GW values the time and talent you invest at the university, and we also recognize the importance of taking care of you, our faculty and staff

Welcome to the Benefits and Payroll Webinar for New Employees

(Please Mute Your Phone)
The George Washington University
YOUR PAY
Visit the Payroll Website

GW Payroll Services Website
hr.gwu.edu/payroll
FEDERAL AND STATE TAX FORMS
Forms You Must Complete

Employees who are not U.S. residents (for tax purposes) must contact the GW Tax Department before completing tax withholding forms.

GW Tax Department
(571) 553-8313
taxdepartment.gwu.edu/meeting-tax-department

Visit:
go.gwu.edu/W4andState
go.gwu.edu/payrollforms

W-4 Federal Tax Withholding

- Update W4 in GWeb or use your GW email to send to payroll@gwu.edu.

State Tax Withholding

- D-4 (Washington, DC)
- VA-4 (Virginia)
- MW 507 (Maryland)

Faculty and Staff Service Center:
University Student Center Suite 242
Washington, DC 20052
202-994-8500
fssc@gwu.edu
Employee Self-Serve Option through GWeb

Faculty and staff should update the following information on GWeb:

- W-4, Campus, and Work Location addresses
- State withholding allowances for employees residing in DC, Maryland and Virginia
- W-2 Consent
- Direct Deposit
- View PayStubs

Instructions are available on the Payroll Services website at hr.gwu.edu/employee-self-service

You are encouraged to take advantage of this self-service option, as it is a quick and secure way to update your tax and address information.

GWeb Link: it.gwu.edu/gweb
Verifying and Updating Your Addresses

- Verify Work Location and W4 address in Gweb in the Personal Information Menu
- W4 address is used for university related communications
- Work location - where you physically work 50% or more of the time
- Resources are available on the Payroll Website

**Updating Work Location**

Select Personal Information Tab
Moving?

If you are relocating, be sure to complete the following action items:

- Update your W-4 address through Gweb
- Complete a new state tax form (if applicable)
- DC, VA, and MD can be changed in GWeb
- Update your Work Location address through Gweb (if applicable)
Electronic W-2

Consent in GWeb, under the Employee Information & Tax Forms section.
- Secure on GWeb
- Remains on Gweb

Note: Instructions are available on the Payroll Services website at hr.gwu.edu/w-2-form

- Available earlier than a traditional, mailed paper form W-2
- Helps protect against identity theft
- Supports the university’s sustainability practices
Direct Deposit

- All employees are eligible
- Allocate pay to multiple accounts
- Entire pay or fixed amount/percentage
- Paper check in the mail if Direct Deposit is not set up

Don’t forget to select net/remaining balance if you choose more than one account!

Total: $1,000
Want to allocate 50% to savings and 50% to checking

Select options:
Savings: 50%
Checking: Net/Remaining Balance

Sign up or make changes through GWeb at banweb.gwu.edu.
## Receiving Your Pay Statement

<table>
<thead>
<tr>
<th>Direct Deposit</th>
<th>Checks</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Notified at least two days prior via email to view in GWeb</td>
<td>• Checks are mailed to the employee’s W-4 address and include your pay statement.</td>
</tr>
<tr>
<td>• Access Anytime</td>
<td>• You must keep a copy for your records.</td>
</tr>
</tbody>
</table>
PAY PROCESSES AND PAY CALENDAR
Employee Time Reporting

See your department manager to determine which method you should use to record time.

**Biweekly (Nonexempt) Employees**

Required to use the Time Reporting System (TRS) to record arrivals and departures for all time worked.

**Monthly and Biweekly (Exempt) Employees**

Not required to use the TRS system.
Pay Calendar

Biweekly Employees

Paid every other Friday.

Monthly Employees

Generally paid on the last business day of the month, unless it falls on a holiday (see holiday calendar at hr.gwu.edu/holiday-schedules).

Payroll calendars:
• Issued by Payroll Services each spring.
• Available at hr.gwu.edu/payroll-calendar

