



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

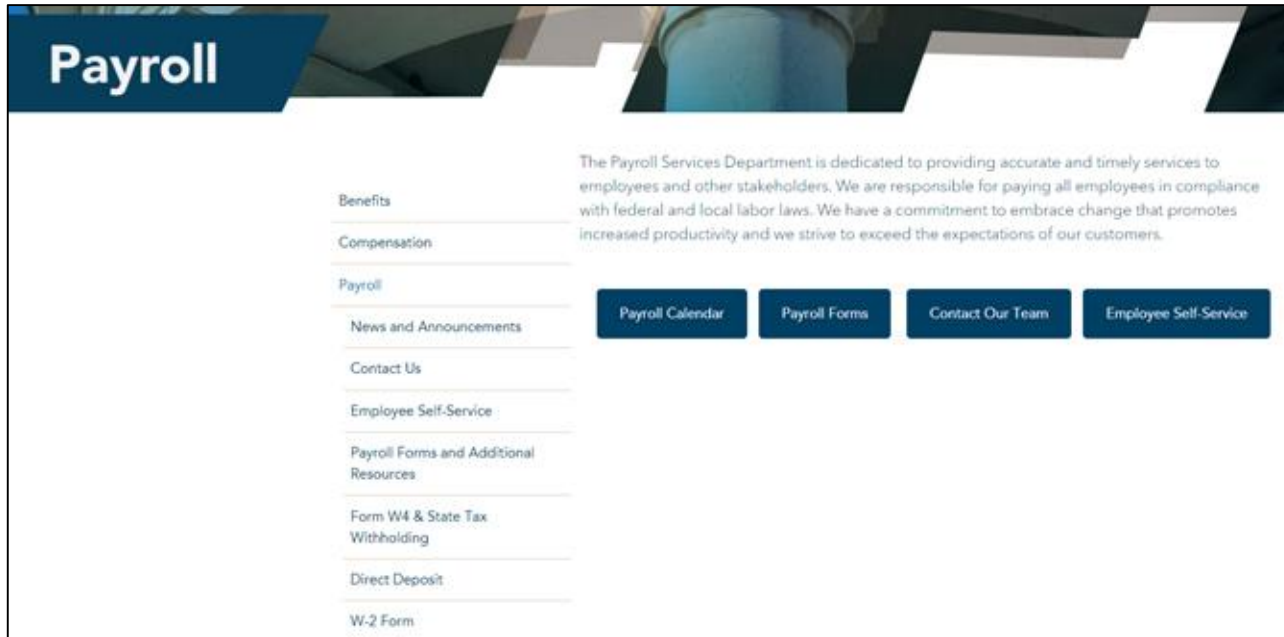
Welcome to the Benefits and Payroll Webinar for New Employees

(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-SERVICE

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.

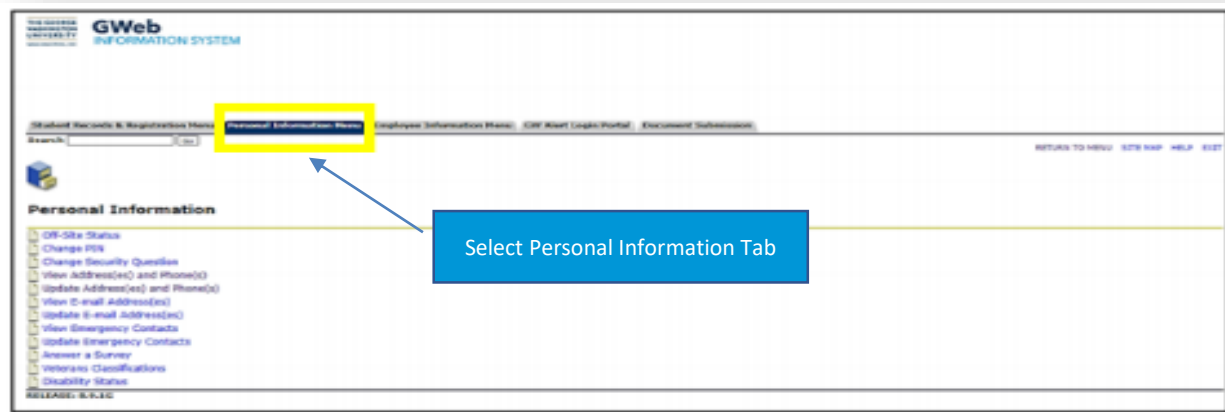


GWeb Link:
it.gwu.edu/gweb

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



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!



