drug. Ask for generics! Generic medications contain the same active ingredients as brand-name drugs, but cost less. Talk to your doctor about switching to generics and making sure your medications are on your plan's formulary.

Specialty Drugs: Low-volume, high-cost medication prescribed for chronic and complex illnesses such as multiple sclerosis, hepatitis C and hemophilia, as well as some common diseases such as rheumatoid arthritis. Specialty drugs often require special storage and handling and are not readily available at the typical local retail pharmacy.

High Deductible Health Plan (HDHP): A plan with a higher deductible than a traditional insurance plan. These plans typically have lower monthly premiums, but you must pay more out-of-pocket initially (your deductible for medical and pharmacy) before the plan starts to pay. An HDHP can be combined with a Health Savings Account (HSA), which allows you to pay for certain medical expenses with pretax dollars. *(The GW HSP is an HDHP.)*

Network: A group of doctors, labs, hospitals and other providers that your plan contracts with at a set payment rate.

Preventive Care: Preventive care services include those that help you manage your health, such as routine physical exams, screenings and lab tests. These services are covered at 100 percent by the GW health plans, with no out-of-pocket costs (such as deductibles or copays) if the services are received in-network. Be sure your provider codes the services as "preventive."

Preferred Provider Organization (PPO): A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You may still use doctors, hospitals and providers outside of the network for an additional cost.



Going Digital for Health!

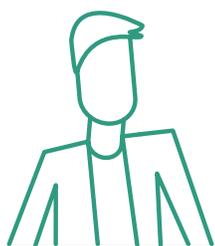
Take the mystery out of your healthcare with Castlight, a one-stop-shop platform for GW medical plan participants to compare prices on medical services and prescription drug options and read reviews for doctors. Castlight's cost generator provides estimates based on your location and health plan information, and its step-by-step explanations of past medical and pharmacy spending help you keep track of your healthcare expenses. Register now at mycastlight.com/GW, or learn more at hr.gwu.edu/castlight.

How to Utilize Your Care

How Prescription Coinsurance Works

Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20 percent) of the total cost for the service or prescription drug. GW pays the remainder of the cost.

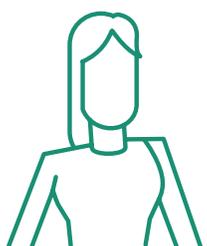
There is financial protection built into the prescription drug benefit in that you will never pay more than the "maximum," outlined in the tables below. Once you reach the out-of-pocket maximum (OOPM), GW will pay 100 percent of prescription drug costs thereafter.



George

George is enrolled in the GW PPO. He isn't feeling well so he goes to his Primary Care Physician. He has bronchitis and his physician recommends a prescription antibiotic as treatment. George asks his physician if he can prescribe a **generic** antibiotic.

Generic Coinsurance	10%
Maximum	\$30
Cost of Drug	\$160
George Pays	\$16
GW Pays	\$144



Martha

Martha is enrolled in the GW PPO and does not feel well. Martha goes to her Primary Care Physician and has bronchitis. Her physician writes her a prescription for a **preferred brand** antibiotic with a similar chemical formula to the antibiotic George received. She gets to the pharmacy and finds out the total antibiotic cost is \$400.

Preferred Brand Coinsurance	20%
Maximum	\$50
Cost of Drug	\$400
Martha Pays	\$50
GW Pays	\$350

For those on the GW HSP:

- You must pay all prescription drug costs until you meet your annual deductible. After you meet your annual deductible, you will be responsible for 20 percent coinsurance until you reach the out-of-pocket maximum.

NOTE Under the GW HSP, your pharmacy deductible is combined with your medical deductible.

Preventive medications are covered at 100 percent under the GW HSP. Coinsurance and deductible do not apply.

NOTE Maintenance Choice provisions apply. After three 30-day retail fills, in order to have your prescription covered, you will need to fill a 90-day prescription via CVS Retail or CVS Mail Order OR contact CVS Caremark to opt-out of the maintenance choice program in order to continue receiving preventive medication at no cost.

REMEMBER You can use your HSA to pay for eligible out-of-pocket costs, including your deductible and prescription coinsurance.

Save Money by Using Freestanding Facilities



Prices vary significantly for imaging and lab work - even if you go in-network.

Not only do prices vary, but you will pay a lower coinsurance when you use a freestanding network facility instead of a hospital for healthcare services or treatments that do not require an overnight hospital stay. A freestanding facility performs outpatient services and submits claims separately from any hospital affiliation. GW offers a preferred network* for labs, X-ray and major diagnostics. When you go to a preferred network freestanding facility for these services, you will pay 20 percent coinsurance under the GW PPO or GW HSP plans. If you go to a facility that is not in the preferred network, you will pay 40 percent coinsurance under the GW PPO or GW HSP plans. **LabCorp and Quest Diagnostics** will continue to be GW's preferred vendors for lab work.

When you do need outpatient lab tests and imaging, refer to the checklist below of what to ask.



For instructions on how to compare costs and locate a preferred provider for networks and labs view [UHC's flier for freestanding facilities](#).

*In-network freestanding facilities and GW Hospital.

Average costs of imaging and diagnostic services for the GW PPO

Selected Imaging, X-Ray, Major Diagnostic Service	In-Network Freestanding Facility Total Cost / Member Cost (20% Coinsurance)*	Hospital Total Average Cost / Member Cost (40% Coinsurance)*
MRI Scan with and without Dye - Abdomen	Total - \$617 Member - \$123	Total - \$1,556 Member - \$622
Ultrasound - Abdomen	Total - \$114 Member - \$23	Total - \$445 Member - \$178
General Blood Health Panel Test	Total - \$24 Member - \$5	Total - \$92 Member - \$37
PET Scan with CT Scan	Total - \$1,800 Member - \$360	Total - \$3,984 Member - \$1,594

*Coinsurance after deductible has been met.

When using outpatient lab tests and imaging, ask:

- Do you know the cost of the tests you are ordering?
- Is the provider or laboratory in my network?
- Since my share of the cost is less for services performed at a freestanding facility that is not connected to a hospital, can the test or service be performed at a freestanding facility?
- Can you recommend a freestanding facility in the UnitedHealthcare network?

GW Health

Savings Plan (HSP)

The **GW Health Savings Plan (HSP)** with **Health Savings Account (HSA)** is designed to give you control over your healthcare dollars and save for your future. It is a lower-premium, high deductible health insurance plan, which means you pay less out-of-pocket each month and more at the point of care before the plan pays for services that are not considered preventive.

- The network for the GW HSP is identical to that of the GW PPO, and there is no need to designate a Primary Care Physician or to obtain specialist referrals.
- The GW HSP covers in- and out-of-network services (you'll pay more for out-of-network providers).
- In-network preventive services and medications are covered at 100 percent.
- For all other services, you are responsible for paying the full cost of care until you reach the plan's deductible. Then, you are responsible for a portion of the cost of care (your coinsurance) until you reach the plan's out-of-pocket maximum.

GW Health Savings Account (HSA)

When you are covered by a high deductible health plan like the GW HSP, you are eligible to participate in an HSA.

Contribute to your HSA

In 2023, you may contribute up to \$3,850 if you have individual HSP coverage, or up to \$7,750 if you are covering yourself and additional family member(s) under the HSP.

Contributions to your **HSA roll over** from year to year, and accumulate **if not used**. And remember, your HSA contribution + GW's contribution **cannot exceed** the annual IRS limits.

You may use HSA funds to pay for any qualified health expenses incurred after the account is opened. Bills may be paid directly via the HSA, or you may use the HSA to reimburse yourself for payments that you make.

Payments and withdrawals **made from your HSA** to cover qualified healthcare expenses are **tax-free**.

HSA is an investment tool

An HSA helps you save for healthcare expenses, including deductibles and coinsurance. HSA contributions are pre-tax, and any interest earned on the account is tax-free. Once your balance reaches \$1,000, you can open an investment account and invest your funds over \$1,000. Earnings and qualified withdrawals to these investment accounts are tax-free.



Contribute



Earn Interest



Save



Invest

QUESTION

Am I eligible to enroll in a Health Savings Account?