Sample Biweekly Payroll Calendar

<table>
<thead>
<tr>
<th>Period Begin Date</th>
<th>Period End Date</th>
<th>Renova Approval Due Date</th>
<th>Pay Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>RW 24</td>
<td>06/18/2022</td>
<td>07/02/2022</td>
<td>07/09/2022</td>
</tr>
<tr>
<td>RW 15</td>
<td>06/25/2022</td>
<td>07/09/2022</td>
<td>07/16/2022</td>
</tr>
<tr>
<td>RW 16</td>
<td>07/02/2022</td>
<td>07/16/2022</td>
<td>08/06/2022</td>
</tr>
<tr>
<td>RW 17</td>
<td>07/09/2022</td>
<td>08/06/2022</td>
<td>08/13/2022</td>
</tr>
<tr>
<td>RW 18</td>
<td>08/06/2022</td>
<td>08/27/2022</td>
<td>09/03/2022</td>
</tr>
<tr>
<td>RW 19</td>
<td>08/13/2022</td>
<td>09/03/2022</td>
<td>09/10/2022</td>
</tr>
<tr>
<td>RW 20</td>
<td>08/20/2022</td>
<td>09/07/2022</td>
<td>09/17/2022</td>
</tr>
<tr>
<td>RW 21</td>
<td>09/07/2022</td>
<td>09/17/2022</td>
<td>09/24/2022</td>
</tr>
<tr>
<td>RW 22</td>
<td>09/14/2022</td>
<td>10/01/2022</td>
<td>10/08/2022</td>
</tr>
<tr>
<td>RW 23</td>
<td>10/01/2022</td>
<td>10/08/2022</td>
<td>10/15/2022</td>
</tr>
<tr>
<td>RW 24</td>
<td>10/08/2022</td>
<td>10/15/2022</td>
<td>10/22/2022</td>
</tr>
<tr>
<td>RW 25</td>
<td>11/05/2022</td>
<td>11/12/2022</td>
<td>11/19/2022</td>
</tr>
<tr>
<td>RW 26</td>
<td>11/12/2022</td>
<td>11/19/2022</td>
<td>12/06/2022</td>
</tr>
<tr>
<td>RW 27</td>
<td>11/19/2022</td>
<td>12/06/2022</td>
<td>12/13/2022</td>
</tr>
<tr>
<td>RW 28</td>
<td>12/06/2022</td>
<td>12/13/2022</td>
<td>12/20/2022</td>
</tr>
<tr>
<td>RW 29</td>
<td>12/13/2022</td>
<td>12/20/2022</td>
<td>12/27/2022</td>
</tr>
<tr>
<td>RW 30</td>
<td>12/20/2022</td>
<td>12/27/2022</td>
<td>01/03/2023</td>
</tr>
<tr>
<td>RW 31</td>
<td>01/03/2023</td>
<td>01/10/2023</td>
<td>01/10/2023</td>
</tr>
<tr>
<td>RW 32</td>
<td>01/10/2023</td>
<td>01/17/2023</td>
<td>01/24/2023</td>
</tr>
<tr>
<td>RW 33</td>
<td>01/17/2023</td>
<td>02/03/2023</td>
<td>02/10/2023</td>
</tr>
<tr>
<td>RW 34</td>
<td>02/03/2023</td>
<td>02/10/2023</td>
<td>02/17/2023</td>
</tr>
<tr>
<td>RW 35</td>
<td>02/10/2023</td>
<td>02/17/2023</td>
<td>03/03/2023</td>
</tr>
<tr>
<td>RW 36</td>
<td>02/17/2023</td>
<td>03/03/2023</td>
<td>03/10/2023</td>
</tr>
<tr>
<td>RW 37</td>
<td>03/03/2023</td>
<td>03/10/2023</td>
<td>03/17/2023</td>
</tr>
<tr>
<td>RW 38</td>
<td>03/10/2023</td>
<td>03/17/2023</td>
<td>03/24/2023</td>
</tr>
<tr>
<td>RW 39</td>
<td>03/17/2023</td>
<td>03/24/2023</td>
<td>04/01/2023</td>
</tr>
<tr>
<td>RW 40</td>
<td>04/01/2023</td>
<td>04/08/2023</td>
<td>04/15/2023</td>
</tr>
<tr>
<td>RW 41</td>
<td>04/08/2023</td>
<td>04/15/2023</td>
<td>04/22/2023</td>
</tr>
<tr>
<td>RW 42</td>
<td>04/15/2023</td>
<td>04/22/2023</td>
<td>05/12/2023</td>
</tr>
<tr>
<td>RW 43</td>
<td>05/02/2023</td>
<td>05/09/2023</td>
<td>05/16/2023</td>
</tr>
<tr>
<td>RW 44</td>
<td>05/09/2023</td>
<td>05/16/2023</td>
<td>05/23/2023</td>
</tr>
<tr>
<td>RW 45</td>
<td>05/16/2023</td>
<td>05/23/2023</td>
<td>06/06/2023</td>
</tr>
<tr>
<td>RW 46</td>
<td>05/23/2023</td>
<td>06/06/2023</td>
<td>06/13/2023</td>
</tr>
</tbody>
</table>

Sample Biweekly Payroll Calendar
TRANSPORTATION BENEFITS
Public Transportation Savings

**Pre-tax deductions** fund your WMATA SmarTrip card, which can be used to pay for work-related commuting expenses, including:

- Metrorail
- Metrobus
- Metro parking

**Three different purses:**

1. Personal stored value
2. Transit benefit (not interchangeable)
3. Parking benefit (not interchangeable)
How the SmarTrip Card Works

Payroll deductions are taken out the month before the SmarTrip card is loaded (loaded on the first day of the following month).

<table>
<thead>
<tr>
<th>Biweekly Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductions are taken the first two pay dates of the month.</td>
</tr>
<tr>
<td>New enrollments, changes or terminations must be received two weeks prior to the first day of the month in which the deduction is effective.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductions are on each monthly pay date.</td>
</tr>
<tr>
<td>New enrollments, changes or terminations must be received by the 10th of the month in order for the benefit to be available on the first of the following month.</td>
</tr>
</tbody>
</table>

Unused funds will roll over month-to-month.
How the SmarTrip Card Works

Register your SmarTrip card at wmata.com/fares/smartrip.

• One free SmarTrip card is available through the Payroll Services office at payroll@gwu.edu or Faculty and Staff Service Center- University Student Center Suite 242.

• You must register your card by creating an online account before signing up for SmartBenefits.
Enrolling in SmartBenefits

- Enroll in SmartBenefits through the WMATA site
- Join using the Organization code: W4Ru5E6y
- Make changes through WMATA Manage Benefits

Login to your account at smartrip.wmata.com/account/login
Non-Metro Transit

Other forms of transportation may be used under the SmartBenefits program:

• VRE (Virginia Railway Express)
• MARC Train
• MTA commuter buses – Eyre, Dillon and Keller
• Metro Access
• Loudoun County Transit Authority

Learn more at hr.gwu.edu/smartbenefits
PDF instructions can be obtained from the GW Benefits website, under commuter benefits.
On- and Off-Campus Parking

On-Campus Parking

*Through GW Transportation & Parking Services (TPS)*

Contractual agreement with the university

PayFlex Parking Reimbursement Account*

*Through GW Benefits*

Reimbursement plan for expected expenses:

- Occasional on-campus parking
- Off-campus parking

How to Enroll through PayFlex:

1. Visit [go.gwu.edu/enroll4benefits](http://go.gwu.edu/enroll4benefits) to sign up and set your per pay period elections.
2. Visit [payflex.com](http://payflex.com) and create an account for your reimbursements.

* For more information on the PayFlex Parking Reimbursement Account, contact GW Benefits at [benefits@gwu.edu](mailto:benefits@gwu.edu).
If you have questions throughout the presentation, please send them using the WebEx Chat feature, located on the right-hand corner of your screen.