EXAMPLE

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

Direct Deposit

- Notified at least two days prior via email to view in GWeb
- Access Anytime

Checks

- Checks are mailed to the employee's W-4 address and include your pay statement.
- You must keep a copy for your records.





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

Banner Pay #	Period Begin Date	Period end date	Kronos Approval Due Date	Pay date
BW 14	06/12/2022	06/25/2022	06/28/2022	07/08/2022
BW 15	06/26/2022	07/09/2022	07/12/2022	07/22/2022
BW 16	07/10/2022	07/23/2022	07/26/2022	08/05/2022
BW 17	07/24/2022	08/06/2022	08/09/2022	08/19/2022
BW 18	08/07/2022	08/20/2022	08/23/2022	09/02/2022
BW 19	08/21/2022	09/03/2022	09/07/2022	09/16/2022
BW 20	09/04/2022	09/17/2022	09/20/2022	09/30/2022
BW 21	09/18/2022	10/01/2022	10/04/2022	10/14/2022
BW 22	10/02/2022	10/15/2022	10/18/2022	10/28/2022
BW 23	10/16/2022	10/29/2022	11/01/2022	11/10/2022
BW 24	10/30/2022	11/12/2022	11/15/2022	11/23/2022
BW 25	11/13/2022	11/26/2022	11/29/2022	12/09/2022
BW 26	11/27/2022	12/10/2022	12/13/2022	12/23/2022
			1/3/2023 (TUE approvals due 5PM)	
BW 1	12/11/2022	12/24/2022		01/06/2023
BW 2	12/25/2022	01/07/2023	01/10/2023	01/20/2023
BW 3	01/08/2023	01/21/2023	01/24/2023	02/03/2023
BW 4	01/22/2023	02/04/2023	02/07/2023	02/17/2023
BW 5	02/05/2023	02/18/2023	02/22/2023	03/03/2023
BW 6	02/19/2023	03/04/2023	03/07/2023	03/17/2023
BW 7	03/05/2023	03/18/2023	03/21/2023	03/31/2023
BW 8	03/19/2023	04/01/2023	04/04/2023	04/14/2023
BW 9	04/02/2023	04/15/2023	04/18/2023	04/28/2023
BW 10	04/16/2023	04/29/2023	05/02/2023	05/12/2023
BW 11	04/30/2023	05/13/2023	05/16/2023	05/26/2023
			5/31/2023 (Wed approvals due noon)	
BW 12	05/14/2023	05/27/2023		06/09/2023
BW 13	05/28/2023	06/10/2023	06/13/2023	06/23/2023

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).

Biweekly Employees

Deductions are taken the first two pay dates of the month.

New enrollments, changes or terminations must be received **two weeks prior to the first day of the month** in which the deduction is effective.

Monthly Employees

Deductions are on each monthly pay date.

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.

Unused funds will roll over month-to-month.

How the SmarTrip Card Works

Register your
SmarTrip card at
[wmata.com/fares/
smartrip](http://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



Login to your
account at
[smartrip.wmata.com
/account/login](http://smartrip.wmata.com/account/login)

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

A screenshot of the SmartBenefits website interface. The header shows the WMATA logo and the text 'SmartBenefits FREE COMMUTER BENEFITS PROGRAM'. The main content area is divided into several sections: 'SmartTrip Card' with fields for Name, Card #, and Email; 'SmartBenefits Administrator' with fields for Organization, Address, Phone, and Email; 'Upcoming Benefit Status' showing 'On Hold' and a 'Change status' button; 'Upcoming Monthly Benefit' showing a breakdown of benefits (Transit Total, Transit Passes for Metro, Parking at Metrolink Stations, Total Monthly Commuter Benefit) and a 'Change' button; 'Change Requests' with a note about change requests; and 'Passenger Allocation System' with a note about transit benefits to vanpool operators.