To be eligible for an HSA, you must meet the following criteria:

- You must be covered under a high-deductible health plan (HDHP), such as the GW HSP
- You cannot be covered under a non-HDHP along with the HSP
- If your spouse has non-HDHP coverage, you cannot be covered by that plan
- If you elect an HSA, your spouse cannot have a Health Care FSA
- You cannot be claimed as a dependent on someone else's tax return.

Other insurance or accounts not allowed with an HSA:

- Part A and/or Part B Medicare (in some cases, drawing Social Security benefits automatically enrolls you in Medicare Part A)
- TRICARE or TRICARE For Life
- Any VA benefits used within previous three months, unless used for a service-connected disability

NOTE If you are not eligible for an HSA but participate in the GW HSP, you can enroll in the GW Health Care Flexible Spending Account (HCFA).

GW HSA *Matching* Contribution / GW *PPO* Plan

GW HSA Matching Contribution

For 2023, GW will make a tax-free matching contribution to your account. You must open an HSA through GW's third-party administrator, PayFlex, in order to receive this funding. As long as you have opened your account, the GW matching contribution will be deposited coincident with your first paycheck of 2023:

Employee-only coverage

GW will match up to \$600 for individuals who contribute at least \$600.

Covering any dependents (spouse/domestic partner or children)

GW will match up to \$1,200 for those covering dependents who contribute at least \$1,200.

REMEMBER Your HSA contribution + GW's contribution **cannot exceed** the annual IRS limits.

No claims to process! How do I access my HSA funds?

Direct payment: When you use the PayFlex Card®, your account debit card, your expense is automatically paid from your account.

Pay yourself back: Pay for eligible expenses with cash, check or your personal credit card, then withdraw funds from your HSA to reimburse yourself. You can even have your payment deposited directly into your checking or savings account.

Pay your provider: Use PayFlex's online feature to pay your provider directly from your account.

For more details, visit hr.gwu.edu/hsa.

The GW PPO Plan

The GW PPO Plan is designed to give you freedom and flexibility. You have the ability to visit your doctor of choice. When using a participating provider, you receive greater benefits, while coverage is also available for doctors and facilities that do not participate in the UnitedHealthcare (UHC) network. The national network is always at your fingertips! There's no requirement to select a Primary Care Physician (PCP) or to obtain referrals for specialty care; you simply select your healthcare provider of choice and benefits will be determined based on the status of the provider selected.

Please remember that most office visits with a participating provider are covered in full after a \$30 copayment (or \$50 copayment for a specialist). Most out-of-network services are covered at 60 percent of allowable charges after deductible.

In addition to comprehensive benefits, the GW PPO offers:

- Acupuncture
- Applied Behavior Analysis (ABA) coverage
- Copayments for PCP/specialty care (\$30/\$50)
- [Gender Dysphoria coverage](#)
- Hair prosthetic (up to \$350 per year)
- Hearing aids and testing for adults and children
- In-network cochlear implant benefit
- In-network deductibles - \$750 per individual, \$1,500 per family
- In-network fertility benefits
- The freedom to use out-of-network providers

GW Flexible *Spending* Accounts (FSAs)

GW Flexible Spending Accounts (FSAs)

GW faculty and staff are eligible to fund two different types of FSAs:

- Health Care FSA (HCFSA)
- Dependent Day Care FSA (DCFSA)

FSAs save you money by allowing you to use pre-tax dollars to pay for qualifying expenses. When you set aside some of your salary into one or both of the FSA options, the contributions are not subject to federal, state, local or FICA taxes.

Health Care FSA:

You can contribute up to \$2,850 for eligible expenses not covered by insurance:

- Health expenses
- Prescription expenses
- Dental expenses
- Vision expenses

These expenses can be for you or your eligible tax dependents, whether or not they are covered under a GW health plan. You can pay for expenses using the PayFlex debit card or submit a claim online and be reimbursed. Your full annual election is available to use as of the beginning of the plan year.

Dependent Day Care FSA:

You can contribute up to \$5,000 (per household) for eligible expenses that allow you (and if you are married, your spouse) to work:

- Child day/custodial care expenses
- Adult day/custodial care expenses

These expenses cannot be used for your or your dependents' healthcare expenses. You can submit a claim online and be reimbursed as money is deposited into your account throughout the year.

NOTE Per IRS regulations, your annual Dependent Day Care FSA contribution may be reduced based on the level of participation by all faculty and staff.

MARK YOUR CALENDARS

FSAs are "use it or lose it" - choose your amounts wisely!

- For 2023, you can claim health care expenses incurred between January 1, 2023, through March 15, 2024. You must file all claims by April 30, 2024.
- For dependent day care, you can claim expenses incurred between January 1, 2023, through December 31, 2023. Again, all claims must be filed by April 30, 2024.
- You must re-enroll in FSAs **every year**.

Extended Deadlines for 2021 Flexible Spending Account Participants:

Due to the impact of the pandemic, 2021 Flexible Spending Account Deadlines were extended:

- The 2021 HCFSA and DCFSA grace period to incur expenses was extended to December 31, 2022. You can submit reimbursements to PayFlex through April 30, 2023.

Newly electing an HSA for 2023 but have a HCFSA for 2022?

- If you wish to have your HSA begin as of **January 1, 2023**, please be sure to have a zero balance in your 2022 HCFSA (including no pending claims) by **December 31, 2022**.
- If you elect an HSA for 2023 and have remaining funds in 2022 HCFSA as of December 31, 2022, your HSA will be effective on **April 1, 2023**. (Under the plan, participants are not eligible to have an active HSA and HCFSA at the same time.)

If you have questions regarding your current HCFSA, please contact PayFlex at **(800) 284-4885** or access your online account at payflex.com.

Compare

The following pages provide the **Comparing the Medical Plans** chart, which highlights some of the services provided under the **GW PPO** and **GW HSP**. For additional plan coverage details, please refer to the Summaries of Benefits and Coverage (SBCs) and Plan Summaries posted at go.gwu.edu/2023OE.

Percentages in the accompanying chart represent the percentages of **allowed** benefit covered by the plan (GW) as well as the employee responsibility.

Comparing the Medical Plans

Note:
The GW medical plan offerings use the UHC Choice Plus network.

GW Health Savings Plan (HSP)			GW PPO		
MFA Provider†	In-Network	Out-of-Network	MFA Provider†	In-Network	Out-of-Network

Deductible

	MFA Provider†	In-Network	Out-of-Network	MFA Provider†	In-Network	Out-of-Network
Individual		\$2,000	\$3,000		\$750	\$2,000
Family		\$4,000†	\$6,000†		\$1,500	\$4,000

Out-of-Pocket Maximum (OOPM)††

	MFA Provider†	In-Network	Out-of-Network	MFA Provider†	In-Network	Out-of-Network
Individual		\$4,000	\$6,000		\$3,000	\$6,000
Family		\$8,000	\$12,000		\$6,000	\$12,000

Coinsurance

	MFA Provider†	In-Network	Out-of-Network	MFA Provider†	In-Network	Out-of-Network
	10% after ded	GW - 80% Employee - 20%	GW - 60% Employee - 40%	10% after ded	GW - 80% Employee - 20%	GW - 60% Employee - 40%

Lifetime Maximum

	MFA Provider†	In-Network	Out-of-Network
		Unlimited	Unlimited

Office Visit

	MFA Provider†	In-Network	Out-of-Network	MFA Provider†	In-Network	Out-of-Network
Primary Care Physician (PCP)	10% after ded	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	\$10 copay	\$30 copay	After deductible: GW - 60% Employee - 40%
Specialist	10% after ded	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	\$25 copay	\$50 copay	After deductible: GW - 60% Employee - 40%

Virtual Visit

	MFA Provider†	In-Network	Out-of-Network
		After deductible: GW - 80% Employee - 20%	\$10 copay

Imaging and Labs††† LabCorp and Quest Diagnostics will continue to be GW's preferred vendors for lab work.

	Preferred	Non-Preferred	Preferred	Non-Preferred
Diagnostic Test (x-ray, blood work)	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%
Imaging (CT/PET scans, MRIs)	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%

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

†† For family coverage, no one in the family is eligible for the coinsurance benefit until the family coverage deductible is met.

††† Under Healthcare Reform all plans must have an out-of-pocket maximum. In addition deductibles, copays and coinsurance must apply to the OOPM.

(Only allowed charges will count towards the OOPM for out-of-network benefits.)