- Send all questions to **Moderator**.
- You may select **Moderator** from the Send to: dropdown menu.
The George Washington University

BENEFITS & PERKS
Where to Find Benefits Information

GW Benefits Website
hr.gwu.edu/benefits

Benefits Guide
Found on the Benefits Enrollment and Changes webpage
Where to Find Benefits Information (Cont’d.)

Twitter
twitter.com/gw_benefits

GWell Blog
blogs.gwu.edu/gwbenefits

Monthly GWell Email Newsletter
ENROLLMENT DEADLINES & ELIGIBILITY
New Hire Enrollment

Benefits-eligible employees enroll in benefits at go.gwu.edu/enroll4benefits:

- Medical insurance
- Dental insurance
- Vision insurance
- Legal insurance
- Basic Life/AD&D insurance
- Optional Life/AD&D insurance
- Short-Term Disability
- Long-Term Disability (FT employees only)
- Flexible Spending Accounts
- Health Savings Account

Note: Once enrolled, you may only make changes to these benefit elections during the annual Open Enrollment period, or if you experience a Qualified Life Event.
Enrolling in your benefits

**go.gwu.edu/enroll4benefits**

- **Complete enrollment via** the GW Enrollment System and **submit supporting documents** within 30 calendar days from date of hire.

- **Most benefits effective** on the first day of the month following your date of hire.

- If you are hired on the **first day of the month**, your benefits begin on your hire date.

- **Note:** Once enrolled, you may only make changes to these benefit elections during the annual Open Enrollment period, or if you experience a Qualified Life Event.
Enrollment Deadlines

**New Hire Enrollment**

You have **30 calendar days** from your date of hire to enroll in benefits.*

During your new hire enrollment period (30 calendar days from date of hire), you may access the benefits enrollment system, EasyEnroll, as often as you like. The elections on file as of the enrollment deadline will be your final coverage for the year.

*You may enroll in a retirement savings plan at any time during the year.

**Qualified Life Event (QLE)**

You have **30 calendar days** to change your benefit elections due to:
- Marriage
- Death of spouse/domestic partner or dependent child
- Dependent becomes eligible/ineligible for coverage
- Gain or loss of coverage elsewhere
- Start or end of a Qualified Domestic Partnership

You have **60 calendar days** to change your benefit elections due to:
- Birth or adoption of a child
- Divorce
- Change in eligibility for Medicaid/CHIP

**Annual Open Enrollment**

The annual Open Enrollment period takes place each fall, and is an opportunity for you to change your benefit elections or enroll in new benefits.

Most changes made during Open Enrollment are effective on January 1 of the following year.

Learn more at benefits.gwu.edu/new-employees

Learn more at benefits.gwu.edu/qualified-life-events

Learn more at benefits.gwu.edu/annual-open-enrollment

go.gwu.edu/enroll4benefits
Dependent Eligibility

Eligible dependents include:

• Spouse

• Domestic partner*

• Children

• Under IRS regulations, the value of your domestic partner’s coverage is considered taxable income to you, resulting in additional income tax withholding. This additional taxable income is called “imputed income.”

• Don’t forget! Dependent documentation must be submitted within 30 calendar days from date of hire.

• Note: For domestic partner coverage, you must submit a “Declaration of Domestic Partnership” form, verifying eligibility of your domestic partner. This form is available on the GW Benefits website under “About Us”, then “Benefits Forms”.

A child includes a biological child, stepchild, child placed with you for adoption, legally adopted child, the biological or adopted child of your covered Partner and a child for whom you are the legal guardian. Note: In the case of legal guardianship, there may be restrictions on the types of coverage available for the child.
Free Benefits

GW employees receive the following benefits at no cost:

• 4% base retirement contribution after two years of service*
• Group Life Insurance equal to 1x your annual salary, up to a maximum of $500k
• Group Accidental Death and Dismemberment (AD&D) equal to 1x your annual salary, up to a maximum of $500k
• Long-Term Disability (LTD) coverage equal to 60% of monthly salary, up to a monthly maximum of $10k, after one year of service.**
• Health Advocate
• Wellbeing Hotline (Employee Assistance Program)
• Castlight

* The two year service requirement may be fulfilled by prior service at another educational organization. Requires completion of 401(a) Prior Employment Verification form.
** You may be able to have the one year waiting period waived if you have prior coverage within 12 months preceding your employment with the university. Requires completion of LTD Prior Coverage Verification form.
ANNUAL TIME, SICK TIME AND HOLIDAYS
Annual and Sick Time

- Full and part-time benefits-eligible staff accrue annual and sick time
- Medical residents - refer to the Resident Manual.
- Faculty - contact the faculty personnel office for additional paid time off options.

### Annual Time

Benefits-eligible staff accrue annual time based upon their years of benefits-eligible service. Part-time benefits-eligible employees accrual rate is also based on percentage of effort when calculating annual time.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Months of Service</th>
<th>Annual Days Accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 2</td>
<td>0 – 24</td>
<td>15</td>
</tr>
<tr>
<td>3 – 4</td>
<td>25 – 48</td>
<td>18</td>
</tr>
<tr>
<td>5 – 15</td>
<td>49 – 180</td>
<td>21</td>
</tr>
<tr>
<td>15 +</td>
<td>180 +</td>
<td>24</td>
</tr>
</tbody>
</table>

*One day = eight hours*

### Sick Time

*One day = eight hours*

Used for absences due to illness, medical treatment or care of a family member.

- Full-time benefits-eligible staff accrue sick time at a rate of one (1) day per month. One day equals eight (8) hours when accruing paid time off.
- Part-time benefits-eligible staff accrue sick time at a rate of one (1) day per month multiplied by the employee’s percentage of effort.