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

Available at
smartrip.wmata.com/account/login



Learn more at hr.gwu.edu/smartbenefits

SmarTrip Reassignments

SmartBenefits
NEW SELF-SERVICE FEATURES FOR EMPLOYEES

Transfer SmartBenefits from Lost/Damaged Cards

Now you can transfer your stored value and your SmartBenefits from a lost/damaged card to a replacement card on your own. *

- Have your replacement card ready or order a new card as you report your old card as lost or damaged.
- Your replacement card must:
 - Be registered to your SmarTrip card account with the same first and last name as your lost/damaged card (check "Update Card Information")
 - Not have been previously enrolled in SmartBenefits
- From your SmarTrip® Card Summary page, click "Report Lost or Damaged Card" and follow the prompts

Card Summary [LOG OUT](#)

Card Information

Card Nickname: Jim
Card Number: 0167
Current Card Status: Active

Stored Value: \$10.00 [ADD VALUE](#)

Value available for public transit and parking.
Stored Value may not reflect recent transactions.

Passes [ADD PASS](#)

You currently have no loaded passes.

History

- » Order History
- » Product Delivery History
- » Use History
- » MyTripTime Dashboard

Card Management

- » Report Lost or Damaged Card
- » Update Card Information
- » Delete Card From Account

SmartBenefits

- » Manage SmartBenefits

1 [See Reverse](#)

* If you purchase a pass for your SmarTrip card using the SmartBenefits transit pass benefit, then the refund for the unused portion of that pass must still be reassigned by your employer.

SmarTrip
Customer Support:
1 (888) SMARTRIP
(1-888-762-7874)

← 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:

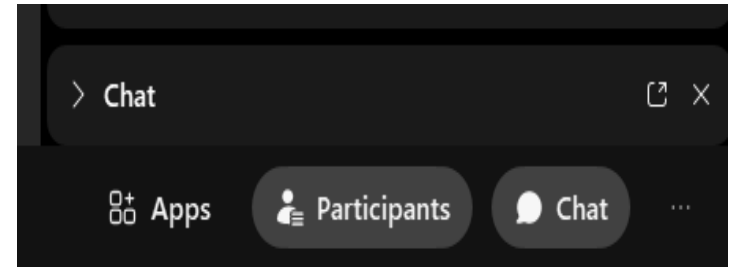
1. Visit **go.gwu.edu/enroll4benefits** to sign up and set your per pay period elections.
2. Visit **payflex.com** and create an account for your reimbursements.

** For more information on the PayFlex Parking Reimbursement Account, contact GW Benefits at **benefits@gwu.edu**.*

GW Benefits and Payroll Webinar for New Employees

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.





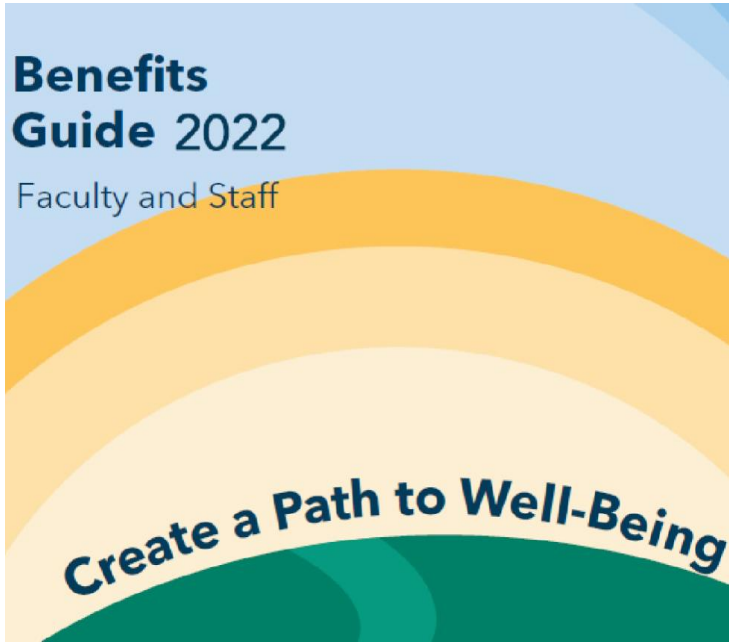
The George Washington University **BENEFITS & PERKS**

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.

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

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:

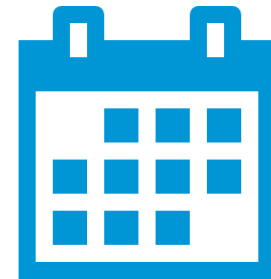
- Birth or adoption of a child
- Divorce
- Change in eligibility for Medicaid/CHIP

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

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.