†††† Preferred Network = in-network freestanding facilities and GW hospital; Non-Preferred Network = in-network hospitals (other than GW Hospital) or out-of-network freestanding facilities or hospitals (in or out-of-network deductible applies as appropriate).

GW Health Savings Plan (HSP)		GW PPO	
In-Network	Out-of-Network	In-Network	Out-of-Network

Hospital Care

Inpatient	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%
Outpatient	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%
Urgent Care	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	\$30 copay	After deductible: GW - 60% Employee - 40%
Emergency Room	After deductible: GW - 80% Employee - 20%			

Preventive

Mammography*	100% for one preventive mammogram per year, age 40 and over			
Pap Test*	GW covers 100% if part of wellness exam	After deductible: GW - 60% Employee - 40%	GW covers 100% if part of wellness exam	After deductible: GW - 60% Employee - 40%
Prostate Exam*	GW covers 100% if part of wellness exam	After deductible: GW - 60% Employee - 40%	GW covers 100% if part of wellness exam	After deductible: GW - 60% Employee - 40%
Well Child and Well Adult Exams*	GW covers 100%	After deductible: GW - 60% Employee - 40%	GW covers 100%	After deductible: GW - 60% Employee - 40%
Applied Behavior Analysis (ABA)	Covered	Covered	Covered	Covered

Chiropractic Care

	After deductible: GW - 80% Employee - 20% up to 60 visits per year (combined in- and out-of-network)	After deductible: GW - 60% Employee - 40% up to 60 visits per year (combined in- and out-of-network)	\$50 copay per office visit, up to 60 visits per year (combined in- and out-of-network)	After deductible: GW - 60% Employee - 40% up to 60 visits per year (combined in- and out-of-network)
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Acupuncture

	After deductible: GW - 80% Employee - 20% up to 20 visits per year (combined in- and out-of-network)	After deductible: GW - 60% Employee - 40% up to 20 visits per year (combined in- and out-of-network)	\$50 copay per office visit, up to 20 visits per year (combined in- and out-of-network)	After deductible: GW - 60% Employee - 40% up to 20 visits per year (combined in- and out-of-network)
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Fertility Benefits**

**Artificial insemination and in vitro fertilization are covered as well as other services. Limitations apply. For additional details, please review the Fertility Benefit Overview PDF at hr.gwu.edu/benefits .	Not Covered	Not Covered	Up to \$30,000 lifetime medical benefit and up to \$8,000 pharmacy benefit	Not Covered
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Hearing Aids***

*** Up to a single purchase (including repair/replacement) per hearing impaired ear every 36 months.	Not Covered	Not Covered	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%
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* Preventive care guidelines are based on recommendations of the U.S. Preventive Services Task Force and other health organizations. Visit myuhc.com for additional details on ALL preventive care guidelines based on your age and sex.

** Artificial insemination and in vitro fertilization are covered as well as other services. Limitations apply. Please review the Fertility Benefit Overview PDF at hr.gwu.edu/benefits. *** Up to a single purchase (including repair/replacement) per hearing impaired ear every 36 months.

GW Health Savings Plan (HSP)		GW PPO	
In-Network	Out-of-Network	In-Network	Out-of-Network

Cochlear Implants

Not Covered	Not Covered	Covered	Not Covered
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Bariatric Surgery****

**** Notification is required six months prior to surgery. Please contact UHC for plan details.

Not Covered	Not Covered	Up to \$60,000 lifetime limit	Not Covered
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Vision

After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	Routine eye exams are covered once every 24 months with applicable copay. Discounts on hardware/frames/contacts are available at participating eye centers. You are subject to the annual deductible and coinsurance if you go out-of-network in the GW PPO.
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Durable Medical Equipment (DME)

After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%
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Prescription Drug Deductible

Included in overall plan deductible (\$2,000 individual / \$4,000 family)	N/A
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Prescription Out-of-Pocket Maximum

Individual	Combined with medical	\$3,600	\$7,200
Family	Combined with medical	\$7,200	\$14,400

Preventive Drugs

Covered at 100%	Subject to coinsurance
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Retail Prescription Drugs

Generic	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	10% Coinsurance (Minimum \$15, Maximum \$30) 30-day supply
Brand Formulary	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	20% Coinsurance (Minimum \$30, Maximum \$50) 30-day supply
Brand Non-Formulary	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	25% Coinsurance (Minimum \$60, Maximum \$100) 30-day supply
Specialty under Brand Non-Formulary	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	30% for PrudentRx eligible specialty prescriptions filled at CVS Specialty*, \$0 when enrolled in PrudentRx

Mail-Order Prescription Drugs

Generic <i>Vacation Exception</i> <i>Additional 30-day supply one time per year</i>	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	10% Coinsurance (Minimum \$37.50, Maximum \$75) 90-day supply
Brand Formulary <i>Vacation Exception</i> <i>Additional 30-day supply one time per year</i>	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	20% Coinsurance (Minimum \$75, Maximum \$125) 90-day supply
Brand Non-Formulary	After deductible: GW - 80% Employee - 20%	After deductible: GW - 60% Employee - 40%	25% Coinsurance (Minimum \$150, Maximum \$250) 90-day supply

Prescription Drug Benefits

Coverage for GW PPO Participants

When you enroll in the **GW PPO**, you are automatically enrolled in prescription drug coverage through CVS Caremark. You have access to prescription medications through both retail pharmacies and a mail-order program. Under the prescription plan, generic, brand formulary and brand non-formulary drugs are 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).

PrudentRx for PPO Participants

PrudentRx for **specialty medications** is included in the GW PPO Pharmacy Benefit. This program is designed to lower your out of pocket costs by assisting you with 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).

How to Enroll in PrudentRx

After enrolling in the GWU PPO plan, you will be contacted via phone to enroll in PrudentRx at the time of your first specialty fill. You must complete any additional enrollment steps with PrudentRx to receive the \$0 benefit.

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

If a participant's specialty medication is not on the PrudentRx list, then the brand formulary or brand non-formulary plan design will apply.

For additional information, visit hr.gwu.edu/prudent.

Coverage for GW HSP Participants

When you enroll in the **GW HSP**, you are automatically enrolled in prescription drug coverage through CVS Caremark. You have access to prescription medications through both retail pharmacies and a mail-order program. You must pay all out-of-pocket costs for prescription drugs until you meet your annual deductible. After you meet the deductible, you will be responsible for 20 percent in-network coinsurance until you reach the out-of-pocket maximum. You can use your HSA to pay for your prescriptions.

Under the GW HSP, preventive medications are covered at 100 percent (deductible and coinsurance do not apply). To review a list of preventive drugs, visit hr.gwu.edu/prescription-plan-health-savings-plan-hsp.

NOTE

Maintenance Choice provisions apply. After three 30-day retail fills, you will need to fill a 90-day prescription via CVS Retail or CVS Mail Order or contact customer service to opt-out and continue filling at your local pharmacy, in order to continue receiving the preventive medication at no cost.

Maintenance Choice Prescription Program for HSP and PPO Medical Plans

If you have a condition that requires ongoing prescription medication, you will receive the lowest total copay possible 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 pharmacy or through CVS Caremark mail order. The number of 30-day fills for maintenance prescriptions at a retail pharmacy (including CVS) is limited to three.

After your third 30-day fill of a maintenance prescription, your medication will not be covered until you take one of two actions:

- Move to a 90 day prescription filled at a CVS retail store OR via CVS Caremark mail order.
- Or, 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.
- To opt-out of maintenance choice and continue filling a 30-day supply at your local in-network pharmacy, please call 1-877-357-4032.

Next-Generation Transform Diabetes Care Program for the HSP and PPO Plans

GW will continue to offer CVS's Next-Generation Transform Diabetes Care Program for 2023.

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

This program is designed to improve health outcomes and lower pharmacy costs through three key components: medication adherence, A1C control and lifestyle management. Program features include:

- Highly personalized support from Certified Diabetes Care Nurses.
- Two comprehensive diabetes visits at MinuteClinic locations, or virtually, at no out-of-pocket cost, including A1C checks. These can be downloaded from the CVS app.
- A meter that best suits your condition. Test strips and lancets will be available at \$0 out-of-pocket cost.
- Access to digital tools within the CVS Pharmacy mobile app, including medication refill reminders, nutritional assessments, as well as the ability to refill prescriptions via two-way text messaging with your diabetes care nurse.

