Dear George Washington University Community,

Welcome to the 2021 Benefits Open Enrollment season! Open Enrollment begins on Monday, October 5, 2020, and closes at 8 p.m. (ET) on Friday, October 23, 2020.

Open Enrollment is your annual opportunity to reflect upon your current benefit elections and make any needed changes for the upcoming year. Any changes that you wish to make to your health and welfare plans must be done during Open Enrollment, from October 5–23, 2020*.

During this period, you may add or remove eligible dependents, and change your benefit elections, with most changes* going into effect on January 1, 2021. If you choose not to take action, your existing coverage options will roll over into the next year with the exception of the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, which require you to actively re-enroll each year.

Although the pandemic limits the way we traditionally gather this year, we are excited to offer our first virtual fair. This format offers employees a convenient way to engage with the open enrollment period and still receive support from our team as well as our vendor partners. GW Benefits and our vendor partners will be hosting webinars each week and will also provide weekly 1:1 meetings to help you in your decision making. On Fridays, we will host GWell Lunch-n-Learn webinars focused on well-being topics. Please see pages 7 and 8 for a calendar of events.

*Please remember that changes requested outside of Open Enrollment must be accompanied by a Qualified Life Event (QLE).

Online Enrollment Via EasyEnroll
During the Open Enrollment season, employees will elect benefits through EasyEnroll, which has single sign-on capability. When you are logged into your GW computer with your NetID and password, you will automatically be able to enter EasyEnroll to elect and/or make changes to benefits for 2021. However, if you attempt to log into EasyEnroll from a non- GW computer, you will be required to enter your NetID and password.

Benefits Call Center
The Benefits Call Center is here to support you as you review your benefit elections and make your Open Enrollment decisions. As you elect benefits via EasyEnroll, benefits counselors are available to help answer questions along the way. The service is available M - F, 9:00 a.m. - 8 p.m. ET. Please have your GWID available.

We’re Here to Help
Email any questions to benefits@gwu.edu. Or, call the Benefits Call Center at (888) 4GWUBEN (449-8236). Follow @gw_benefits on Twitter for the latest Open Enrollment information, updates and reminders.
What’s New and What’s Changing for 2021

GW values the time and talent you invest at the university, and we also recognize the importance of providing a variety of plans and programs to allow you to choose the benefits that are right for you.

During Open Enrollment you have the opportunity to choose among a variety of benefits plans and programs. Your choices help build security to support your family’s health and financial goals. Information about enhancements and changes to current benefits programs for the 2021 Open Enrollment season is outlined below.

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*).

Approximately 74% 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 $12, depending on your plan, coverage level and salary band.

- For example, a full-time benefits-eligible employee with a salary between $50k and $90k who enrolls in the GW PPO or HSP for individual coverage will see an increase of under $2 per month for 2021.
- On the other hand, an employee enrolled in the GW HSP with family coverage, will see an increase of about $4 per month. Participants in the GW PPO with family coverage will see an increase of about $9 per month.

*Please note: 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.

New Benefit Coverage Tier for 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 an MFA provider, your medical expense dollars will go further because a greater portion of your care will be covered by the Plan. Please review this abbreviated medical plan comparison for details.

*The MFA tier applies to professional charges by MFA providers, MFA behavioral health providers continue to be out-of-network.
2021 Dental Contribution Overview

Dental contributions will increase 4.5% across all three dental plan options for each tier. The monthly contribution increase will depend on the plan and coverage level you elect:

- High PPO participants will see increases ranging from just over $2 to about $6 per month.
- Low PPO participants will see increases ranging from just over $1 to about $3.50 per month.
- DMO participants will see increases ranging from about $1 to just under $2 per month.

For example an employee enrolled in the Low PPO dental plan with “employee +1” coverage will see an increase of less than $3 per month.

Voluntary Short-Term Disability Waiting Period Decreased

The waiting period for voluntary short-term benefits is being decreased 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 impact on the cost of voluntary short-term disability (VSTD) coverage.

IRS Account Based Plan Limit Updates

Flexible Spending Accounts (FSA)

The FSA contribution limit

- The annual maximum for the Health Care FSA will increase by $50, from $2,700 to $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).

Health Savings Account (HSA)

The HSA contribution limit (combined employee + GW contribution)

- For those with individual Health Savings Plan (HSP) coverage, the annual maximum for the HSA will increase by $50, from $3,550 to $3,600.
- For those with family HSP coverage, the annual maximum for the HSA will increase by $100, from $7,100 to $7,200.
- GW’s HSA matching contribution continues: GW will match up to $600 for individuals who contribute at least $600, and up to $1,200 for those covering dependents who contribute at least $1,200.