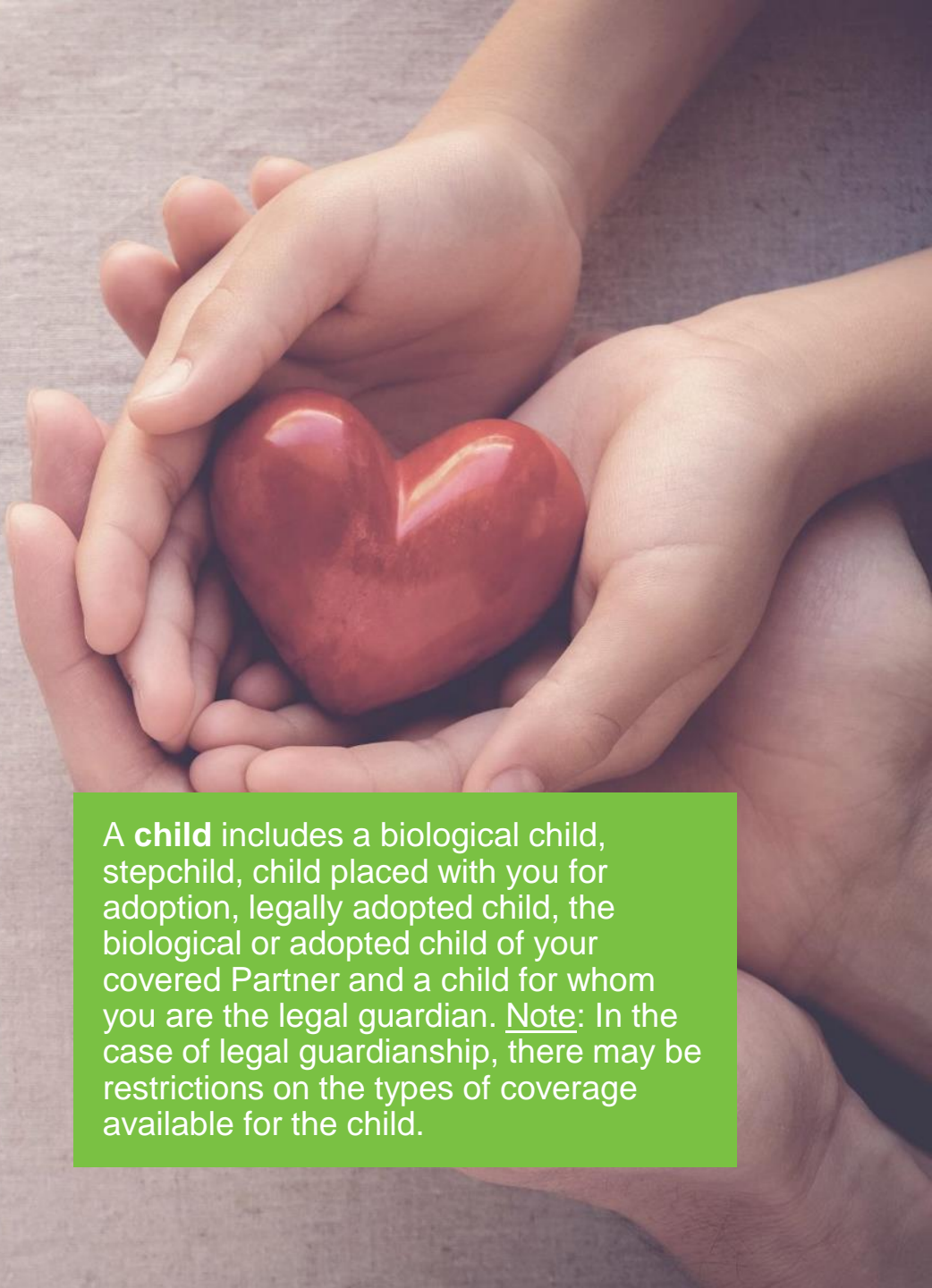
Learn more at benefits.gwu.edu/annual-open-enrollment

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 close-up photograph of two hands, likely belonging to a child, gently cupping a large, glossy red heart. The hands are positioned with fingers slightly curled, supporting the heart from below and the sides. The background is a soft, out-of-focus greyish-brown.