NOTE

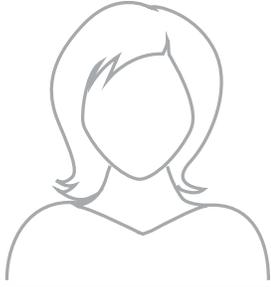
Diabetic medications and supplies must be filled through CVS Retail or CVS Mail Order.

TIP

Check Drug Coverage Tiers

It's a good idea to occasionally check up on your medications' coverage tier (generic, brand formulary, brand non-formulary), as drugs can sometimes change tiers. To check a medication's coverage tier, call CVS Caremark at **(877) 357-4032**, visit [caremark.com](https://www.caremark.com) or download the CVS Caremark Mobile App.

Choosing a *Medical Plan*



Hi, I'm Jane!

Status: full-time employee
Plan: employee-only coverage
Annual Salary: \$65,000

Jane tends to be healthy but takes one preventive medication for asthma that she fills four times a year through 90-day maintenance mail order.

Jane has a bad cold and decides to go to an in-network doctor. Jane has already had her yearly physical office visit and her well women's visit, during which she received eligible preventive screenings at no cost to her. This is the first time this year that she has gone to the doctor, and Jane hasn't met her health plan deductible. Later in the year, Jane visits a dermatologist.

What will each plan cost for Jane in 2023?

Cost of Care	Total Cost of Service	GW HSP	GW PPO
Well adult office visit <i>routine physical and eligible preventive screenings</i>	\$200	\$0 <i>Covered at 100%</i>	\$0 <i>Covered at 100%</i>
Well women's visit <i>routine physical and eligible preventive screenings</i>	\$200	\$0 <i>Covered at 100%</i>	\$0 <i>Covered at 100%</i>
90-day prescriptions for generic preventive asthma medication filled four times	\$640 <i>(\$160 per Rx)</i>	\$0 <i>Covered at 100%</i>	\$150
One primary care visit	\$150	\$150	\$30
One generic antibiotic	\$15	\$15	\$15
One specialist visit	\$322	\$322	\$50
Total Cost of Care	\$1,527	\$487	\$245

Cost of Coverage

Total annual employee contributions from paycheck		\$1,026	\$1,530
Amount contributed by Jane to her HSA from paycheck*		\$600	n/a
Amount contributed by GW to Jane's HSA		(\$600)	n/a
Jane's Total Costs <i>(Cost of Care + Annual premium contributions + Employee HSA contribution if applicable)</i>		\$2,113	\$1,775

*Jane decides to save \$50 per month in her Health Savings Account (HSA) to pay for medical and prescription drug costs and maximize the GW match. GW matches her contribution up to \$600. After using her HSA to pay \$487 for her cost of care, Jane carries \$713 in her HSA over to the next year for future health-related expenses.



Hi, I'm Robert!

Status: full-time employee

Plan: family coverage (spouse plus two kids)

Annual Salary: \$100,000

Robert and each of his family members receive their yearly physicals and annual preventive screenings, including their flu shots, at no cost.

Unfortunately, Robert's child is injured playing soccer and goes to the emergency room. He receives a prescription for generic pain medication (filled at a retail pharmacy) and sees a specialist for a consultation a week later.

Robert's spouse has high blood pressure, for which she receives a generic prescription that is filled four times a year through 90-day maintenance mail order. Robert himself is prescribed an anti-inflammatory medication to treat chronic shoulder pain; he fills his brand formulary prescription twice.

Robert's second child has allergies, for which she sees a specialist twice a year.

What will each plan cost for Robert and his family in 2023?

Cost of Care	Total Cost of Service	GW HSP	GW PPO
Four office visits <i>routine physical and eligible preventive screenings</i>	\$1,200	\$0 <i>Covered at 100%</i>	\$0 <i>Covered at 100%</i>
One visit to the emergency room	\$1,186	\$1,186	\$1,186
One generic pain medication	\$25	\$25	\$15
90-day prescriptions for generic preventive high blood pressure filled four times	\$640 <i>(\$160 per Rx)</i>	\$0 <i>Covered at 100%</i>	\$150
Three specialist visits	\$966	\$966	\$150
30-day prescription for brand formulary anti-inflammatory medication filled two times	\$300 <i>(\$150 per 30 day Rx)</i>	\$300	\$60
Total Cost of Care	\$4,317	\$2,477	\$1,561
Cost of Coverage			
Total annual premium cost deducted from paycheck		\$3,943	\$7,659
Amount contributed by Robert to his HSA from paycheck*		\$1,200	n/a
Amount contributed by GW to Robert's HSA		(\$1,200)	n/a
Robert's Total Costs <i>(Cost of Care + Annual premium contributions + Employee HSA contribution if applicable)</i>		\$7,620	\$8,871

* Robert contributes \$100 each month (pre-tax) to his Health Savings Account (HSA) to pay for medical and prescription drug costs in order to receive GW's match of \$1200.

Castlight

Take the mystery out of your healthcare with Castlight, a free service for GW employees, spouses/domestic partners and adult dependents covered under a university health plan.

You already know that the cost of medical services can vary significantly based on where you go, but you don't always have the time or resources to navigate the many options available—until now! Get ready to experience healthcare in a whole new way with Castlight, a cost transparency tool that allows you to easily compare prices and read patient reviews for doctors and medical services or prescriptions - all from the convenience of your computer or mobile phone.

As your personalized healthcare assistant, Castlight helps you get the most out of your health plan and benefits by allowing you to:



With Castlight, you gain peace of mind by knowing that better care doesn't have to be expensive care.

Current GW medical plan participants, register in minutes at mycastlight.com/GW.

Learn more about Castlight by visiting hr.gwu.edu/castlight.

Privacy and Security

User privacy and security are of the utmost importance. To protect user information, Castlight invests in industry-leading protocols and processes. For additional information, review Castlight's privacy statement at us.castlighthealth.com/v2/privacy, or read their security detail at castlighthealth.com/security-detail.

Questions? Need Help?

Get support from a Castlight Guide over the phone, live chat or email.

Phone: (800) 682-1636 - weekdays 8 a.m. - 9 p.m. (ET)

Live chat via the web app

Email: support@castlighthealth.com

TIP

Register Today

Castlight is available at no cost to GW employees, spouses/domestic partners and adult dependents covered under a GW health plan. To register, visit mycastlight.com/GW.

Simple Therapy

Simple Therapy is a musculoskeletal program available at no cost to GW medical plan participants and their eligible dependents (13 years +).

Simple Therapy combines a comprehensive digital program with Live Physical Therapists to help you manage and prevent 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 of needs. This GW-sponsored program includes unlimited coaching support, and a care pack filled with tools to help address pain or prevent injuries.

Simple Therapy's Core Digital Program

Simple Therapy's Core Digital Program is available and accessible at any time, and at no cost, to employees and their family members (13 or older) enrolled in a GW medical plan. The program offers:

- Head-to-toe muscle and joint pain prevention and pain management programs.
- An initial 30–45-minute comprehensive virtual consultation with a licensed physical therapist.
- Unlimited coaching support.
- A care pack filled with items to speed your recovery.
- A diverse panel of board-certified physicians, chiropractors, and physical therapists to answer questions and evaluate a member's care plan throughout their journey.

SimpleTherapy's Telehealth Physical Therapy Services

For members that would like to enroll in SimpleTherapy's telehealth Physical Therapy services, you may pay a share of the cost in the form of a copay, annual deductible, or coinsurance. Here's how it works:

- Your initial virtual consultation with a physical therapist will help determine your eligibility for SimpleTherapy's telehealth physical therapy services.
- Members who are not progressing in SimpleTherapy's core digital program will have the opportunity to work with their physical therapist to evaluate the need moving to SimpleTherapy telehealth physical therapy services.
- Members will work directly with their Physical Therapist who will help them enroll and get started with their telehealth physical therapy visits.

What you can expect from your telehealth PT visit:

- Movement evaluation to determine your true problem.
- Education on why you are hurting and how to prevent it from reoccurring.
- Exercise prescription specifically to meet your needs.

How Do I Register for Simple Therapy?

Benefits-eligible GW staff and faculty, and their dependents age 13 years and up, who are enrolled in a GW medical plan, can register at simpletherapy.com/go/gw/.