Guaranteed Issue Amounts for Optional Life Insurance

Guaranteed issue (GI) is the amount of life insurance available to an employee without having to provide Evidence of Insurability (EOI).

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

During Open Enrollment, employees who have optional employee life insurance coverage below $250K, or are not yet enrolled, can elect up to an additional $250K of coverage without EOI. Employees with $250K or more in optional employee life insurance can increase their coverage up to the new GI of $500K without EOI. Here are a couple of examples:

- If you are currently enrolled with $100K, you can elect up to $350K without EOI
- If you are currently enrolled with $350K, you can elect up to $500K without EOI

Important: Anyone previously declined for coverage on the basis of EOI must submit EOI for any increase.
Increased Optional Life/AD&D Maximums

In addition to the basic life and AD&D coverage provided by GW, you can purchase optional coverage under GW’s group policy through Lincoln Financial. For 2021, the maximum amounts available for optional life and AD&D insurance will be increasing as noted below. You will now have the option to purchase:

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

* Note: If you are newly electing or changing your election, Evidence of Insurability (EOI) provisions may apply. Visit benefits.gwu.edu for details.

What’s Staying the Same for 2021?

- Basic and Enhanced Vision Plans
- Castlight
- CVS Transform Diabetes Care with Livongo
- Group Home and Auto Insurance
- Health Advocate
- Identity Theft Protection by PrivacyArmor
- Disability Insurance (with the exception of VSTD as noted above)
- Headspace
- Legal Benefit
- Pet Insurance by Nationwide
- Wellbeing Hotline

Medical Plan Features/Programs

- Centers of Excellence
- Freestanding Imaging and Labs Preferred Network
- Virtual Visits

Tools, Information and Services Available to You

The annual Open Enrollment period is a time of opportunity as well as responsibility. As you review the 2021 benefit programs and changes, be sure to include your family in the planning process. Several resources and information sessions are made available to you during the weeks leading up to and during Open Enrollment. We encourage you to attend our events and ask questions to ensure that you are choosing the plan(s) that are best for you and your family.
How to Pick a Medical Plan Webinar Hosted by UnitedHealthcare

This virtual seminar provides an overview of the university’s medical plans, including comparisons of the GW PPO and GW HSP, and will close with a Q&A session. Learn more about your options to help you choose the best plan for you and your family this Open Enrollment season.

Virtual (via WebEx)
Thursday, September 24, 2020 | 10 a.m. - 11 a.m.
WebEx/dial-in information is available at [go.gwu.edu/oeevents](http://go.gwu.edu/oeevents)

Benefits Information Sessions

Join the GW Benefits team for virtual Open Enrollment Info Sessions to learn more about enhancements and changes for 2021. A Q&A session will follow the presentation.

- Friday, September 25, 2020 | 12 - 1 p.m.
- Tuesday, September 29, 2020 | 10 - 11 a.m.
- Friday, October 2, 2020 | 12 - 1 p.m.
Webex/dial-in information is available at [go.gwu.edu/oeevents](http://go.gwu.edu/oeevents).

Open Enrollment Virtual Fair

This year we invite you to join us for our virtual fair held throughout Open Enrollment. GW Benefits’ vendor partners and members of the GW Benefits team will host weekly webinars to provide details about benefit programs, including information on the tools and resources you can use to get the most from your benefits. Webinars will be offered multiple days and times throughout the Open Enrollment period to offer flexibility to you and your family.

Register for webinars and view the calendar of events at [go.gwu.edu/oeevents](http://go.gwu.edu/oeevents).

1:1 Appointments with Benefit Vendor Partners

In addition to the virtual fair webinar sessions, benefit vendor partners will be available for ten minute one-on-one appointments to discuss questions that may arise as you review information and make your choices for the upcoming year. Appointments can be booked by visiting [go.gwu.edu/oeevents](http://go.gwu.edu/oeevents).

Flu Shots

Flu shot clinics will not be held on campus this year. We encourage you to get your flu shot locally this year at area pharmacies. Employees who are enrolled in a GW Medical Plan through UnitedHealthcare can receive their flu shot at no cost when visiting a [convenience care clinic and retail pharmacies](http://convenience care clinic and retail pharmacies) across the DC-metro area.