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.

Years of Service	Months of Service	Annual Days Accrued
0 – 2	0 – 24	15
3 – 4	25 – 48	18
5 – 15	49 – 180	21
15 +	180 +	24

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.

Time Off Tools and Resources

Benefits	
Benefits Programs	
Health Benefits	
Time Off and Leave	
Paid Time Off	
Leaves of Absence	
Retirement Benefits	
Tuition Benefits	
Life & Disability	
Group Legal Program	
Wellbeing and Discounts	
Benefits Vendor Contact List	
Benefits Enrollment and Changes	
Commuter Benefits	
Annual Open Enrollment	
Annual Reports and Forms	
Benefits Events	
News and Announcements	
Benefits Advisory Committee	

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:
	<ul style="list-style-type: none">• 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.
	
	The Time Off and Leave guide (PDF) provides details on paid time off and leave of absence programs, including eligibility, accrual rates, manager tips and more.
	Faculty should contact the Office of Faculty Affairs and Medical Residents should contact the Office of Graduate Medical Education for additional programs.
	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).

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

hr.gwu.edu/paid-time

Paid Holidays

13 Paid Holidays	
Martin Luther King, Jr. Day	<i>Third Monday in January</i>
President's Day	<i>Third Monday in February</i>
Memorial Day	<i>Last Monday in May</i>
Independence Day	Friday, July 3 (observed holiday)
Labor Day	<i>First Monday in September</i>
Thanksgiving Holiday	<i>Thanksgiving Day and day after Thanksgiving</i>
Winter Break	<i>Four consecutive weekdays inclusive of Dec. 25, and two consecutive days inclusive of New Year's Day</i>

hr.gwu.edu/paid-time



RETIREMENT SAVINGS PLANS

403(b) Retirement Plan

Eligibility

Immediately eligible

Providers

TIAA
Fidelity

Contribution Options

Pre-tax
Post-tax (Roth)
Combination



Enroll!

You can enroll in the 403(b) plan anytime at 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.

GW Base Plan Contribution	Your Plan Contribution	GW Match	Total Contribution
4%	0%	0%	4%
4%	2%	3%	9%
4%	4%	6%	14%
4%	10%	6%	20%

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:

$$\left(\frac{\text{Annual IRS limit}}{\text{\# of paychecks remaining for the year}} \right) \text{ minus } \left(\text{Any retirement plan contribution you have already made in the current year} \right)$$

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

Medical Plans for 2023

Provider: UnitedHealthcare (UHC)

2023 Medical Plan Summaries [Individual/Family]						
Benefit	GW HSP			GW PPO		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
	MFA Providers*	In-network	Out-of-network	MFA Providers*	In-network	Out-of-network
Deductible	\$2,000/\$4,000		\$3,000/\$6,000	\$750/\$1,500		\$2,000/\$4,000
Coinsurance	10% after ded	20% after ded	40% after ded	10% after ded	20% after ded	40% after ded
Med OOP Limit (includes deductible)	\$4,000/\$8,000		\$6,000/\$12,000	\$3,000/\$6,000		\$6,000/\$12,000
Office Visits (PCP/SCP)	10% after ded	20% after ded	40% after ded	\$10/\$25 copay	\$30/\$50 copay	40% after ded
Inpatient Services	20% after ded		40% after ded	20% after ded		40% after ded
Outpatient Services	20% after ded		40% after ded	20% after ded		40% after ded
Urgent Care	20% after ded		40% after ded	\$30 copay		40% after ded
Emergency Room	20% after ded			20% after ded		
Rx Deductible	Included in overall plan deductible (\$2,000 individual/ \$4,000 family)			N/A		
Rx Out-of-Pocket Limit	Combined with Medical			\$3,600/\$7,200		\$7,200/\$14,400
Rx – Retail	20% after ded		40% after ded	10% (min \$15, max \$30)		
- Generic	20% after ded		40% after ded	20% (min \$30, max \$50)		
- Brand Formulary	20% after ded		40% after ded	25% (min \$60, max \$100)		
- Brand Non-Formulary						
HSA match	Up to \$600/\$1,200			N/A		

Imaging and Labs

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

Diagnostic Test (x-ray, blood work) and Imaging (CT/PET scans, MRIs)	Preferred	Non-Preferred
	20% after deductible	40% after deductible

