

Welcome to the 2023 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 programs available for 2023 that help build security, promote health and well-being, as well as support your financial goals.

Mark Your Calendars

Open Enrollment begins on **Monday, October 10, 2022**, and closes at 8 p.m. ET on **Friday, October 28, 2022**. Most changes made during this period will go into effect on January 1, 2023. As we approach the open enrollment period, please keep an eye out for additional details posted on the <u>Benefits Open Enrollment webpage</u>.

Benefits Highlights

Below you will find a summary of the changes to the 2023 benefits programs, which are

further detailed in the 2023 Benefits Overview.

2023 Medical Contribution Overview

For the 2023 Plan year, participating full-time faculty and staff will experience a **nominal increase of 1.3% in their contributions (across all salary bands and plans).** 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. There will be no changes to plan design (e.g. deductibles, copays, etc.) or coverage.

Approximately 80% of full-time <u>medical plan</u> 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 \$11, depending on your plan, coverage level and salary band.

2023 Dental Contribution Overview

In 2023, dental contributions will increase across all three <u>dental plan options</u> and each coverage tier by approximately 1.4%. The monthly employee contributions will increase by less than \$2 across all plans and coverage tiers. There will be no changes to coverage.

2023 Vision Contribution Overview

Vision coverage contributions for participating faculty and staff in 2023 will increase 1.5% across <u>all plans</u> and coverage tiers. The monthly contribution increase will be less than \$1 across both plans and all coverage levels. There will be no changes to coverage.

Tax Advantaged Accounts

The IRS annual maximum for <u>Health Savings Account (HSA)</u> contributions will increase by \$200 to \$3,850 for individual coverage and by \$450 to \$7,750 for family coverage for 2023.

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 IRS annual maximum for the <u>Health Care FSA</u> will increase by \$100 to \$2,850. The annual maximum for the <u>Dependent Day Care FSA</u> will remain the same at \$5,000 (or \$2,500 if you and your spouse file separate tax returns).

Open Enrollment In-Person Fairs & Virtual Events

We will offer both in-person and virtual opportunities for support during this year's Open Enrollment. We invite you to join us for the return of our traditional <u>in-person Open Enrollment fairs</u> where you have the opportunity to speak directly with GW benefit plan providers and receive assistance with the enrollment process.

We will also be offering <u>webinars</u> led by our GW Benefits' vendor partners to provide details about the 2023 benefit programs as well as tools and resources available to you and your family. Vendor partners will also hold 10-minute <u>1:1 appointments</u>, providing opportunities for personalized support. Stay tuned for chances to win exciting prizes and gift cards accompanying this year's Open Enrollment period.

View the <u>Open Enrollment Events calendar</u> to register for webinars and 1:1 appointments.

New! The GW Benefits Enrollment System powered by bswift

During the Open Enrollment season, employees will elect benefits through the new-benefits enrollment system. This system offers a more modern and interactive experience to enroll in your benefits and has single sign-on capability. When you are logged into your GW computer with your UserID and password, you will automatically be able to enter the enrollment system to elect and/or make changes to benefits for 2023. When logging in to the enrollment system from a non-GW computer, you will be required to enter your GWID and password (date of birth in MMDDYYYY format). This step-by-step Online-Enrollment Guide can assist you with navigating the new system.

Tip! Before Open Enrollment, access your <u>pre-OE confirmation statement</u>* to review your current coverage, beneficiaries and more!

*Pre-OE confirmation statement details reflect coverage as of September 15, 2022.

If you choose not to take action, your existing coverage options from 2022 will roll over into 2023, with the exception of the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, which the IRS requires you to actively re-enroll each year

On the Go? Download the <u>mobile app</u>, enter our company code **GWbenefitscenter**, along with your **GWID** and password (date of birth in MMDDYYYY format) and take your

COVID-19 Booster and Flu Shots

The CDC advisory committee recommends <u>updated COVID-19 boosters</u>. Employees covered by a GW medical plan can receive the applicable booster at no cost.

In addition, the CDC highly recommends that all individuals age 6 months and older receive the flu vaccine each year.

- In partnership with GW MFA Occupational Health, we will offer free flu clinics at the Foggy Bottom campus in September and October. Details are available here.
- Employees covered by a GW medical plan can visit <u>area pharmacies</u> 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.

For information about other benefits and programs available to you, including retirement, tuition and well-being, please visit hr.gwu.edu/benefits.

Questions regarding the enrollment process, system, or any of GW's health and welfare employee benefit plans may be directed to the Benefits Call Center at 833-698-0324 or 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,

Sabrina Minor
Vice President and Chief People Officer

Jennifer Lopez Associate Vice President, Total Rewards

GW Benefits I Human Resource Management & Development

THE GEORGE WASHINGTON UNIVERSITY

WASHINGTON, DC

This message has been sent in accordance with the George Washington University <u>mass email policy and procedure</u>. This message was requested by Benefits and was approved by the Vice President and Chief People Officer.

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