Dear Faculty and Staff,

Welcome to the 2021 Open Enrollment season!

Every fall, this is your annual opportunity to review your current benefit elections and make any changes to ensure that your benefits continue to support you and/or your family's needs and goals for the upcoming year. We are pleased to share that there will not be any major changes to your benefits programs for 2021. As we approach the open enrollment period, please keep an eye out for additional details posted on the Benefits Open Enrollment webpage.

Mark Your Calendars

Open Enrollment begins on Monday, October 5, 2020, and closes at 8 p.m. ET on Friday, October 23, 2020. Most changes made during this period will go into effect on January 1, 2021.

Benefits Highlights

Below, you will find a summary of the enhancements and changes to the benefit programs for 2021, which are further detailed in the 2021 Benefits Overview:

**2021 Medical Contribution Overview**

GW has made an additional investment in the medical plan subsidy for 2021 to offset the total plan costs. As a result, participating full-time faculty and staff will experience a nominal increase of 1.5% in their contributions across all salary bands and plans.
GW will continue to offer two medical plans: the GW Health Savings Plan (HSP) and the GW PPO. UnitedHealthcare will continue to be the medical benefits administrator for both plans.

Approximately 75% of full-time faculty and staff medical plan participants will see an average increase of less than $5 per month, across all salary bands and plans.

The monthly employee contribution increase will range from less than $1 to about $12, depending on your plan, coverage level and salary band.

**New Benefit Coverage Tier for Medical Faculty Associates (MFA) Provider Services**

Beginning in 2021, a new benefit coverage tier for the GW PPO and HSP medical plans will provide lower copayments and lower employee coinsurance for plan participants who utilize MFA providers*:

- Tier 1: **New!** MFA providers*
- Tier 2 (no change): UHC in-network (other than MFA providers)
- Tier 3 (no change): Out of network

When you choose to receive care from a MFA provider, your medical expense dollars will go further because a greater portion of your care will be covered by the Plan. Please review the abbreviated medical plan comparison chart for details.

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

**Dental Contributions**

In 2021, Aetna Dental plan participants will see increases ranging between $1 to $6 per month, depending on the plan and coverage level elected.

**Life and AD&D Insurance**

**Increased Guaranteed Issue**

Guaranteed Issue Amounts for Optional Life Insurance will be enhanced for 2021. Guaranteed issue (GI) is the amount of life insurance available to an employee without having to provide Evidence of Insurability (EOI), proof of good health.

- In 2021, the optional employee life insurance GI amount for eligible employees is increasing from $250,000 to $500,000.
- The GI amount for optional spouse life insurance is increasing from $30,000 to $50,000.

During Open Enrollment, employees who have optional employee life insurance coverage below $250,000, or are not yet enrolled, can elect up to an additional $250,000 of coverage without EOI. Employees with $250,000 or more in optional employee life insurance can increase their coverage up to the new GI of $500,000 without EOI.
Increased Optional Life/AD&D Maximums

In 2021, the maximum amounts available for optional life and AD&D insurance will be increasing as noted below:

- Optional life insurance and AD&D coverage for yourself in increments of $10,000, up to a maximum of $1,000,000.
- Optional life insurance coverage and AD&D for your spouse or domestic partner in increments of $5,000, up to a maximum of $500,000 or 50% of your applicable coverage, whichever is less.
- Optional life and AD&D for your dependent children up to age 26 in increments of $2,000, up to a maximum of $20,000 or 50% of your applicable coverage, whichever is less.

In addition, there will be a reduction in the cost per unit of coverage for optional employee and spouse life insurance coverage.

Disability

The waiting period for the Voluntary Short-Term Disability program will decrease from 30 days to 14 days, shortening the amount of time an employee waits to receive paid benefits by two weeks. There will be no increase to the cost of voluntary short-term disability coverage.

Tax Advantaged Accounts

- Per the IRS, the annual maximum for health savings account (HSA) contributions will increase by $50 for individual coverage and $100 for family coverage. The GW match for the HSA continues, GW will match dollar for dollar up to $600 for those enrolled for employee only coverage and $1,200 for those covering dependents under the GW Health Savings Plan.
- Health Care Flexible Spending Account (HCFSA) contribution limits will increase by $50. There will be no changes to the Dependent Care Flexible Spending Account (DCFSA) limit.

Virtual Open Enrollment Fair

This year, we invite you to join our virtual Open Enrollment fair offering you a new convenient format to meet with GW Benefits' vendor partners. Each week, employees will have the opportunity to join webinars hosted by our partners, such as UnitedHealthcare and Aetna. Webinars will be offered multiple days and times throughout the Open Enrollment period to offer flexibility to you and your family. In addition, we have arranged for benefits providers to be available for ten-minute one-on-one appointments to discuss questions that may arise during the benefit election process.

View the Open Enrollment Events calendar to register for webinars and 1:1 appointments.

Flu Shots

As we know, the flu viruses and the virus that causes COVID-19 will both likely be spreading this fall and winter. That means that getting a flu vaccine will be more important than ever. The CDC highly
recommends all people 6 months and older get a yearly flu vaccine.

**On-Campus Employees**

As announced in late August, [GW has launched an Occupational Health Program](#) to support the health, safety, and well-being of all employees. For faculty and staff working on campus this fall, flu shots will be administered by Occupational Health. Dates and locations for the October clinics are in the process of being scheduled. Please visit the [Occupational Health website](#) for details.

**Teleworking Staff and Faculty**

Employees covered by a GW medical plan through UnitedHealthcare can [visit](#) their primary care physicians, area pharmacies and convenience care clinics to receive a flu shot at no cost. 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.

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Questions regarding any of GW’s health and welfare employee benefit plans may be directed to the Benefits Call Center at (888) 4GWUBEN (4498236) or benefits@gwu.edu.

We will continue to provide you with information on [Open Enrollment](#) in the upcoming weeks.

Best wishes for a successful academic year,

Jennifer Lopez
Associate Vice President, Total Rewards