GW MFA Benefit Coverage Tier

MFA Direct Phone Line: 202-677-6000
www.gwdocs.com – to find a provider

2023 Medical Plan Summaries [Individual/Family]						
Benefit	GW HSP			GW PPO		
	Tier 1 MFA Providers*	Tier 2 In-network	Tier 3 Out-of-network	Tier 1 MFA Providers*	Tier 2 In-network	Tier 3 Out-of-network
Deductible	\$2,000/\$4,000		\$3,000/\$6,000	\$750/\$1,500		\$2,000/\$4,000
Coinsurance	10% after ded	20% after ded	40% after ded	10% after ded	20% after ded	40% after ded
Med OOP Limit (includes deductible)	\$4,000/\$8,000		\$6,000/\$12,000	\$3,000/\$6,000		\$6,000/\$12,000
Office Visits (PCP/SCP)	10% after ded	20% after ded	40% after ded	\$10/\$25 copay	\$30/\$50 copay	40% after ded
Inpatient Services	20% after ded		40% after ded	20% after ded		40% after ded
Outpatient Services	20% after ded		40% after ded	20% after ded		40% after ded
Urgent Care	20% after ded		40% after ded	\$30 copay		40% after ded
Emergency Room	20% after ded			20% after ded		
Rx Deductible	Included in overall plan deductible (\$2,000 individual/ \$4,000 family)			N/A		
Rx Out-of-Pocket Limit	Combined with Medical			\$3,600/\$7,200		\$7,200/\$14,400
Rx – Retail	20% after ded		40% after ded	10% (min \$15, max \$30)		
- Generic	20% after ded		40% after ded	20% (min \$30, max \$50)		
- Brand Formulary	20% after ded		40% after ded	25% (min \$60, max \$100)		
- Brand Non-Formulary						
HSA match	Up to \$600/\$1,200			N/A		

Imaging and Labs

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

Diagnostic Test (x-ray, blood work) and Imaging (CT/PET scans, MRIs)	Preferred	Non-Preferred
	20% after deductible	40% after deductible

Health Savings Account (HSA)

Provider: PayFlex

Available to GW HSP participants only

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

HSA 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

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)

Provider: PayFlex

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

Provider: CVS Caremark

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

Prescription Drugs Retail (30 day supply)	GW HSP*	GW PPO
Preventive	Covered at 100% (deductible and coinsurance do not apply)	Subject to coinsurance
Generic	20% after deductible	10% Coinsurance (Min: \$15, Max: \$30)
Brand Formulary		20% Coinsurance (Min: \$30, Max: \$50)
Brand Non-Formulary		25% Coinsurance (Min: \$60, Max: \$100)

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

To review a list of preventive drugs, visit benefits.gwu.edu/prescription-benefit-gw-health-savings-plan-gw-hsp.

Maintenance Choice Prescription Plan

Provider: CVS Caremark

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.

Options to Fill 90 Day Maintenance Prescription Drugs	GW HSP*	GW PPO	
		Through Mail Order and CVS Pharmacy	At Retail Other Than CVS
Generic	20% after deductible	10% Coinsurance (Min: \$37.50, Max: \$75)	\$135 (\$45 per month**)
Brand Preferred		20% Coinsurance (Min: \$75, Max: \$125)	\$210 (\$70 per month**)
Brand Non-Preferred		25% Coinsurance (Min: \$150, Max: \$250)	\$405 (\$135 per month**)

