

Dear George Washington University LTD Recipient and dependents,

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.

To review the full benefits guide and rate information for 2023, please visit the GW Benefits website at go.gwu.edu/2023OE and click on "LTD Recipients" at the bottom of the page.

* Important: The Open Enrollment period that runs October 10-28, 2022, is only for those LTD recipients or dependents who are continuing benefits via bswift. For those continuing benefits through Via Benefits, please see the "Post-Age 65 LTD Recipients and dependents" section below.

What's changing for 2023?

Healthcare Plan Options for 2023

For 2023, GW will continue to offer the GW LTD PPO medical plan with CVS prescription coverage for LTD recipients and their dependents under age 65. Plan participants will see an increase of 5.9% in premiums for 2023. There will be no change in coverage.

Post-Age 65 LTD Recipients and dependents

For LTD recipients and dependents age 65 and older enrolled in coverage with Via Benefits, the Open Enrollment period will be October 15 – December 7, 2022. For more information, contact Via Benefits at (855) 232-5748.

Note: LTD recipients 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.

Aetna Dental Plans for 2023

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. The High PPO, Low PPO and DMO plans will continue with no changes in coverage.

UnitedHealthcare Vision Plans for 2023

Participating LTD recipients and dependents will experience an increase of 1.5% in their vision contributions across both and all 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.

Flu Shots

LTD Recipients 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.

What's staying the same for 2023?

- Basic and Enhanced Vision Plans
- Group Home and Auto Insurance
- Health Advocate
- Identity Theft Protection by AllState
- Pet Insurance by Nationwide
- Medical Plan Features/Programs
 - Centers of Excellence
 - Freestanding Imaging and Labs Preferred Network
 - GW Medical Faculty Associates (MFA) Benefit Coverage Tier on the LTD PPO medical plan
 - Virtual Visits
- Prescription Plan Features/Programs
 - Diabetes Management Program
 - Mandatory Maintenance Choice-All Access Opt Out
 - PrudentRx available via the GW PPO Pharmacy Benefit

NEW! GW Benefits Enrollment System: How to make elections for 2023

Your eligible 2022 benefit elections will roll over to 2023. If you do not wish to make any changes, no action is needed; however, we do recommend that you review your current elections to ensure that they still provide the coverage you need.

If you are enrolled in benefits through bswift: **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. New plan elections and/or coverage level changes will become effective January 1, 2023.

If adding a dependent for the first time, you may upload your supporting documentation directly into the enrollment system or scan and email your dependent documentation to GW Benefits, benefits@gwu.edu or mail to 45155 Research Place, Suite 160, Ashburn, VA 20147 by **Friday, November 4, 2022**. Dependent enrollment is pending until documentation is received and verified. Please note that your spouse/domestic partner and dependents cannot enroll in any university-sponsored plan unless you are also enrolled.

If emailing your supporting documentation, please send encrypted.

IMPORTANT: If you choose not to continue medical coverage during Open Enrollment, you will not be eligible to participate in GW medical plans in the future.

GW LTD PPO Medical Plan *Pre-Medicare* and *Medicare* Rates

The GW LTD PPO has different rates for plan participants depending on the Medicare eligibility of the LTD recipient and dependents. If you and/or your dependents are eligible for Medicare, are paying the higher GW LTD PPO *Pre-Medicare* rates and would like to be enrolled at the GW LTD PPO *Medicare* rates, please contact GW Benefits at benefits@gwu.edu or (571) 553-8382 for further assistance.

We strongly encourage you to contact Health Advocate at (866) 695-8622 prior to enrolling in medical coverage especially regarding your Medicare eligibility status and how Medicare coordinates with the university's medical insurance plans.

Direct Bill Premiums

Once you make your Open Enrollment coverage selection(s), you will receive payment invoices after the Open Enrollment period has ended, which you can use to submit your payments to bswift beginning January 2023 and going forward. *Note: your monthly plan cost(s) may change for the new plan year even if you do not make any changes to your coverage.*

Please contact the GW Benefits Call Center at **(866) 365-2413** or email benefits@gwu.edu for questions about benefits coverage, plan eligibility or enrollment assistance. Representatives are available Monday through Friday, from 8 a.m. to 5 p.m. Eastern Standard Time.

Sincerely,

GW Benefits
The George Washington University