As announced in late August, GW has launched an [Occupational Health Program](http://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](http://Occupational Health website) for more details.
**2021 Open Enrollment Guide**

The annual Open Enrollment Guide, which provides information on the 2021 benefit offerings and resources, including decision tools to help guide your enrollment process, will soon be available at [go.gwu.edu/2021OE](http://go.gwu.edu/2021OE).

**Extended Call Center Hours**

The Benefits Call Center will have extended hours during the Open Enrollment period to address any benefits questions or concerns and/or assist with enrollment. During **October 5-23, 2020** the call center will be available to assist you Monday-Friday, 9 a.m. - 8 p.m. (ET).

Benefits Call Center: **(888) 4GWUBEN (449-8236)**.

**EasyEnroll for Open Enrollment**

EasyEnroll is GW's online enrollment system for health and welfare benefits. Beginning **October 5, 2020**, you may log in to EasyEnroll to review, change or select your benefits options. You may log in to EasyEnroll 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 23, 2020.** Please remember that most changes made during the Open Enrollment period become **effective January 1, 2021.**

**In the coming weeks:**

- You will receive more detailed information regarding 2021 Open Enrollment and how to register for virtual fair webinars and 1:1 appointments with vendor partners.
- The 2021 Open Enrollment Guide will be posted prior to the Open Enrollment period at [go.gwu.edu/2021OE](http://go.gwu.edu/2021OE) and posted as a quick reference in the enrollment system.
- Open Enrollment 1:1 appointments will be available to book via [go.gwu.edu/oeevents](http://go.gwu.edu/oeevents), providing an opportunity to speak 1:1 with a GW Benefits vendor partner, such as UnitedHealthcare and Aetna, to receive more information about a particular benefit.
- If you have any questions in advance of the 2021 Open Enrollment period, please contact the Benefits Call Center at **(888) 4GWUBEN (449-8236)** or email benefits@gwu.edu.

**Please contact the Benefits Call Center at (888) 4GWUBEN (449-8236) with any questions you have in advance of the Open Enrollment period.**

[benefits.gwu.edu](http://benefits.gwu.edu)  [blogs.gwu.edu/gwbenefits](http://blogs.gwu.edu/gwbenefits)  [@gw_benefits](http://twitter.com/gw_benefits)
Open Enrollment Calendar
September Events

Please visit go.gwu.edu/oeevents to register for webinars. 1:1 appointments with GW Benefits’ vendor partners will be available soon.

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<tr>
<th>SEPT 24 THU</th>
<th>SEPT 25 FRI</th>
<th>SEPT 29 TUE</th>
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<tbody>
<tr>
<td>10 a.m. How to Pick a Medical Plan hosted by UnitedHealthcare</td>
<td>12 p.m. Open Enrollment 2021 Info Session</td>
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October Events

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<td>12 p.m. Open Enrollment 2021 Info Session</td>
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<th>OCT 05 MON</th>
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<td>OE Begins</td>
<td>10 a.m. UnitedHealthcare</td>
<td>10 a.m. Aetna Dental</td>
<td>10 a.m. Kronos 101</td>
<td>12 p.m. GWell Webinar Nutrition Basics</td>
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<td>11 a.m. CVS Caremark (Prescription Benefit)</td>
<td>11 a.m. Payflex (FSA and HSA)</td>
<td>Employees w/ no direct reports</td>
<td>Nutrition Basics</td>
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### October Events (continued)

**OCT 12**
- 10 a.m. Liberty Mutual
- 11 a.m. Castlight
- 12 p.m. Legal Resources

**OCT 13**
- 10 p.m. Real Appeal
- 12 p.m. UnitedHealthcare
- 1 p.m. CVS Caremark
  
  Prescription Benefit

**OCT 14**
- 12 p.m. Aetna Dental
- 1 p.m. Payflex
  
  (FSA and HSA)

**OCT 15**
- 10 a.m. Lincoln Financial
- 1 p.m. Tuition Exchange

**OCT 16**
- 12 p.m. GWell Webinar
  
  Organize Your Life

**OCT 19**
- 12 p.m. Castlight
- 3 p.m. Liberty Mutual

**OCT 20**
- 3 p.m. UnitedHealthcare
- 4 p.m. CVS Caremark
  
  (Prescription Benefit)

**OCT 21**
- 10 a.m. Tuition Remission
- 11 a.m. Kronos 101 for Managers

**OCT 22**
- 2 p.m. Aetna Dental
- 3 p.m. Payflex
  
  (FSA and HSA)

**OCT 23**
- 12 p.m. GWell Webinar
  
  Adopting a Healthy Lifestyle
  
  OE Ends