*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

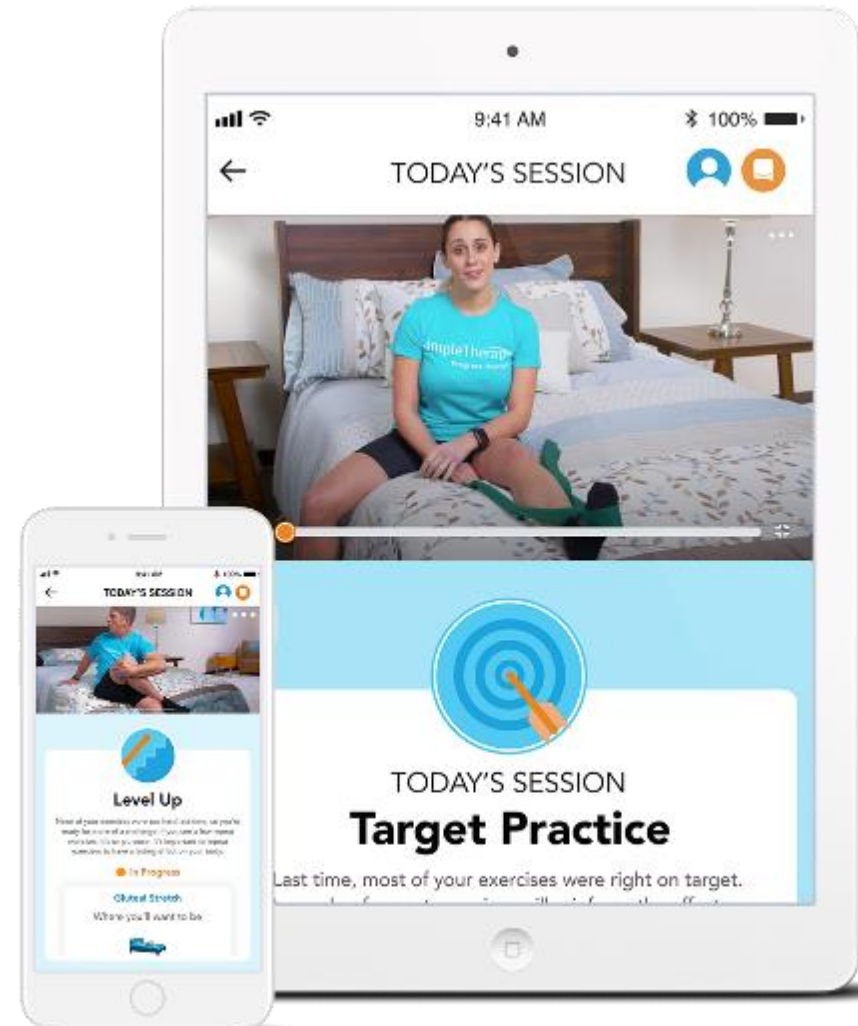
Provider: CVS Caremark

- 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.



Castlight

- 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



**Take the mystery out
of your healthcare**

Castlight is your personalized healthcare assistant. We'll help you get more out of your health plan and benefits so you can experience healthcare in a whole new way.

The background image shows a person's hands typing on a laptop keyboard. The laptop screen displays the Castlight website interface, which includes a 'Your Health' section with a progress bar showing 0% and various health-related icons and text. The overall scene is dimly lit, with the laptop screen being the primary light source.

Castlight (Cont'd.)

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 HCFSAs or HSAs
- Prescription drug options

The screenshot displays the Castlight user interface. At the top, there is a navigation bar with links for Home, Find Care, Claims, Your Plan, and Benefits, along with a search icon. Below the navigation bar is a search bar with the placeholder text "Find a doctor, dentist, service or condition".

The main content area is divided into several sections:

- Earned rewards:** This section shows two entries for "Search in Castlight (Lisa)" dated Dec 7, 2017, each with a value of 100 pts and a status of "Pending". A link for "All rewards" is provided.
- Your Benefit Programs:** This section features three cards: "Wellness" (Better You Wellness), "Health savings account (HSA)" (HSA), and "Employee assistance program (EAP)" (Employer EAP). A link for "See all programs" is at the bottom.
- Recent Claims:** This section lists three claims: "Chiropractor treatment of back for Lisa" for \$90.00 (Sep 8, 2017), "Follow up preventive care office visit for Lisa" for \$311.00 (Sep 3, 2017), and "Chiropractic treatment of back for Lisa" for \$320.00 (Aug 19, 2017). A link for "See all claims" and a note "Claims might take 6-8 weeks to process" are included.
- Health Plans:** This section shows "Lisa's summary" with a dropdown menu. It lists "MEDICAL" costs: "Spent to date" at \$721 and "Plan phase" as "Deductible". It also lists "DENTAL" costs: "Remaining coverage" at \$0.
- Fund Balances:** This section shows "HSA" with a balance of \$1,200.
- Rewards:** This section shows "HSA dollars" with a balance of \$900.
- Popular Searches:** This section lists various search terms: "Urgent Care", "Colonoscopy", "MRI", "Synthroid", "Lipitor", "Plavix", "Dentist", "Endocrinologist", "myStrength", "Primary Care", "OB/GYN", "X-Ray", "Actos", "Singulair", "Lexapro", "Oral Surgeon", and "Psychologist".