Vision Coverage Options

Caring for your eyes and keeping your eyesight healthy will benefit you in all aspects of life. All GW faculty and staff are eligible to choose from **two voluntary vision plan options**.

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

Take a look at the table on the next page to evaluate which of the options may be right for you.

To review 2023 contribution rates for vision coverage, please refer to page 49.

TIP

Did You Know?

Nearly 1 out of every 2 adults experiences at least one chronic condition, many of which an eye exam can help diagnose.

Getting an eye exam plays a critical role in your overall health!

Learn more about the vision options available: hr.gwu.edu/vision-benefits.

UnitedHealthcare Voluntary Vision Plan Options: Basic Plan vs. Enhanced Plan

GW offers a choice of two voluntary vision plans through UnitedHealthcare: Basic and Enhanced.

	Basic	Enhanced
Copays for In-Network Services		
Exam	\$0	\$0
Materials	\$20	\$20
Benefit Frequency		
Comprehensive Exam	Once every 12 months	Once every 12 months
Spectacle Lenses	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 12 months
Contact Lenses in Lieu of Eye Glasses	Once every 12 months	Once every 12 months
Frame Benefit		
Private Practice Provider	\$130	\$130
Retail Chain Provider	\$130	\$130

Lens Options

For both the Basic and Enhanced plans, standard scratch-resistant coating lenses are covered in full. (Discount varies by provider.) The Enhanced Plan covers the following additional lens options in full: standard progressive lenses, standard anti-reflective coating, polycarbonate lenses, ultraviolet coating, glass coating and tints.

Contact Lens Benefit

Elective contact lenses: fitting/evaluation fees, contact lenses and up to two follow-up visits are covered in full (after copay). If you choose disposable contacts: under the Basic plan, up to four boxes are covered when obtained from a network provider; under the Enhanced plan, up to six boxes are covered.

Laser Vision Benefit

UnitedHealthcare Vision has partnered with the Laser Vision Network of America (LVNA) to provide members with access to discounted laser vision correction procedures. Members receive 15 percent off usual and customary pricing, 5 percent off promotional pricing at over 500 network provider locations and even greater discounts through set pricing at LasikPlus locations. For more information, call **(888) 563-4497** or visit uhclasik.com.

In-network, covered-in-full benefits (after applicable copay) include:

- a comprehensive exam
- eye glasses with standard single vision
- lined bifocal or lined trifocal lenses
- scratch-resistant coating and frame or contact lenses in lieu of eye glasses

TIP

Claims

Out-of-network benefits are available with fixed reimbursement directly to you after submission of a legible, detailed, paid-in-full receipt. (Please be sure to include your ID number, name, home address and patient's name and date of birth with claim submission.)

NOTE

You will incur less out-of-pocket expense if you see an in-network vision provider. To find an in-network vision provider, please visit myuhcvision.com.



Dental Coverage Options

Caring for your teeth and keeping your smile healthy can help ensure the rest of your body stays healthy as well. All GW faculty and staff are eligible to choose from **three voluntary dental plan options**.

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

Take a look at the table on the next page to evaluate which of the PPO options may be right for you.

To review 2023 contribution rates for dental coverage, please refer to page 49.

TIP

Did You Know?

Preventive dental care can help reduce health risks. Periodontal disease has been linked to heart disease, diabetes and preterm birth.

Aetna Dental PPO Plans – High and Low Options

GW offers a choice of three voluntary dental plans through Aetna: High PPO, Low PPO and DMO. As with any PPO plan, the Aetna Dental PPO plans are designed to provide you with a greater level of coverage for using service providers within the Aetna network. Some coverage is available for providers outside the Aetna network; however, any services you receive from an out-of-network provider will be paid only at the “Reasonable and Customary” amount.

The High Option provides you with a greater level of coverage, and therefore carries a higher premium. The Low Option provides you with preventive and basic coverage and has a lower premium. Take a look at the table below to evaluate which of the PPO options may be right for you.

Percentages in the accompanying chart represent the percentages of the negotiated amounts (in-network) and Reasonable and Customary amounts (out-of-network) covered by the plan.

	High Option Dental PPO		Low Option Dental PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible <i>(Individual)</i>	\$50	\$50	\$50	\$50
Annual Deductible <i>(per Family)</i>	\$50 <i>(max 3 per family)</i>	\$50 <i>(max 3 per family)</i>	\$50 <i>(max 3 per family)</i>	\$50 <i>(max 3 per family)</i>
Annual Maximum Coverage* <i>(per person per year combined in- and out-of-network)</i>	\$1,500	\$1,500	\$1,000	\$1,000
Preventive Care** <i>oral examinations, cleanings, x-rays, etc.</i>	100%	100%	100%	100%
Basic Care** <i>silver/composite fillings, root canals, stainless steel crowns, some extractions, some oral surgery, general anesthesia, etc.</i>	90%	80%	80%	70%
Major Care*** <i>inlays, onlays, crowns, full and partial dentures, denture repairs, pontics, implants*** core build-up, etc.</i>	50%	50%	Not Covered	Not Covered
Orthodontia <i>(Adult and Children - combined in- and out-of-network)</i>	50% <i>(lifetime max \$1,500)</i>	50% <i>(lifetime max \$1,500)</i>	Not Covered	Not Covered

* Under the Aetna High PPO or Aetna Low PPO plans, preventive care services do not apply toward your annual maximum.

** White fillings eligible on anterior teeth only. Additionally, the services shown are a partial list. For a complete list, see your Dental Plan Benefits Summary, available at hr.gwu.edu/benefits.

*** Implants are covered under the DMO and Aetna High PPO only.

Aetna Dental Maintenance Organization (DMO)

GW also offers the Aetna DMO Plan, which provides dental benefits in a similar manner to an HMO medical plan. You must elect a Primary Care Dentist (PCD) from within the Aetna network to coordinate all of your dental care. Office visits require a \$5 copay.

To be effective on the first of the month, PCD selections must be received by Aetna by the 15th of the month prior. In order to schedule an appointment with your PCD, your name must appear on his or her monthly roster.

If a dental specialist is needed, your PCD will refer you to a specialist in the DMO network. Orthodontic services are available for both adults and children and require a \$2,300 copay.

The DMO does not provide coverage outside of the Aetna network. There is no deductible to meet under the DMO, nor is there an annual maximum coverage amount.

Dental implant coverage is also available under the DMO Plan. View the Plan Summary document on the Benefits website for more details.

NOTE

Reasonable and Customary:

Dental providers who participate in the Aetna network have agreed to accept a standard level of payment for their services. This is called the “Negotiated” amount. Providers who are not in the network may charge more than the “Reasonable and Customary” amount, however, and your coverage will not pay more than that amount. You will be responsible for the difference.

Life and Accidental Death and Dismemberment (AD&D) Insurance

GW provides basic life and accidental death and dismemberment insurance* equal to your annual benefits salary, up to \$500,000 for all benefits eligible faculty and staff.

You also have the opportunity to elect optional coverage for yourself, spouse, domestic partner or eligible children (up to age 26):

- Optional life and/or AD&D insurance coverage for yourself in increments of \$10,000, up to a maximum of \$1,000,000.
- Optional life and/or AD&D insurance coverage for your spouse or domestic partner in increments of \$5,000, up to a maximum of \$500,000 or 50 percent of your coverage (whichever is less). **Please note:** You must have optional employee life/AD&D coverage in order to elect coverage for your spouse or domestic partner.
- Optional life and/or AD&D insurance coverage for your dependent children in increments of \$2,000, up to a maximum of \$20,000 or 50 percent of your coverage (whichever is less). **Please note:** You must have optional employee life/AD&D coverage in order to elect coverage for your dependent children.

Evidence of Insurability (EOI)

You may be asked to provide proof that you and/or your dependents are in good health, otherwise known as Evidence of Insurability (EOI). Coverage is dependent upon our life and AD&D insurance provider, Lincoln Financial, approving your EOI. You have 30 calendar days following the end of Open Enrollment to complete your EOI.

Note: My Lincoln Portal, from Lincoln Financial, is the online platform where you will submit your EOI. The portal has single sign-on capability; once you are signed in to the GW Benefits Enrollment System, you will not need a separate log in to submit your EOI application.

* Full-time faculty and staff, as well as part-time faculty and staff working at least 14 hours per week, qualify for basic life and AD&D insurance.