**Employees may carry over sick time each year up to 180 days.**

In accordance with the DC Sick and Safe Leave Act, sick time may also be used in the event that an employee or an employee’s family member is the victim of stalking, domestic violence or sexual abuse, and the abuse is directly related to seeking medical, social or legal services pertaining to the violent or abusive conduct.

*Credited on the last working day of the month.*

For more information, see the Time Off and Leave Guide on the Benefits website.
## Time Off Tools and Resources

- Visit hr.gwu.edu/paid-time
- Time Off and Leave Guide
- Access to the Time Reporting System (TRS)
- Time Off Training Resources

### Paid Time Off

Your time away from work is supported by a variety of paid time off programs outlined in the Time Off and Leave Guide, including:

- Annual Time
- Sick Time
- Paid Parental Leave
- Bereavement
- Jury and Witness Duty
- University Holidays (PDF) - The university observes several holidays throughout the year, including Winter Break. Please review the holiday schedule for further details.
- Voting*

*The Leave to Vote Amendment Act of 2020, which took effect on October 1, 2020, gives all District employees the right to at least two hours of paid leave off to vote.

### Information regarding Weather Flex and University Closing Leave

In the event that the university announces an "Open with Weather Flex" operating status or a university closure, any submitted and approved time off requests (e.g., annual time, sick time, bereavement, jury duty, etc.), will take precedence. The approved hours in Kronos (or other approved departmental time off tracking system) will be deducted from the employee’s respective paid time off balance and should not be changed to Weather Flex (WFX) or University Closing Leave (UCL).
## Paid Holidays

<table>
<thead>
<tr>
<th>Paid Holiday</th>
<th>Date Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Martin Luther King, Jr. Day</td>
<td>Third Monday in January</td>
</tr>
<tr>
<td>President’s Day</td>
<td>Third Monday in February</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Last Monday in May</td>
</tr>
<tr>
<td>Independence Day</td>
<td>Friday, July 3 (observed holiday)</td>
</tr>
<tr>
<td>Labor Day</td>
<td>First Monday in September</td>
</tr>
<tr>
<td>Thanksgiving Holiday</td>
<td>Thanksgiving Day and day after Thanksgiving</td>
</tr>
<tr>
<td>Winter Break</td>
<td>Four consecutive weekdays inclusive of Dec. 25, and two consecutive days inclusive of New Year’s Day</td>
</tr>
</tbody>
</table>

[hr.gwu.edu/paid-time]
RETIREMENT SAVINGS PLANS
**403(b) Retirement Plan**

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Immediately eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providers</td>
<td>TIAA</td>
</tr>
<tr>
<td></td>
<td>Fidelity</td>
</tr>
<tr>
<td>Contribution Options</td>
<td>Pre-tax</td>
</tr>
<tr>
<td></td>
<td>Post-tax (Roth)</td>
</tr>
<tr>
<td></td>
<td>Combination</td>
</tr>
</tbody>
</table>

**Enroll!**
You can enroll in the 403(b) plan anytime at [www.netbenefits.com/GW](http://www.netbenefits.com/GW).
## 401(a) Retirement Plan with GW Contribution

### Eligibility

You are automatically enrolled after two years of service at GW.*

You may waive some or all of the service requirement if you have prior service at another education institution. Please see the next slide for details.

### GW’s Base Contribution

4% of your eligible compensation

### EXTRA! GW’s Matching Contribution

If you also contribute to the 403(b) Retirement Plan, GW will match 150% of the first 4% of your annual benefits eligible salary that you contribute to the 403(b) plan (up to 6% of your salary contributed).
## 401(a) Retirement Plan – Prior Service Verification

### Eligibility
The 2 year service requirement to participate in the 401(a) retirement plan may be satisfied in part or in whole by prior service at another educational organization. Service at a college or university located outside of the U.S. with accreditation (or similar designation) may also be submitted for review and verification.

### Defining 1 Year of Creditable Service
One year of creditable service is a 12-consecutive month period during which you were credited with at least 1,000 hours of service. Credit is only granted for full years of service.

### Submitting Forms
- Visit hr.gwu.edu/annual-reports-and-forms
- Complete page 1 of the form
- Submit the form to your former employer to complete page 2.
- Submit the completed form to GW Benefits

### When Am I Eligible?
- Once credited with 2 years of service, you will be eligible on the first of the month following receipt of your form in good order.
- If credited with 1 year of prior service, you will be eligible on the first of the month following your one-year anniversary with GW.
Putting It All Together

Free money!
Once you are eligible for the 401(a), GW’s base and matching contributions combine with your 403(b) deferrals to increase your retirement savings.

<table>
<thead>
<tr>
<th>GW Base Plan Contribution</th>
<th>Your Plan Contribution</th>
<th>GW Match</th>
<th>Total Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>4%</td>
<td>2%</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>4%</td>
<td>4%</td>
<td>6%</td>
<td>14%</td>
</tr>
<tr>
<td>4%</td>
<td>10%</td>
<td>6%</td>
<td>20%</td>
</tr>
</tbody>
</table>

**Know the limit.**
Your contribution is subject to the annual IRS limit (for 2023, the individual maximum is $22,500). Be sure to understand the annual limit and take into account any retirement plan contributions you have already made for the year (including any other contributions you made to another employer’s retirement plan).

**If you would like to contribute the maximum allowed, calculate your contributions using this equation:**

\[
\text{Annual IRS limit} \div \# \text{ of paychecks remaining for the year} \quad \text{minus} \quad \text{Any retirement plan contribution you have already made in the current year}
\]
Start Saving Today

Ready to Enroll?
Visit www.netbenefits.com/GW to get started.

