

## Welcome to the 2022 Open Enrollment season!

Every fall, Open Enrollment offers you and your family the 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.

During this time, we also invite faculty and staff to explore the many health and welfare benefits that GW offers, including changes and enhancements to programs available for 2022 that help build security, support your health and financial goals and even deliver a few savings opportunities.

### Mark Your Calendars

Open Enrollment begins on Monday, October 11, 2021, and closes at 8 p.m. ET on Friday, October 29, 2021. Most changes made during this period will go into effect on January 1, 2022. As we approach the open enrollment period, please keep an eye out for additional details posted on the [Benefits Open Enrollment webpage](#).

### Benefits Highlights

Below you will find a summary of the enhancements and changes to the 2022 benefits programs, which are further detailed in the [2022 Benefits Overview](#):

#### 2022 Medical Contribution Overview

For the 2022 Plan year, participating full-time faculty and staff will experience a **nominal increase of 1% to medical contributions**.

Approximately 90% 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 \$8, depending on your plan, coverage level and salary band.

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.

#### 2022 Dental Contribution Overview

In 2022, Aetna Dental plan participants will see a **decrease** in contributions across all three dental plan options and each coverage tier. The monthly contribution decrease will depend on the plan and coverage level you elect.

Additionally, two dental plan options will include enhancements. The DMO will now include implant coverage while the High PPO will offer adult orthodontia coverage.

#### NEW! Simply Therapy - Virtual Musculoskeletal Care

Beginning January 1, [Simple Therapy](#) will be available to GW medical plan participants and their eligible adult dependents (18+) at no cost. This program combines a comprehensive digital program with live physical therapists to help you prevent and manage pain across 18 body parts, including knee, hip, neck, shoulder, back, hand and wrist.

This GW-sponsored program includes unlimited coaching support and a care pack filled with tools to help address pain or prevent injuries.

#### New! PrudentRx available via the GW PPO Pharmacy Benefit

Beginning in January, PrudentRx for specialty medications will be included in the GW PPO Pharmacy Benefit. This program is designed to lower your out-of-pocket costs by facilitating 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 on the Benefits website. If you opt out, you will be responsible for the 30% coinsurance.

#### New! Diabetes Management Program

For GW medical plan participants, we will be implementing a new Diabetes Management Program for 2022: CVS's Next-Generation Transform Diabetes Care Program.

This new program has a highly personalized approach, customizing support based on a participant's risk profile.

If you are currently using the TDC program with Livongo, CVS Caremark will send information in November and December on how to transition to the new program, as well as how to get started with the new program offerings.

#### Mandatory Maintenance Choice – All Access with Opt-Out

If you have a condition that requires ongoing prescription medication, you will pay the lowest cost 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/pharmacy retail store or through CVS Caremark mail order, helping you save time and money!

Beginning January 1, under the Mandatory Maintenance Choice - All Access with Opt Out program, the number of 30-day fills for maintenance prescriptions at a retail pharmacy (including CVS) continues to be limited to three. However, after your third 30-day fill of a maintenance prescription, your medication *will not be covered* until you either:

1. Move to a 90-day prescription filled at CVS retail or CVS Caremark mail order; or,
2. You 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.

#### 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 for 2022. The GW match for the HSA continues. GW will match dollar for dollar up to \$600 for those enrolled for employee only coverage and up to \$1,200 for those covering dependents under the GW Health Savings Plan.

The annual maximum for the [Health Care FSA](#) will remain the same at \$2,750. 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).

#### Virtual Open Enrollment Fair

This year, we invite you to join our virtual [Open Enrollment fair](#) offering you a 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's schedules. In addition, we have arranged for benefits providers to be available for 10-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

The CDC highly recommends all people 6 months and older get a yearly flu vaccine and you can receive your flu shot on campus and at area pharmacies:

- GW will offer free flu clinics at the Foggy Bottom and Virginia Science and Technology campuses in September and October. Details are available [here](#).
- 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.

Please note: If you require a high dose flu shot, generally recommended for those over age 65, please consult with your healthcare provider or pharmacy in advance regarding availability.

\*\*\*

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](mailto:benefits@gwu.edu).

We will continue to provide you with information on Open Enrollment in the upcoming weeks.

Best wishes for a safe and healthy academic year,

Jennifer Lopez

Associate Vice President, Total Rewards

**THE GEORGE WASHINGTON UNIVERSITY**

WASHINGTON, DC

(This message has been sent in accordance with The George Washington University [mass email policy and procedure](#).)

This message was requested by Benefits and was approved by the Vice President and Chief People Officer.)