For additional details on the coverage available (including age reduction provisions), and to determine when EOI applies, please visit hr.gwu.edu/EOI.

Life Insurance and Income Taxes

The university pays for your Basic Term Life coverage. The cost of any coverage exceeding \$50,000 is considered "imputed income" by the IRS. Imputed income will be reported on your W-2 form as part of your taxable income. If you wish to avoid imputed income, you may waive coverage over \$50,000. **Please note:** If you waive employer coverage over \$50,000 initially, and later decide to change this election, you may need to provide EOI at that time.

Special Note: Guaranteed Issue (GI) and Open Enrollment

During Open Enrollment, you may newly elect or increase optional employee life coverage by \$250,000, up to \$500,000 without EOI as long as you have never been denied Optional Employee Life coverage. Employees can also elect Optional Spouse or Domestic Partner Life Insurance coverage up to \$50,000, without EOI, as long as coverage has not been previously denied due to EOI.

Employees who have optional employee life insurance coverage **below** \$250K, or are not yet enrolled, can elect up to an additional \$250K of coverage without EOI.

- **Example:** An employee currently enrolled with \$100K, can elect up to \$350K without EOI.

Employees with \$250K or **more** in optional employee life insurance can increase their coverage up to the new GI of \$500K without EOI.

- **Example:** An employee currently enrolled with \$350K, can elect up to \$500K without EOI.
- If you are newly enrolling in optional spouse life coverage, or have coverage below \$50,000, you may elect up to \$50,000 without EOI.

TIP

Evidence Of Insurability (EOI)

If you make elections that require EOI, you will be redirected from the GW Benefits Enrollment System to Lincoln Financial's portal to complete your EOI. You can also access the EOI application at go.gwu.edu/mlp. You have 30 calendar days following the end of open enrollment to submit your EOI application.

If Lincoln Financial requires supporting medical documentation to process your EOI application, you will have 60 calendar days from the date that Lincoln requests that documentation to submit the supporting documentation.

Disability Insurance Options

GW offers disability insurance that can provide you with income replacement in the event that you cannot work due to illness or disability.

Short-Term Disability (STD) Insurance

The STD Program provides you with income replacement if you are unable to work due to a non-occupational disability after a defined period of time, called the benefits elimination period. The STD benefit will replace up to a percentage of your benefits salary as outlined in the group policy or program document.

Staff	Eligible For	Benefit	Benefit Elimination Period (Calendar Days)	Paid By
Regular Part-Time Staff and Residents* (regardless of benefits eligible years of service) and Full-Time Staff with less than two years of benefits eligible service	Voluntary Short-Term Disability (must elect)	60% of benefits salary up to \$3,000 per week and up to 166 days	14 days	Employee
Full-Time Staff with more than two but less than five years of benefits eligible service	50% income replacement Short-Term Disability Plan (automatically enrolled)	50% of benefits salary up to 166 days	14 days	GW
Full-Time Staff with five or more years of benefits eligible service	100% income replacement Short-Term Disability Plan (automatically enrolled)	100% of benefits salary up to 166 days	14 days	GW

*Residents: Please refer to the Resident manual for additional paid leave programs.

Faculty	Eligible For	Benefit	Benefit Waiting Period (Calendar Days)	Paid By
Regular Part-Time Faculty (regardless of benefits eligible years of service) and Full-Time Faculty with less than two years of benefits eligible service	Voluntary Short-Term Disability (must elect)	60% of benefits salary up to \$3,000 per week and up to 166 days	14 days	Employee
Full-Time Faculty with two or more years of benefits eligible service	100% income replacement Short-Term Disability Plan (automatically enrolled)	100% of benefits salary up to 166 days	14 days	GW

If you are not currently enrolled in Voluntary Short-Term Disability and are electing coverage for the first time during Open Enrollment, you will be required to provide Evidence of Insurability (EOI). Coverage is dependent upon Lincoln Financial Group approving your EOI.



For information, please visit hr.gwu.edu/benefits.

Long-Term Disability (LTD) Insurance

Basic LTD

All full-time faculty and staff receive basic LTD insurance after one year of employment (pre-existing conditions apply).

- Basic coverage provides you with 60 percent of your monthly benefits salary, up to a maximum of \$10,000 per month, after 180 days of disability.
- Your benefit may be reduced if you receive Social Security or other income supplements while you are disabled.
- The maximum duration of your benefit is determined by your age when you start receiving benefits.
- If you have been on LTD for more than two years, you will be considered disabled if you are unable to perform any gainful occupation for which you are reasonably fitted by education, training or experience.

LTD Buy-Up Option

As a full-time faculty or staff member, you have the option to elect a higher level of LTD coverage, known as the "Buy-Up" option.

- If you elect this option, your coverage provides you with $66 \frac{2}{3}$ percent of your monthly benefits salary, up to a maximum of \$12,000 per month, after 180 days of disability.

To review 2023 contribution rates for Short-Term Disability and Long-Term Disability, please refer to page 51.

Contribution Rates

The charts below summarize your contribution rates for coverage in 2023.

UHC Medical Coverage

2023 Full-Time with Benefits Salary ≤ \$35,000

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Employee Contributions	GW Contributions

GW Health Savings Plan (HSP)

EE	\$34.41	\$600.82	\$15.88	\$277.30	\$45.88	\$801.09
EE+SP/DP	\$107.31	\$1,226.67	\$49.53	\$566.16	\$143.08	\$1,635.56
EE+ Child(ren)	\$94.05	\$1,112.88	\$43.41	\$513.64	\$125.40	\$1,483.84
Family	\$166.94	\$1,738.75	\$77.05	\$802.50	\$222.59	\$2,318.33

GW PPO

EE	\$45.40	\$665.05	\$20.95	\$306.95	\$60.53	\$886.73
EE+SP/DP	\$136.23	\$1,355.71	\$62.88	\$625.71	\$181.64	\$1,807.61
EE+ Child(ren)	\$119.70	\$1,230.16	\$55.25	\$567.77	\$159.60	\$1,640.21
Family	\$210.52	\$1,920.84	\$97.16	\$886.54	\$280.69	\$2,561.12

EE = Employee | SP/DP = Spouse/Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For SEIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

UHC Medical Coverage

2023 Full-Time with Benefits Salary \$35,000.01 - \$50,000

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Jan-May and Sept-Dec	GW Contributions

GW Health Savings Plan (HSP)

EE	\$55.57	\$579.66	\$25.65	\$267.54	\$74.09	\$772.88
EE+SP/DP	\$173.33	\$1,160.65	\$80.00	\$535.68	\$231.11	\$1,547.53
EE+ Child(ren)	\$151.94	\$1,054.99	\$70.13	\$486.92	\$202.59	\$1,406.65
Family	\$269.71	\$1,635.98	\$124.48	\$755.07	\$359.61	\$2,181.31

GW PPO

EE	\$82.87	\$627.58	\$38.25	\$289.65	\$110.49	\$836.77
EE+SP/DP	\$248.63	\$1,243.31	\$114.75	\$573.84	\$331.51	\$1,657.75
EE+ Child(ren)	\$218.47	\$1,131.39	\$100.83	\$522.18	\$291.29	\$1,508.52
Family	\$384.21	\$1,747.15	\$177.33	\$806.38	\$512.28	\$2,329.53

EE = Employee | SP/DP = Spouse/ Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For SEIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

UHC Medical Coverage

2023 Full-Time with Benefits Salary \$50,000.01 - \$90,000

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Jan-May and Sept-Dec	GW Contributions

GW Health Savings Plan (HSP)

EE	\$85.51	\$549.72	\$39.47	\$253.72	\$114.01	\$732.96
EE+SP/DP	\$211.90	\$1,122.08	\$97.80	\$517.88	\$282.53	\$1,496.11
EE+ Child(ren)	\$189.00	\$1,017.93	\$87.23	\$469.81	\$252.00	\$1,357.24
Family	\$303.56	\$1,602.13	\$140.10	\$739.44	\$404.75	\$2,136.17

GW PPO

EE	\$127.51	\$582.94	\$58.85	\$269.05	\$170.01	\$777.25
EE+SP/DP	\$382.51	\$1,109.43	\$176.54	\$512.04	\$510.01	\$1,479.24
EE+ Child(ren)	\$336.10	\$1,013.76	\$155.12	\$467.89	\$448.13	\$1,351.68
Family	\$591.11	\$1,540.25	\$272.82	\$710.88	\$788.15	\$2,053.67

