

# Leaving the University

## INFORMATION ABOUT YOUR BENEFITS COVERAGE



THE GEORGE  
WASHINGTON  
UNIVERSITY  
WASHINGTON, DC

### Dear GW Benefit Participant,

This document provides important information regarding your current benefit coverage and available options for continued coverage should you leave the university. Your current benefit confirmation statement is available at [go.gwu.edu/easyenroll](http://go.gwu.edu/easyenroll).

### Medical, Prescription, Dental and Vision

Medical, prescription, dental and vision coverage will terminate at midnight on the last day of the month that you either (1) end your employment or (2) lose eligibility. If you receive medical, dental or vision coverage from another source before your coverage ends with GW, then your new coverage becomes primary.

**Contact:**     **UnitedHealthcare (UHC)**     (877) 706-1739 or [www.myuhc.com](http://www.myuhc.com)  
                  **CVS/Caremark**                             (877) 357-4032 or <https://www.caremark.com>  
                  **Aetna**     (877) 238-6200 or [www.aetna.com](http://www.aetna.com)  
                  **UnitedHealthcare Vision**     (800) 638-3120 or [www.myuhcvision.com](http://www.myuhcvision.com)

### COBRA

COBRA provides employees and their covered beneficiaries the option of continuing coverage for group medical and/or voluntary dental and/or voluntary vision under the employer group plan for at least 18 months. You will receive information from PayFlex, GW's COBRA administrator, officially notifying you of your eligibility for continuation of coverage, along with an application and rate information. If you elect to continue your group coverage under COBRA, you should return your completed application and payments directly to PayFlex. You will be responsible for paying 102 percent of the cost of the insurance premium(s).

**Contact:**     **PayFlex**                     (800) 359-3921 or <https://www.payflex.com>

### Life Insurance

The basic life and AD&D coverage paid by GW and any optional life and/or AD&D coverage you elected for yourself and your family will end on your last day of employment; however, you may be eligible to port or convert some or all of your life insurance coverage. You will receive a notice from Lincoln Financial containing application instructions. Applications for coverage must be received by Lincoln Financial within 31 calendar days from the date your coverage ends. If you have any questions prior to separation, please contact Benefits.

**Contact:**     **Lincoln Financial**             (877) 321-1015

## Please Note:

Lincoln Financial will not be able to provide detailed information regarding your eligibility for portability, conversion or coverage cost until your separation has processed through the system.

## Disability Insurance

Your short - term and long-term disability coverage will end on your last of day employment. If previously eligible for voluntary short - term or long-term disability coverage, you will not be covered for any disability that arises after your last day of employment. GW Paid Short-Term Disability payments end on your last day of employment, regardless of disability date.

**Contact:** Lincoln Financial (800) 210-0268

## Retirement

### *The George Washington University 401(a) Retirement Plan For Faculty and Staff*

Your base and matching contributions are always fully vested. Your contributions and any earnings will remain invested in your selected funds with your carrier(s) until you elect to begin distributions. If all or a portion of your contracts are invested in the TIAA Traditional Fund, please contact TIAA at the number below for information on the withdrawal schedule. To request a distribution from the Plan, or for more information, please contact your investment fund manager(s) directly.

**Contact:** TIAA (800) 842-2776  
Fidelity (800) 343-0860  
Equitable (800) 248-2138

### *The George Washington University 403(b) Supplemental Plan*

Your 403(b) contributions are always fully vested. Your contributions and any earnings (if applicable) will remain invested in your selected funds with your carrier(s) until you elect to begin distributions. Former employees are eligible to withdraw or roll over funds after the last day of employment. In the event of cash withdrawal, participants are responsible for any applicable income taxes and penalties for each withdrawal. To request a distribution from the Plan, or for more information, please contact your investment fund manager(s) directly.

**Contact:** TIAA (800) 842-2776  
Fidelity (800) 343-0860  
Equitable (800) 248-2138

## Flexible Spending Accounts (FSA)

Participation in the 2021 Health Care FSA (HCFSA), will end on the last day of the month in which you leave the university. You can submit claims for eligible health care expenses incurred prior to December 31, 2022, up to the contributed amount (as of your last day of employment). All eligible claims must be submitted by April 30, 2023. **COBRA option:** You may choose to continue to make contributions up to your annual election amount to your HCFSA through COBRA; however, payments, including an administrative fee, will be on an after tax basis. You can submit claims for eligible health care expenses incurred prior to December 31, 2022. All eligible claims must be submitted by April 30, 2023. **Please note:** The 75-day grace period is only available to COBRA participants who pay FSA healthcare premiums for the full plan (calendar) year.

Participation in the **2021 Dependent Day Care FSA (DCFSA)** will end on the last day of the month in which you leave the university. DCFSA cannot be continued through COBRA; however, participants may submit claims for eligible expenses incurred prior to December 31, 2022, up to contributed amount, regardless of the Termination Date. All eligible claims must be submitted by April 30, 2023.

**Contact:** PayFlex COBRA (800) 359-3921 or <https://www.payflex.com>

## Health Savings Account (HSA)

The Health Savings Account remains with you after leaving GW. Please see [available options](#) for using your HSA.

**Contact:** PayFlex HSA (800) 284-4885

## Tuition Remission

If you receive tuition benefit coverage and end your employment during the covered semester, Student Accounts will prorate the benefit and issue a bill for the difference; this includes coverage received by you, dependent children and/or spouse. The adjusted benefit is based on your last day of employment or loss of eligibility and the last day of the examination period of the covered semester, not the last day of class. If you have any questions regarding your adjusted tuition benefit or student account balance, please contact Student Accounts/Colonial Central.

**Contact:** Student Accounts/Colonial Central (202) 994-9000 or <https://colonialcentral.gwu.edu>

## Legal Resources

If you participated in the group legal plan through Legal Resources, coverage will terminate at midnight on the last day of the month following your last day of employment. You will receive information for continuing coverage from Legal Resources within 45 days of your termination date. If you choose to continue coverage, please send your completed election form with payment directly to Legal Resources.

**Contact:** Legal Resources (800) 728-5768 or <http://legalresources.com>

## Pre-Tax Transportation & Metro Parking - SmartBenefits

If your final pre-tax deductions have already been processed, benefits will automatically load to your elected SmarTrip card as scheduled. Benefit amounts loaded to your SmarTrip card do not expire.

**Contact:** Payroll Services (571) 553-8508

## Pre-Tax Parking Reimbursement

If you elected the pre-tax parking benefit, your participation in the plan will cease on your last day of employment. Expenses incurred after this date are not eligible for reimbursement. Employees have 90 days from their last day of employment to submit claims; at the end of the 90-day period, unclaimed funds will be forfeited to the plan.

**Contact:** Payroll Services (571) 553-8508

## W-2

Prior to leaving GW, please log into the GWEB Information System and verify your home address to ensure that your W-2 form is routed appropriately. If you have a change of address, you must complete a W-4 Federal Tax Withholding form. You may also submit a W-2 Address Change Request form once you have left GW. Both forms may be downloaded from the Payroll website or obtained from the Faculty Staff Service Center located on the first floor of Rice Hall on the Foggy Bottom Campus.

**Contact:** Payroll Services (571) 553-4277 or <https://payroll.gwu.edu>

If you have any questions about this notice, please contact GW Benefits at (571) 553-8382 or [benefits@gwu.edu](mailto:benefits@gwu.edu).

Sincerely,  
GW Benefits