

Open Enrollment Tools and Resources

Visit the 2023 Open Enrollment website at go.gwu.edu/2023OE to access the Open Enrollment Retiree Guide, retiree contribution rates, calendar of events and more.

In-Person Open Enrollment Fairs

Meet GW's Unitedhealthcare and Aetna vendor partners, ask questions and receive enrollment assistance during the annual Open Enrollment Fairs. Check out our events page at go.gwu.edu/2023OEvents for details.

Foggy Bottom (University Student Center, Grand Ballroom)

Thursday, October 13, 2022 | 10 a.m. - 3 p.m.

Monday, October 24, 2022 | 10 a.m. - 3 p.m.

Virginia Science and Technology Campus (Enterprise Hall, Room 102 & 102A)

Tuesday, October 11, 2022 | 10 a.m. - 1 p.m.



Virtual Appointments with Vendor Partners

Have questions? Register for a 10-minute appointment with a GW Benefits' vendor partner. Appointments are one-on-one and offer you a chance to ask questions specific to your situation. Register at go.gwu.edu/2023OEvents.



Website

For details regarding the 2023 retiree benefit offerings, please visit the Open Enrollment webpage at go.gwu.edu/2023OE and click on "Retirees" at the bottom of the page.



Call Center Hours

We understand the need for timely and accurate responses to your benefit questions and concerns during this period. The GW Benefits Call Center is available 8 a.m. - 5 p.m. ET Monday - Friday. Call **(866) 365-2413** for assistance with any benefits questions or for enrollment assistance. The GW Benefits Team is also available to provide support.

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Open Enrollment Retiree 2023

Building a *Healthier* Today
for a *Brighter* Tomorrow
October 10 - 28, 2022

THE GEORGE
WASHINGTON
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WASHINGTON, DC

Dear George Washington University Retiree,

Welcome to the 2023 Benefits Open Enrollment season!

Open Enrollment **begins on Monday, October 10, 2022**, and **closes at 8 p.m. (ET) on Friday, October 28, 2022**.

The Open Enrollment period is your annual opportunity to review the benefits offered by the university and to change your benefit selections for the upcoming year. You can add or remove benefits, dependents and more. Any changes requested to your health and welfare plans after the Open Enrollment period will require a Qualified Life Event (QLE), such as a change in marital status, spouse's work status or coverage, etc.

Important: The Open Enrollment period that runs October 10 - 28, 2022, is only for those retirees or dependents who are continuing benefits via bswift. For those continuing benefits through Via Benefits, please see the "Post-Age 65 Retiree: Medicare Exchange" section.

WHAT'S CHANGING

Healthcare Plan Options for 2023:

Pre-Age 65 Retiree: GW Retiree HSP

For 2023, GW will continue to offer the GW Retiree Health Savings Plan (Retiree HSP) for retirees and their dependents under age 65.

Medical Plan Contribution Rates

GW medical plan participants will see an 5.9% increase in medical premiums for 2023.

Dental Contributions

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

NOTE

Retirees enrolled at Via Benefits who opted to continue dental and/or vision coverage through bswift, please see "How to Enroll" section for more Open Enrollment details.

UnitedHealthcare Vision Plans

For the 2023 Plan year, participating retirees will experience an increase of 1.5% in their vision contributions across all plans and coverage tiers.

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

Both the GW Basic and Enhanced vision plans will continue to be offered. There will be no changes in coverage.

WHAT'S STAYING THE SAME FOR 2023

The following programs and benefits will continue to be available in 2023:

Life Insurance

There will be no change to the GW-provided life insurance coverage for retirees. Please remember, reductions do apply.

Health Advocate

Health Advocate offers hassle-free assistance with resolving healthcare and insurance issues to all GW Retirees enrolled in a medical plan through PayFlex or Via Benefits. 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.

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 for certain medical services. GW will continue to offer 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 will continue to be GW's preferred vendors for lab work.

*In-network freestanding facilities and GW Hospital

UnitedHealthcare Virtual Visits

Virtual Visits will remain a health plan feature under the GW Retiree HSP providing you an opportunity to connect with a doctor via mobile device or computer - 24/7, no appointment needed.