EE = Employee | SP/DP = Spouse/Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For SEIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

UHC Medical Coverage

2023 Full-Time with Benefits Salary \$90,000.01 - \$130,000

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Jan-May and Sept-Dec	GW Contributions

GW Health Savings Plan (HSP)

EE	\$93.20	\$542.03	\$43.02	\$250.17	\$124.27	\$722.71
EE+SP/DP	\$234.54	\$1,099.44	\$108.25	\$507.43	\$312.72	\$1,465.92
EE+ Child(ren)	\$211.02	\$995.91	\$97.39	\$459.65	\$281.36	\$1,327.88
Family	\$328.59	\$1,577.10	\$151.66	\$727.89	\$438.12	\$2,102.80

GW PPO

EE	\$138.98	\$571.47	\$64.14	\$263.76	\$185.31	\$761.96
EE+SP/DP	\$416.93	\$1,075.01	\$192.43	\$496.16	\$555.91	\$1,433.35
EE+ Child(ren)	\$366.34	\$983.52	\$169.08	\$453.93	\$488.45	\$1,311.36
Family	\$638.27	\$1,493.09	\$294.59	\$689.12	\$851.03	\$1,990.79

EE = Employee | SP/DP = Spouse/Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For SEIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

UHC Medical Coverage

2023 Full-Time with Benefits Salary \$130,000.01 - \$200,000

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Jan-May and Sept-Dec	GW Contributions

GW Health Savings Plan (HSP)

EE	\$101.58	\$533.65	\$46.88	\$246.30	\$135.44	\$711.53
EE+SP/DP	\$274.58	\$1,059.40	\$126.73	\$488.95	\$366.11	\$1,412.53
EE+ Child(ren)	\$248.83	\$958.10	\$114.84	\$442.20	\$331.77	\$1,277.47
Family	\$379.83	\$1,525.86	\$175.31	\$704.24	\$506.44	\$2,034.48

GW PPO

EE	\$151.48	\$558.97	\$69.91	\$257.99	\$201.97	\$745.29
EE+SP/DP	\$454.46	\$1,037.48	\$209.75	\$478.84	\$605.95	\$1,383.31
EE+ Child(ren)	\$399.31	\$950.55	\$184.30	\$438.72	\$532.41	\$1,267.40
Family	\$702.27	\$1,429.09	\$324.12	\$659.58	\$936.36	\$1,905.45

EE = Employee | SP/DP = Spouse/Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For SEIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

UHC Medical Coverage

2023 Full-Time with Benefits Salary \$200,000.01 - \$300,000

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Jan-May and Sept-Dec	GW Contributions

GW Health Savings Plan (HSP)

EE	\$110.72	\$524.51	\$51.10	\$242.08	\$147.63	\$699.35
EE+SP/DP	\$315.55	\$1,018.43	\$145.64	\$470.04	\$420.73	\$1,357.91
EE+ Child(ren)	\$288.67	\$918.26	\$133.23	\$423.81	\$384.89	\$1,224.35
Family	\$424.16	\$1,481.53	\$195.77	\$683.78	\$565.55	\$1,975.37

GW PPO

EE	\$165.11	\$545.34	\$76.20	\$251.70	\$220.15	\$727.12
EE+SP/DP	\$495.36	\$996.58	\$228.63	\$459.96	\$660.48	\$1,328.77
EE+ Child(ren)	\$435.26	\$914.60	\$200.89	\$422.12	\$580.35	\$1,219.47
Family	\$765.49	\$1,365.87	\$353.30	\$630.40	\$1,020.65	\$1,821.16

EE = Employee | SP/DP = Spouse/Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For SEIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

UHC Medical Coverage

2023 Full-Time with Benefits Salary >\$300,000.01

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Jan-May and Sept-Dec	GW Contributions

GW Health Savings Plan (HSP)

EE	\$120.69	\$514.54	\$55.70	\$237.48	\$160.92	\$686.05
EE+SP/DP	\$368.65	\$965.33	\$170.15	\$445.54	\$491.53	\$1,287.11
EE+ Child(ren)	\$329.97	\$876.96	\$152.29	\$404.75	\$439.96	\$1,169.28
Family	\$482.85	\$1,422.84	\$222.85	\$656.70	\$643.80	\$1,897.12

GW PPO

EE	\$179.99	\$530.46	\$83.07	\$244.83	\$239.99	\$707.28
EE+SP/DP	\$539.95	\$951.99	\$249.21	\$439.38	\$719.93	\$1,269.32
EE+ Child(ren)	\$474.43	\$875.43	\$218.97	\$404.04	\$632.57	\$1,167.24
Family	\$834.39	\$1,296.97	\$385.10	\$598.60	\$1,112.52	\$1,729.29

EE = Employee | SP/DP = Spouse/Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For SEIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

UHC Medical Coverage

2023 Part-Time

Monthly		Bi-Weekly		Paid Over 9 Months Monthly Contributions	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions	Jan-May and Sept-Dec	GW Contributions

GW Health Savings Plan (HSP)

EE	\$103.28	\$531.95	\$47.67	\$245.52	\$137.71	\$709.27
EE+SP/DP	\$666.99	\$666.99	\$307.84	\$307.84	\$889.32	\$889.32
EE+ Child(ren)	\$603.47	\$603.46	\$278.52	\$278.52	\$804.63	\$804.61
Family	\$952.85	\$952.84	\$439.78	\$439.77	\$1,270.47	\$1,270.45

GW PPO

EE	\$355.23	\$355.22	\$163.95	\$163.95	\$473.64	\$473.63
EE+SP/DP	\$745.97	\$745.97	\$344.29	\$344.29	\$994.63	\$994.63
EE+ Child(ren)	\$674.93	\$674.93	\$311.51	\$311.51	\$899.91	\$899.91
Family	\$1,065.68	\$1,065.68	\$491.85	\$491.85	\$1,420.91	\$1,420.91

EE = Employee | SP/DP = Spouse/Domestic Partner

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

For EIU Local 32 employee contributions, please contact GW Benefits, as these contributions differ from those presented above.

Dental Coverage

Full-Time and Part-Time

Coverage Categories	Monthly (Paid Over 12 months)	Bi-Weekly	Paid Over 9 Months Monthly Contributions
DMO			
Employee Only	\$14.75	\$6.81	\$19.67
Employee + One	\$33.71	\$15.56	\$44.95
Employee + Family	\$40.80	\$18.83	\$54.40
High PPO			
Employee Only	\$52.45	\$24.21	\$69.93
Employee + One Dependent	\$113.77	\$52.51	\$151.69
Employee + Family	\$137.65	\$63.53	\$183.53
Low PPO			
Employee Only	\$31.38	\$14.48	\$41.84
Employee + One Dependent	\$66.70	\$30.78	\$88.93
Employee + Family	\$80.73	\$37.26	\$107.64

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

UHC Vision Coverage

Full-Time and Part-Time

	Monthly (Paid Over 12 months)	Bi-Weekly	Paid Over 9 Months Monthly Contributions
Basic			
Employee Only	\$5.06	\$2.34	\$6.75
Employee + One	\$9.38	\$4.33	\$12.51
Employee + Family	\$14.95	\$6.90	\$19.93
Enhanced			
Employee Only	\$7.35	\$3.39	\$9.80
Employee + One Dependent	\$13.60	\$6.28	\$18.13
Employee + Family	\$21.68	\$10.01	\$28.91

9-Month Employees, please note: There are no employee or GW contributions during June, July or August.

Life and AD&D

Optional Child Life	Monthly Rate per \$1,000 of Coverage
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Flat Rate*	\$0.103
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Optional Employee and Spouse Life**	Monthly Rate per \$1,000 of Coverage
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ages 19 and younger	\$0.03
ages 20 - 24	\$0.03
ages 25 - 29	\$0.04
ages 30 - 34	\$0.05
ages 35 - 39	\$0.06
ages 40 - 44	\$0.08
ages 45 - 49	\$0.14
ages 50 - 54	\$0.23
ages 55 - 59	\$0.41
ages 60- 64	\$0.57
ages 65 - 69	\$1.02
ages 70 - 74	\$1.35
ages 75 and older	\$1.53

Optional Employee, Spouse and Child AD&D	Monthly Rate per \$1,000 of Coverage
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	\$0.035
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* The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.