Need help? 24-hour service is available:
Fidelity: (800) 343-0860
TIAA: (800) 842-2776

Prefer to meet in-person?
Schedule a one-on-one appointment with a Fidelity or TIAA representative at hr.gwu.edu/retirement-counseling.
## Medical Plans for 2023

**Provider: UnitedHealthcare (UHC)**

### 2023 Medical Plan Summaries [Individual/Family]

<table>
<thead>
<tr>
<th>Benefit</th>
<th>GW HSP</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MFA Providers*</td>
<td>$2,000/$4,000</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>In-network</td>
<td>$3,000/$6,000</td>
<td>$750/$1,500</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>$2,000/$4,000</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td>10% after ded</td>
<td>20% after ded</td>
<td>40% after ded</td>
</tr>
<tr>
<td>40% after ded</td>
<td>40% after ded</td>
<td>40% after ded</td>
</tr>
<tr>
<td><strong>Med OOP Limit (includes deductible)</strong></td>
<td>$4,000/$8,000</td>
<td>$6,000/$12,000</td>
</tr>
<tr>
<td>Office Visits (PCP/SCP)</td>
<td>10% after ded</td>
<td>$10/$25 copay</td>
</tr>
<tr>
<td>20% after ded</td>
<td>20% after ded</td>
<td>$30/$50 copay</td>
</tr>
<tr>
<td>40% after ded</td>
<td>40% after ded</td>
<td>40% after ded</td>
</tr>
<tr>
<td><strong>Inpatient Services</strong></td>
<td>20% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td>40% after ded</td>
<td>20% after ded</td>
<td>40% after ded</td>
</tr>
<tr>
<td><strong>Outpatient Services</strong></td>
<td>20% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td>40% after ded</td>
<td>20% after ded</td>
<td>40% after ded</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>20% after ded</td>
<td>$30 copay</td>
</tr>
<tr>
<td>40% after ded</td>
<td>40% after ded</td>
<td>40% after ded</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>20% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td>Rx Deductible</td>
<td>Included in overall plan deductible</td>
<td>N/A</td>
</tr>
<tr>
<td>Rx Out-of-Pocket Limit</td>
<td>Combined with Medical</td>
<td>$3,600/$7,200</td>
</tr>
<tr>
<td>Rx – Retail</td>
<td>$7,200/$14,400</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>20% after ded</td>
<td>10% (min $15, max $30)</td>
</tr>
<tr>
<td>20% after ded</td>
<td>20% after ded</td>
<td>20% (min $30, max $50)</td>
</tr>
<tr>
<td>40% after ded</td>
<td>25% (min $60, max $100)</td>
<td></td>
</tr>
<tr>
<td>Brand Formulary</td>
<td>20% after ded</td>
<td>20% after deductable</td>
</tr>
<tr>
<td>40% after ded</td>
<td>20% after deductable</td>
<td></td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td>20% after deductable</td>
<td>40% after deductable</td>
</tr>
<tr>
<td>HSA match</td>
<td>Up to $600/$1,200</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Imaging and Labs

**LabCorp and Quest Diagnostics are GW’s preferred vendors for lab work.**

<table>
<thead>
<tr>
<th>Diagnostic Test (x-ray, blood work) and Imaging (CT/PET scans, MRIs)</th>
<th>Preferred</th>
<th>Non-Preferred</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>
## GW MFA Benefit Coverage Tier

### 2023 Medical Plan Summaries [Individual/Family]

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>GW HSP</td>
<td>GW PPO</td>
<td>GW HSP</td>
<td>GW PPO</td>
<td>GW HSP</td>
<td>GW PPO</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-network</td>
<td>$2,000</td>
<td>$3,000</td>
<td>$750</td>
<td>$2,000</td>
<td>$3,000</td>
<td>$750</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$1,500</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>10% after deductible</td>
<td></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>10% after deductible</td>
<td>20% after deductible</td>
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</tr>
<tr>
<td><strong>Med OOP Limit (includes deductible)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-network</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$3,000</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>$8,000</td>
<td>$12,000</td>
<td>$6,000</td>
<td>$12,000</td>
<td>$12,000</td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Office Visits (PCP/SCP)</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>10% after deductible</td>
<td></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>$10/$25 copay</td>
<td>$30/$50 copay</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Inpatient Services</strong></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>20% after deductible</td>
<td></td>
<td>40% after deductible</td>
<td>20% after deductable</td>
<td>40% after deductible</td>
<td>40% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Outpatient Services</strong></td>
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<tr>
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<td>40% after deductible</td>
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<td>40% after deductible</td>
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<td>40% after deductible</td>
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<td><strong>Urgent Care</strong></td>
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<td></td>
<td></td>
</tr>
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<td></td>
<td>40% after deductible</td>
<td>$30 copay</td>
<td>40% after deductable</td>
<td>40% after deductable</td>
<td>40% after deductible</td>
</tr>
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<td><strong>Emergency Room</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20% after deductible</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Rx Deductible</strong></td>
<td>Included in overall plan deductible ($2,000 individual / $4,000 family)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Rx Out-of-Pocket Limit</strong></td>
<td>Combined with Medical</td>
<td>$3,600/$7,200</td>
<td>$7,200/$14,400</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Rx – Retail</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Generic</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>10% (min $15, max $30)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Brand Formulary</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>20% (min $30, max $50)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Brand Non-Formulary</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>25% (min $60, max $100)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HSA match</strong></td>
<td>Up to $600/$1,200</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

### Imaging and Labs

*LabCorp and Quest Diagnostics are GW's preferred vendors for lab work.*

<table>
<thead>
<tr>
<th>Diagnostic Test (x-ray, blood work and Imaging (CT/PET scans, MRIs))</th>
<th>Preferred</th>
<th>Non-Preferred</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>
The HSA is a savings account that you may contribute to using pre-tax money deducted from your paychecks throughout the year; this money may be used to pay for eligible healthcare expenses (per IRS pub. 969).