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.

	Low PPO Option		High PPO Option		DMO
Plan Design	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
Annual Deductible (\$50 per person, \$150 max per family)	\$50	\$50	\$50	\$50	\$0
Preventive	100%	100%*	100%	100%*	100% after scheduled copay
Basic	80%	70%*	90%	80%*	100% after scheduled copay
Major	Not Covered	Not Covered	50%	50%*	100% after scheduled copay
Annual Benefit Maximum	\$1,000		\$1,500		None
Orthodontia	Not Covered	Not Covered	50%	50%*	\$2,300 fixed copay



VISION PLANS

Vision Plans

Provider: UnitedHealthcare (UHC)

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

Basic Plan

- In-network eye exams covered at 100% every 12 months
- In-network frames have a \$20 copay every 24 months*
- In-network frames have a max benefit amount of \$130
- In-network lens benefit available every 12 months after \$20 copay*
- 4 boxes of contact lenses available every 12 months in lieu of spectacle lenses after \$20 copay (up to \$105 max)
- Out-of-network benefits available

* Only one \$20 copay for materials if frames and lenses are purchased together

Enhanced Plan

- Same coverage as Basic Plan
- In-network frames have a \$20 copay every 12 months*
- Covers following additional lens options:
 - *Standard progressive lenses*
 - *Polycarbonate lenses*
 - *Ultraviolet and anti-reflective coating*
 - *Glass coating and tints*
- 6 boxes of contact lenses available every 12 months in lieu of spectacle lenses after \$20 copay (up to \$150 max)

* Only one \$20 copay for materials if frames and lenses are purchased together



LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Basic Life and AD&D Insurance

**100%
GW-paid**

**Automatic
Enrollment**

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

**100%
Employee-paid**

Optional

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.

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.

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



DISABILITY INSURANCE

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

* 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.

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



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)

Full-time employees only



Voluntary Benefits

Voluntary Benefits

Legal Plan through Legal Resources

100%
Employee-paid
Optional

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

100%
Employee-paid
Optional

- 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

100%
Employee-paid
Optional

- 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.*

Other services include:

- Dark web monitoring
- Rapid alerts
- High-risk transaction monitoring
- Financial transaction monitoring
- Tri-bureau credit monitoring
- Unlimited credit reports from TransUnion
- Annual tri-bureau credit report and score
- Credit freeze assistance
- Credit lock (adult and child)
- In-portal credit disputes
- Accounts secured with two-factor authentication
- Human-sourced intelligence
- Social media reputation monitoring
- Social account takeover monitoring
- IP address monitoring
- Digital wallet storage and monitoring
- Deceased family member coverage
- Data breach notifications





TUITION ASSISTANCE

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

Employee Type	Employee Eligibility	Employee Benefit
Faculty Executive Management Medical Resident Research Personnel Staff	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	<u>Full-Time Coverage</u> 100% of 6 spring credits, 6 summer credits and 6 fall credits <u>Part-Time Coverage</u> 100% of 3 spring credits, 3 summer credits and 3 fall credits Note: Coverage is based on the applicable school/program tuition rate.

- The benefit is non-applicable to fees and student account financial penalties.
- Review the **Tuition Remission Benefit Policy** at hr.gwu.edu/tuition-remission

Tuition Remission for Spouses/Domestic Partners and Dependents

Tuition Remission Benefit -- Coverage	
<u>Full-Time Coverage</u>	<u>Part-Time Coverage</u>
0% -- Less than 1 year of service (First 12 months)	0% -- Less than 1 year of service (First 12 months)
75% -- 1 - 3 years of service (More than 12 months)	37.5% -- 1 - 3 years of service (More than 12 months)
90% -- 4 - 9 years of service (More than 48 months)	45% -- 4 - 9 years of service (More than 48 months)
100% -- 10+ years of service (More than 120 months)	50% -- 10+ years of service (More than 120 months)
<i>**There are no credit hours cap per semester</i>	<i>**There are no credit hours cap per semester</i>

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)

Call toll-free:
1 (866) 522-8509



Learn more at hr.gwu.edu/eap

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



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