** **Note:** For optional life, the rate will increase as the employee ages and moves to the next age band. This will occur on January 1st following the employee's birthdate.

Long-Term Disability and Short-Term Disability*

Short-Term Voluntary Disability (Employee Paid)	Monthly Rate per \$10 of Coverage
ages 15 - 24	\$0.204
ages 25 - 29	\$0.246
ages 30 - 34	\$0.204
ages 35 - 39	\$0.183
ages 40 - 44	\$0.190
ages 45 - 49	\$0.211
ages 50 - 54	\$0.261
ages 55 - 59	\$0.324
ages 60 - 64	\$0.387
ages 65 - 69	\$0.408
ages 70 and over	\$0.408

* **Note:** For short-term voluntary disability, the rate will increase as the employee ages and moves to the next age band. This will occur on January 1st following the employee's birthdate.

Calculate your monthly cost:

- Determine your weekly benefit if disabled: $\frac{\text{Annual benefits salary}}{52} \times .60$
- Take your weekly benefit times your age band rate. (If weekly benefit is over \$3,000, use \$3,000.)

Sample calculation for 35-year old earning \$40,000 a year:

- $(\$40,000/52) \times .60 = \461.54
- $(\$461.54/\$10) \times .183 = \$8.45$

Long-Term Disability	Rate
Buy-Up Benefit	\$0.066 per \$100 of monthly covered payroll

To calculate your monthly cost:

- Determine your monthly covered payroll: $\frac{\text{Annual benefits salary}}{12}$
- Take your monthly covered payroll divided by 100. (If monthly payroll is over \$18,000, use \$18,000.)

Sample calculation for someone earning \$45,000 a year:

- $\$45,000/12 = \$3,750.00$
- $\$3,750.00/100 = \37.50 per \$100 of monthly covered payroll
- $\$37.50 \times .066 = \2.48 . This is the cost of the employee's monthly voluntary LTD buy-up.

Decide >

Using the GW Benefits Enrollment System

To make the most of your GW benefits, you'll need to make informed choices using the information in this guide. You'll also use the GW Benefits Enrollment System to review, change or select benefits for 2023. You can access the system online at any time during Open Enrollment, which runs October 10-28, 2022.

The GW Benefits Enrollment System Login Instructions for Active Faculty and Staff

How to use the GW Benefits Enrollment System:

1. Read this guide and consider your benefit needs for 2023. If you are adding a new dependent* or beneficiary, please be sure to have his/her Social Security number, date of birth and address available to complete the enrollment process. **Tip!** Before Open Enrollment access your [pre-OE confirmation statement](#) to review your current coverage, beneficiaries and more!

Note: Pre-OE confirmation statement details reflect coverage as of September 15, 2022.

2. Go online to go.gwu.edu/enroll4benefits. This step-by-step [Online Enrollment Guide](#) can assist you with navigating the new system.
3. The new GW Benefits Enrollment System has single sign-on capability. If you are logged in to a GW-provided computer with your UserID and password, you will automatically be directed into the system. If you are logging in from a personal computer, you will be prompted to enter your GWID and password (date of birth in MMDDYYYY format). You will subsequently enter into the system.
4. After log in, please click the **"Enroll Now"** button to begin.
5. Once you've gained access to your account, confirm your personal data and review your benefit options.
6. Follow the prompts to make your benefit elections. If you are not actively changing your coverage for 2023, confirm that the coverage currently in the system is correct.
7. Enter your life insurance beneficiary information.**
8. Review your confirmation statement for accuracy, and save a copy for your records.

* If adding a new dependent to coverage, supporting documentation must be received by Benefits by Friday, November 4, 2022. Remember, you can upload your documentation directly into the GW Benefits Enrollment System.

** If you have already designated a beneficiary, be sure to review during Open Enrollment to ensure that the information listed is up-to-date.

Manage Your Benefits Throughout the Year

The GW Benefits Enrollment System does more than capture your Open Enrollment choices. Throughout the year, you can use the system at go.gwu.edu/enroll4benefits to find information to manage your benefits.

You can also find benefit summaries and costs, vendor contact information, Summary Plan Descriptions and more on the GW Benefits website, hr.gwu.edu/benefits.

If You Do Not Enroll Online or Make Changes During Open Enrollment:

- With the exception of Flexible Spending Accounts (FSAs), your 2022 coverage options will roll over into 2023. Even if you would like to keep the same coverage, you should verify that all of your information is accurate.
- Your current FSA participation will end on December 31, 2022.
- You will not be able to contribute to a 2023 FSA – FSA elections must be made each year

On the Go? Download the [mobile app](#), enter our company code GWbenefitscenter, along with your GWID and password (date of birth in MMDDYYYY format) and take your GW benefits with you wherever you go.

NOTE

Enrollment Deadline

October 28, 2022 is the LAST day to make changes for 2023. The system will close at 8 p.m. (ET).

REMEMBER: Open Enrollment is the only time you can make changes to your benefits or covered dependents unless you have a Qualified Life Event. For details, visit hr.gwu.edu/benefits.

NOTE

Important

During Open Enrollment, you can log on to the GW Benefits Enrollment System as often as you like through October 28, 2022. The elections on file as of the enrollment deadline will be your final coverage for 2023. The call center is available at (833) 698-0324 Monday through Friday, 8 a.m. to 8 p.m. (ET).

NOTE

Confirming Your Elections

Please review your enrollment elections on the pre-confirmation screen and edit them if necessary. If correct, select "Continue" to authorize your enrollment changes. On the enrollment confirmation page, you will have the option to View or Print your enrollment confirmation statement which includes your confirmation number on the bottom left corner. We recommend saving a copy of the enrollment confirmation number for your records, as it may be required for any future inquiries regarding your enrollment.

Contact Information

Who to Call	Contact Information	Plan Information (if applicable)
Medical		
UnitedHealthcare (Customer Service and Advocate4Me)	(877) 706-1739 • myuhc.com	Group# 730193
Dental		
Aetna	(877) 238-6200 • aetna.com	Group# 622758
Prescription Drug		
CVS Caremark	(877) 357-4032 • caremark.com FastStart for maintenance prescriptions (800) 875-0867	Group# RX6475
Health Savings Account		
PayFlex	(800) 284-4885 • payflex.com	
Flexible Spending Accounts		
PayFlex	(800) 284-4885 • payflex.com Toll Free Fax: (855) 703-5305	
Life, AD&D and Disability		
Lincoln Financial	(800) 213-5609 • go.gwu.edu/mlp	
Vision		
UnitedHealthcare Vision	Customer Service: (800) 638-3120 Provider Locator: (800) 839-3242 myuhcvision.com	
Group Home and Auto		
Liberty Mutual	(800) 298-8947 libertymutual.com/gw-university	Client ID# 135234
Retirement Plans		
Fidelity Investments	(800) 343-0860 • NETBENEFITS.com/GW	
TIAA	(800) 842-2776 • tiaa.org/gwu	
Voluntary Benefits		
Allstate Identity Theft	(800) 789-2720 • myaip.com/gw	
Legal Resources® Plan	(800) 728-5768 • legalresources.com	
Nationwide	(877) 738-7874 • petinsurance.com/gw	
Work-Life and Wellness Benefits		
GW Employee Assistance Program	(866) 522-8509 • hr.gwu.edu/eap	
Health Advocate	(866) 695-8622 • healthadvocate.com/gwu	
Bright Horizons Family Care	(877) 242-2737 • hr.gwu.edu/family_care	
Quit For Life Smoking Cessation	(866) QUIT-4-LIFE • quitnow.net	

Contact Information

Who to Call	Contact Information	Plan Information (if applicable)
GW Departments		
Benefits Call Center (Health and Welfare Benefits and Enrollment Inquiries)	(833) 698-0324	
GW Benefits	(571) 553-8382 • hr.gwu.edu/benefits	
Payroll (Pre-Tax Transportation Benefits)	(571) 553-4277 • hr.gwu.edu/payroll	
Faculty and Staff Service Center	(202) 994-8500 • University Student Center, Suite 242 800 21st Street, NW, Washington, DC 20052	



THE GEORGE WASHINGTON UNIVERSITY

WASHINGTON, DC