While you may use HSA funds to pay for eligible healthcare expenses now, you may also use the account to save for healthcare costs in retirement:

- The account does not follow a “use it or lose it” rule
- Unused funds roll over from year-to-year
- The HSA remains with you even if you change insurance plans, retire or switch employers

More about the HSA:
- GW contribution match – the full GW match is deposited in tandem with your first contribution of the year (with first paycheck):
  - Individual: $600
  - Family: $1,200
- Contribution limit for 2023 (includes employee + GW contributions)
  - Individual: $3,850
  - Family: $7,750
- Participants age 55 and older allowed $1,000 “catch-up” contribution
- May enroll in HSA anytime during the year at go.gwu.edu/enroll4benefits

HSAs offer a triple tax advantage:
- Contributions are made tax-free (via payroll deduction)
- Any interest earned is tax-free
- Account owners may make tax-free withdrawals for qualified medical expenses
Health Savings Account (HSA)

Available to GW HSP participants only

- You may enroll or change your HSA contribution at anytime during the year via the EasyEnroll site. Once enrolled, you will receive debit card in mail and online access to your account.

- Contributions to your HSA roll over from year to year, and accumulate if not used.

- The HSA is yours and stays with you even if you change jobs, change healthcare coverage, move to another state or change marital status.

- You may use HSA funds to pay for any qualified health expenses incurred after the account is opened.

- You may pay bills directly via the HSA, or you may use the HSA to reimburse yourself for payments that you make. Payments and withdrawals made from your HSA to cover qualified healthcare expenses are tax-free.
HSA Eligibility

The HSA is limited to individuals enrolled in a qualified high deductible health plan (HDHP), like the GW HSP.

You must also meet a few other criteria:

• Cannot be covered by another non-HSA qualified plan
• Cannot be enrolled in Medicare or TRICARE
• You or your spouse cannot contribute to a general purpose Health Care FSA or HRA in the same year
• Cannot be claimed as a dependent on someone else’s tax return
• Cannot have received VA benefits within prior three months (except for service-connected disability services)

Other insurance or accounts not allowed with an HSA:

• Part A and/or Part B Medicare (In some cases, drawing Social Security benefits automatically enrolls you in Medicare Part A)
• TRICARE or TRICARE For Life
• Any VA benefits used within previous 3 months
Flexible Spending Accounts (FSAs)

FSAs are pre-tax savings accounts that you can use to pay for certain out-of-pocket healthcare and dependent care costs:

- **Health Care FSA (HCFSA)** – used for eligible out-of-pocket healthcare costs for you or your eligible dependents
- **Dependent Care FSA (DCFSA)** – used for eligible dependent care expenses while you work

More about FSAs:

- You may choose to contribute to one or both FSA options
- Funds may be used for all eligible dependents (do not need to be enrolled in GW health plans)
- Annual contributions are deducted pre-tax from paychecks in equal installments throughout the year
- Contribution limits
  - **HCFSA**: $3,050 (annual balance available immediately)
  - **DCFSA**: $5,000, or $2,500 if you and your spouse file separate income tax returns (available as contributions are made)
- Must re-enroll annually during Open Enrollment
- Per IRS regulations, unused funds at the end of the calendar year are forfeited
  - Exception: HCFSA funds may carry over into the next year and be available for use during a grace period that ends on March 15; any funds remaining as of the March 15 deadline are forfeited to the plan
- All claims and supporting documentation must be submitted by April 30 of the following year
## Prescription Plan

All prescription coverage is provided through CVS Caremark, regardless of the medical plan that you choose.

<table>
<thead>
<tr>
<th>Prescription Drugs</th>
<th>GW HSP*</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail (30 day supply)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive</td>
<td>Covered at 100% (deductible and coinsurance do not apply)</td>
<td>Subject to coinsurance</td>
</tr>
<tr>
<td>Generic</td>
<td>20% after deductible</td>
<td>10% Coinsurance (Min: $15, Max: $30)</td>
</tr>
<tr>
<td>Brand Formulary</td>
<td></td>
<td>20% Coinsurance (Min: $30, Max: $50)</td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td></td>
<td>25% Coinsurance (Min: $60, Max: $100)</td>
</tr>
</tbody>
</table>

*The GW HSP has a combined medical/pharmacy annual deductible, and a combined medical/pharmacy out-of-pocket maximum.*

Maintenance Choice Prescription Plan

Pay the lowest amount possible by obtaining a 90-day prescription from your doctor and filling it via mail order or at a CVS/pharmacy.

<table>
<thead>
<tr>
<th>Options to Fill 90 Day Maintenance Prescription Drugs</th>
<th>GW HSP*</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Generic</strong></td>
<td>20% after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Brand Preferred</strong></td>
<td>10% Coinsurance (Min: $37.50, Max: $75)</td>
<td>$135 ($45 per month**)</td>
</tr>
<tr>
<td><strong>Brand Non-Preferred</strong></td>
<td>20% Coinsurance (Min: $75, Max: $125)</td>
<td>$210 ($70 per month**)</td>
</tr>
<tr>
<td></td>
<td>25% Coinsurance (Min: $150, Max: $250)</td>
<td>$405 ($135 per month**)</td>
</tr>
</tbody>
</table>

*GW HSP covers preventive drugs at 100% (deductible/coinsurance do not apply). After three 30-day retail fills, you will need to fill a 90-day prescription via CVS Retail or CVS Mail Order or contact CVS to opt-out of the program in order to receive your prescription at no cost.

**30-day retail amount effective with fourth 30-day refill

**Diabetic medications and supplies** must be filled through CVS Retail or CVS Mail Order.

Did You Know?
GW offers CVS Health’s Transform Diabetes Care with Livongo. See the Faculty & Staff Benefits Guide at benefits.gwu.edu for more info.
CVS Next Generation Transform Diabetes Care

Provider: CVS Caremark

- GW’s prescription plan includes CVS’s Next Generation Transform Diabetes Care Program
- The program focuses on a highly personalized approach, customizing support based on a participant's risk profile.
- Program features include:
  - Highly personalized support from Certified Diabetes Care Nurses.
  - Two comprehensive diabetes visits at MinuteClinic locations, or virtually, at no out-of-pocket cost, including A1C checks.
  - A meter that best suits your condition.
  - Test strips and lancets will be available at $0 out-of-pocket cost.
  - Access to digital tools within the CVS Pharmacy mobile app.