Diabetes Management Program

CVS's Next Generation Transform Diabetes Care Program will continue to be offered in 2023 as part of the GW Retiree HSP. This program focuses on a highly personalized approach that uses member-specific data to help customize program offerings based on their risk profile. **Diabetic medications and supplies must be filled through CVS Retail or CVS Mail Order.**

Real Appeal

Retirees and their dependents covered under the GW Retiree HSP plan will continue to have access to the Real Appeal weight-loss program. The BMI requirement to participate in the program is 19.

Visit gwu.realappeal.com for more information.

Mandatory Maintenance Choice - All Access Opt-Out

The Mandatory Maintenance Choice - All Access with Opt Out program will continue as part of the prescription benefit with GW's Retiree HSP. Under this program, the number of 30-day fills for maintenance prescriptions at a retail pharmacy (including CVS) will be limited to three. After your third 30-day fill of a maintenance prescription, your medication will not be covered until you either move to a 90-day prescription filled at CVS retail or CVS Caremark mail order, OR you opt out of the program and continue filling at your preferred pharmacy.

Tuition

Retirees will continue to be eligible for the Tuition Remission benefit, which pays a percentage of tuition costs based on years of service. The benefit may also be used by a retiree's spouse or domestic partner and eligible dependents (depending on years of service).

Group Home and Auto

Group Home and Auto discounts, through Liberty Mutual offers preferred pricing on home and auto insurance packages, including discounts of up to 10 percent on auto and 5 percent on home, renters and condo insurance.

For details, call (800) 298-8947 or visit libertymutual.com/gw-university (mention Client ID# 135234).

Pet insurance

Pet Insurance will continue to be offered as a voluntary benefit through Nationwide®. Coverage begins 14 days after enrollment.

Visit petinsurance.com/gw.

ID Theft Protection

Allstate Identity Protection offers identity protection to you and your family at a group discount rate. Coverage will begin immediately after enrollment.

Visit myaip.com/gw for more information.

TIP

You may enroll in or cancel identity theft protection and pet insurance services at any time during the year. Payments for voluntary programs are made directly to the vendor.

RETIREE OPEN ENROLLMENT GUIDE

The 2023 Retiree Open Enrollment Guide may be viewed and downloaded at go.gwu.edu/2023OE.

2023 OPEN ENROLLMENT

We invite you to join us for the return of our in-person fairs where you have the opportunity to speak directly with GW benefit plan providers UnitedHealthcare and Aetna and receive assistance with the enrollment process.

View the calendar of events at go.gwu.edu/2023OEvents.

HOW TO ENROLL

Beginning October 10, 2022, you may log in to the GW Benefits Enrollment System at go.gwu.edu/directbill to review, change or select your benefits options. You may log in to the enrollment system and make changes as often as you would like during the three-week Open Enrollment period.

The deadline to make changes is 8 p.m. (ET) on October 28, 2022.

REMINDER

If you do not wish to make any changes, no action is needed. All of your eligible 2022 benefit elections (medical, dental and vision) will roll over to 2023. However, we recommend that you review your current elections to ensure that they still provide the coverage you need.

Please remember that changes made to GW group benefits via the GW Benefits Enrollment System go.gwu.edu/directbill during this period become effective January 1, 2023.

For additional information on these and all of GW's benefit offerings, please visit <https://hr.gwu.edu/retiree-benefits>.

IN THE COMING WEEKS:

Review the GW Retiree Open Enrollment Guide to become familiar with plan coverage and contribution details for 2023 at go.gwu.edu/2023OE.

If you have any questions in advance of the 2023 Open Enrollment period, please contact the GW Benefits Call Center at (866) 365-2413 or email benefits@gwu.edu.

Post-Age 65 Retiree: Medicare Exchange

The Open Enrollment period for GW retirees and dependents age 65 and older, who participate in medical, pharmacy, vision or dental plans through Via Benefits, is October 15 - December 7, 2022. For more information, please contact Via Benefits at (855) 232-5748.