*Diabetic medications and supplies* must be filled through CVS Retail or CVS Mail Order.
Simple Therapy

• Simple Therapy is a musculoskeletal program available to GW medical plan participants and their eligible dependents 13 years and up.

• Live Physical Therapists to help you manage and prevent pain across 18 body parts including knee, hip, neck, shoulder, back, hand, and wrist.

• Through 5-15 minute exercise therapy sessions and live PT consults, Simple Therapy can help a wide spectrum of needs.

• This GW-sponsored program includes unlimited coaching support, and a care pack filled with tools to help address pain or prevent injuries.
• Integrated web and mobile platform
• Provides a personalized and powerful new way of shopping for healthcare
• Free for GW employees, spouses/domestic partners and adult dependents covered under a GW medical plan
With Castlight, you can see:

- Personalized cost estimates based on location, health plan and whether or not you’ve reached your deductible
- Your past bills in one place, with step-by-step explanations of past medical spending
- Contact information for doctors and hospitals
- Ratings and reviews of in-network doctors
- Benefits program information
- Timely information about conditions and treatments
- Current balances for your HCFSA or HSA
- Prescription drug options
Health Advocate

For hassle-free assistance with resolving healthcare and insurance issues.

Health Advocate helps you:

• Clarify insurance plan(s) and decide which plan is right for you
• Untangle medical bills, uncover errors and negotiate fees
• Find doctors, specialists, hospitals and treatment centers
• Locate eldercare and caregiver support resources
• Research and explain conditions and treatment options
DENTAL PLANS
Dental Plans

Provider: Aetna

The GW dental plans are standalone plans, meaning that you can enroll in dental coverage whether or not you have medical coverage through GW.

<table>
<thead>
<tr>
<th>Plan Design</th>
<th>Low PPO Option</th>
<th>High PPO Option</th>
<th>DMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Annual Deductible (§50 per person, §150 max per family)</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Preventive</td>
<td>100%</td>
<td>100%*</td>
<td>100%</td>
</tr>
<tr>
<td>Basic</td>
<td>80%</td>
<td>70%*</td>
<td>90%</td>
</tr>
<tr>
<td>Major</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>50%</td>
</tr>
<tr>
<td>Annual Benefit Maximum</td>
<td>$1,000</td>
<td>$1,500</td>
<td>None</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>50%</td>
</tr>
</tbody>
</table>

*Of allowed amount
VISION PLANS
Vision Plans

The GW vision plans are standalone plans, meaning that you can enroll in vision coverage whether or not you have medical coverage through GW.

<table>
<thead>
<tr>
<th>Basic Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• In-network eye exams covered at 100% every 12 months</td>
<td>• Same coverage as Basic Plan</td>
</tr>
<tr>
<td>• In-network frames have a $20 copay every 24 months*</td>
<td>• In-network frames have a $20 copay every 12 months*</td>
</tr>
<tr>
<td>• In-network frames have a max benefit amount of $130</td>
<td>• Covers following additional lens options:*</td>
</tr>
<tr>
<td>• In-network lens benefit available every 12 months after $20 copay*</td>
<td>• Standard progressive lenses</td>
</tr>
<tr>
<td>• 4 boxes of contact lenses available every 12 months in lieu of spectacle lenses after $20 copay (up to $105 max)</td>
<td>• Polycarbonate lenses</td>
</tr>
<tr>
<td>• Out-of-network benefits available</td>
<td>• Ultraviolet and anti-reflective coating</td>
</tr>
<tr>
<td>* Only one $20 copay for materials if frames and lenses are purchased together</td>
<td>• Glass coating and tints</td>
</tr>
<tr>
<td></td>
<td>• 6 boxes of contact lenses available every 12 months in lieu of spectacle lenses after $20 copay (up to $150 max)</td>
</tr>
<tr>
<td></td>
<td>* Only one $20 copay for materials if frames and lenses are purchased together</td>
</tr>
</tbody>
</table>
LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE
Basic Life and AD&D Insurance

Basic Life = 1x your annual benefits salary (up to $500,000)

Basic AD&D = 1x your annual benefits salary (up to $500,000)

Six-month waiting period for part-time staff.

Note: The cost of Basic Life insurance coverage exceeding $50,000 is considered “imputed income” by the IRS. Imputed income will be reported on your W-2 form as part of your taxable income. If you wish to avoid imputed income, you may waive coverage over $50,000.
## Optional Life and AD&D Insurance

**Employee**
Up to $1,000,000 (max)

**Spouse**
Up to 50% of your amount

**Domestic Partner**
Up to 50% of your amount

**Dependent**
Up to $20,000

**Note:** You must have optional employee life coverage in order to elect coverage for your spouse/domestic partner or dependent children.

### GI values for optional life insurance:
- **Employee:** lesser of $500k
- **Spouse:** lesser of $50k or 50% of employee optional life insurance

---

As a new hire, you can elect up to the Guaranteed Issue (GI) without Evidence of Insurability (EOI). EOI is proof showing that you and/or your dependents are in good health. Amounts elected above the GI require EOI.
Short-Term Disability (STD) Insurance

Voluntary
FT Faculty/Staff with less than 2 years of benefits eligible service, PT Faculty/Staff, Medical Residents

Employee-paid

- 60% of benefits salary (up to $3,000 weekly) paid up to 150 days; 14-day waiting period applies
- Part-time staff are eligible after six months

GW-Paid
FT Faculty/Staff with 2+ years of benefits eligible service

University-paid

- 50% or 100% of benefits salary paid (depending on employee status and full-time years of service at GW) up to 166 days; 14-day waiting period applies

* If you do not enroll in Voluntary STD as a new hire and are electing coverage for the first time during open enrollment, you will be required to provide EOI.
# Long-Term Disability (LTD) Insurance

## Basic

*University-paid*

- Automatic enrollment after one year of employment at GW*
- Benefit Amount: 60% of monthly benefits salary (up to a monthly maximum of $10,000)

*You may be able to have the one year waiting period waived if you have prior group coverage within 12 months preceding your employment with the university. Requires completion of [LTD Prior Coverage Verification form](#).

## Buy Up

*Employee-paid*

- Enroll within 30 calendar days of hire; otherwise, you can only enroll during annual Open Enrollment or if you experience a Qualified Life Event
- Benefit Amount: 66.67% of monthly benefits salary (up to a total monthly maximum of $12,000)

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**Full-time employees only**
Voluntary Benefits
Voluntary Benefits
Legal Plan through Legal Resources

**Monthly membership fee: $19.00**

- Access to a nationwide network of highly-qualified legal firms comprising over 11,000 professional attorneys
- Covers the employee, spouse/domestic partner and eligible dependents
- Legal matters covered at 100% include:
  - Traffic violations
  - Will preparation, review and updates
  - Real estate (buying or selling a home)
  - Civil actions as plaintiff or defendant in District Court
  - Landlord and tenant issues
  - Uncontested domestic adoptions
  - And more!
- Other matters may be covered at discounted rate
Voluntary Benefits
Nationwide Pet Insurance

- Nationwide’s My Pet Protection suite of pet insurance plans can provide savings on veterinarian bills regardless of a pet’s age. You are reimbursed up to 70% of your bill.
- $250 annual deductible and $7,000 maximum annual benefit for both plans
- Coverage begins 14 days after enrollment
- Visit petinsurance.com/gw for a no obligation quote or call (877) 738 - 7874
Voluntary Benefits
Allstate Identity Protection

• Allstate offers a group rate for identity protection to GW employees. Get alerts for
  – Credit inquiries,
  – Accounts opened in your name,
  – Compromised financial transactions.

• Enrolling your family extends that protection to anyone in your household.

• Visit myaip.com/gw to enroll

• This benefit is billed by and paid directly to Allstate.
Tuition Remission Program

• Generous tuition assistance for employee, spouse/domestic partner and dependents
• Tuition Remission applies to the cost of tuition for programs offered at and billed by GW. Third-party provider tuition is not covered.
• Tuition Remission applications are required to submit each semester. Visit hr.gwu.edu/tuition-remission to access the application.

Notes:
• Per IRS regulations, non-work related employee graduate tuition remission in excess of $5,250 is taxable income to the employee and 100% of dependent graduate tuition remission is taxable to the employee.
• Special programs such as World Executive MBA, PhD and MD degrees, and all online degrees, are excluded. Please view the list of ineligible programs on the Tuition Remission website.
# Tuition Remission for Employees

<table>
<thead>
<tr>
<th>Employee Type</th>
<th>Employee Eligibility</th>
<th>Employee Benefit</th>
</tr>
</thead>
</table>
| Faculty                | Tuition remission benefits for eligible faculty and staff begin the semester that starts on or follows their date of hire. Please check semester dates at the university calendar | Full-Time Coverage  
100% of 6 spring credits, 6 summer credits and 6 fall credits |
| Executive Management   |                                                                                      | Part-Time Coverage  
100% of 3 spring credits, 3 summer credits and 3 fall credits |
| Medical Resident       |                                                                                      | Note: Coverage is based on the applicable school/program tuition rate. |
| Research Personnel     |                                                                                      |                                                        |
| Staff                  |                                                                                      |                                                        |

- The benefit is non-applicable to fees and student account financial penalties.
- Review the **Tuition Remission Benefit Policy** at [hr.gwu.edu/tuition-remission](http://hr.gwu.edu/tuition-remission)
### Tuition Remission Benefit -- Coverage

<table>
<thead>
<tr>
<th>Full-Time Coverage</th>
<th>Part-Time Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% -- Less than 1 year of service (First 12 months)</td>
<td>0% -- Less than 1 year of service (First 12 months)</td>
</tr>
<tr>
<td>75% -- 1 - 3 years of service (More than 12 months)</td>
<td>37.5% -- 1 - 3 years of service (More than 12 months)</td>
</tr>
<tr>
<td>90% -- 4 - 9 years of service (More than 48 months)</td>
<td>45% -- 4 - 9 years of service (More than 48 months)</td>
</tr>
<tr>
<td>100% -- 10+ years of service (More than 120 months)</td>
<td>50% -- 10+ years of service (More than 120 months)</td>
</tr>
</tbody>
</table>

**There are no credit hours cap per semester**

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**Notes for Dependent Children Coverage:**
- Tuition benefit covers only one undergraduate degree
- Maximum coverage for graduate level is 8 semesters
- Dependents over age 24 must be tax dependents

**Note for Dependent Graduate Benefit:**
You must have been eligible for dependent undergraduate tuition benefits at GW when your dependent child was obtaining an undergraduate degree, and your dependent used less than eight semesters of tuition remission benefits in an undergraduate degree program at GW.
Supporting Your Well-Being
Employee Assistance Program (EAP)

- Financial Support
- Pet Needs
- Confidential Counseling
- Vacation Planning
- Finding Child Care
- and much more…

Learn more at hr.gwu.edu/eap

Call toll-free: 1 (866) 522-8509
## Additional Benefits and Perks

- Capital Bikeshare membership discounts
- Quit For Life smoking cessation program
- Maternity Support Program *(for UHC members)*
- Real Appeal Weight-Loss Program *(for UHC members)*
- Group Home and Auto Insurance Discounts *(Liberty Mutual)*
- Back-up child and adult dependent care
- Elder Care/Childcare Center discounts/ Free SitterCity membership

A full list of well-being benefits and perks is available at hr.gwu.edu/wellbeing-programs
Questions?

Benefits Call Center: (833) (698-0324)
GW Benefits: benefits@gwu.edu or (571) 553-8382
GW Payroll Services: payroll@gwu.edu or (571) 553-4277