

Benefits Highlights 2023

Welcome to the George Washington University! As a GW employee, you are eligible for a myriad of benefits and perks offered by the university. Online resources such as the [2023 Benefits Guide](#) are available on the [Benefits Enrollment and Changes](#) section of the [Benefits website](#). We are here to help! Reach us at (571) 553-8382 or benefits@gwu.edu.



Medical

UnitedHealthcare (UHC) -

GW offers two medical plan options:

- GW Health Savings Plan (HSP) - a lower premium, high deductible health plan, which means you pay less out-of-pocket each paycheck and more at the point of care before the plan pays for services that are not considered preventive.
- GW PPO - higher premiums, with lower deductible and out-of-pocket maximum

Both plans include [prescription drug coverage](#) through CVS Caremark.



Flexible Spending Accounts (FSAs)

PayFlex -

With FSAs, you may set aside funds through pre-tax payroll deductions to cover qualified expenses. GW offers two FSAs:

- [Health Care FSA \(HCFSA\)](#) - for eligible health care expenses that are not covered by insurance.
- [Dependent Day Care FSA \(DCFSA\)](#) - for eligible dependent daycare expenses, such as daycare (child/adult), summer day camp, before- and after-school care (not tuition).



SimpleTherapy -

A comprehensive digital program available at no cost to GW Medical Plan participants and covered dependents, age 13 years and up. Live Physical Therapists with [SimpleTherapy](#) help you manage and prevent pain across body parts including knee, hip, neck, shoulder, back, hand, & wrist.



Dental

Aetna -

GW offers three dental plan options:

- Low PPO - lower premium, with basic and preventive coverage
- High PPO - higher premium; Low PPO offerings + coverage for Major Care (e.g., crowns, dentures)
- DMO - lowest premium, with no deductible (requires PCD election)

All GW dental plans are standalone - you can enroll in dental coverage even if you don't have medical coverage through GW.

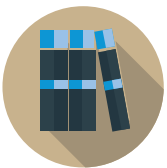


Health Savings Account (HSA)

PayFlex -

If you participate in the GW HSP medical plan option, you may be eligible* to enroll in an HSA. With an HSA, you may set aside funds through pre-tax payroll deductions to cover qualified health care expenses. HSAs benefit from a GW matching contribution, up to \$600 if enrolled with employee only coverage and up to \$1,200 if covering dependents. Funds remaining in the account roll over from year to year.

*See eligibility criteria at hr.gwu.edu/hsa



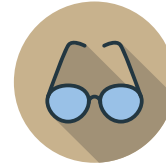
Tuition

Tuition Remission -

GW offers [tuition remission](#) benefits for eligible faculty, staff, dependent children and spouses/domestic partners to attend GW.

Tuition Exchange -

GW participates in a national [tuition exchange](#) program that administers tuition remission scholarships for dependents of eligible employees for baccalaureate degree programs at participating institutions.



Vision

UnitedHealthcare (UHC) -

GW offers two vision plan options:

- Basic - lower premium; comprehensive eye exam, eye glasses (lens and frame), contact lenses
- Enhanced - higher premium; Basic Plan offerings + replaces frames every 12 months (vs. 24 in Basic) and includes six boxes of contacts (vs. four in Basic)

All GW vision plans are standalone - you can enroll in vision coverage even if you don't have medical coverage through GW.



Retirement

Fidelity Investments & TIAA -

- You are immediately eligible to contribute to the [GW 403\(b\) plan](#) on a pre- and/or post-tax basis; additional pre-tax contributions can be made to the [GW 457\(b\) plan](#). For 2023, the salary requirement for participating in the 457(b) plan is \$187,500.
- You are automatically enrolled in the [GW 401\(a\) plan](#) after two years of service*; GW makes a base contribution of 4% of your eligible salary. If you participate in the 403(b), GW will also match 150% of the first 4% of your contributions.

*May be satisfied in part/whole by service at another college or university.



Castlight -

Take the mystery out of your healthcare with [Castlight](#), a free cost transparency tool for GW medical plan participants and their adult dependents covered under a university medical plan.



Disability

Lincoln Financial -

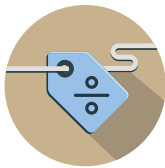
- **Short-Term Disability (STD)** - During your first two years as a benefits-eligible employee, you are eligible to participate in GW's voluntary STD plan. After two years, full-time faculty and staff are eligible for GW-paid STD.
- **Long-Term Disability (LTD)** - Full-time faculty and staff receive basic LTD after one year of employment. You may also be able to purchase additional (optional) LTD coverage.



Life and AD&D

Lincoln Financial -

- **Basic Life and Accidental Death and Dismemberment (AD&D) Insurance** - GW offers basic life and AD&D insurance equal to your benefits salary (up to \$500,000) for all benefits-eligible faculty and staff at no cost.
- **Optional Life and AD&D** - You may purchase additional (optional) life and AD&D coverage for yourself and/or for your spouse/domestic partner or children.



Pet Insurance, Identity Theft & Other Discounts

GW employees enjoy a group discount on pet insurance through Nationwide. The plan offers best-in-show coverage for vet bills, with 70 percent reimbursement for accidents, illnesses and more. Visit petinsurance.com/gw for a quote.

GW employees also enjoy a group discount on identity theft protection from Allstate. Get alerts on your credit, accounts opened, and financial transactions. Visit myaip.com/gw for a quote.

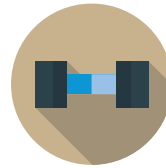
Receive discounted rates on: car rentals, Group Home and Auto insurance (through Liberty Mutual), hotels and lodging, personal mobile device plans, Verizon Fios and more.



Legal

Legal Resources -

GW offers a group legal program through Legal Resources, which provides access to a nationwide network of highly qualified legal firms comprising over 16,000 professional attorneys. Legal matters covered at 100% include traffic violations; will preparation, review and updates; real estate; civil actions as plaintiff or defendant in District Court; landlord and tenant issues; uncontested domestic adoptions and more.



Well-Being

Headspace -

The mindfulness app, Headspace is available at no cost.

Fitness Discounts -

Free group exercise classes, discounted \$25 Capital Bikeshare memberships, and gym memberships are available.

Quit For Life -

The nation's leading smoking cessation program, Quit for Life is available to GW employees, eligible dependents and students.

Healthy Pregnancy Program (UHC) -

Provides 24/7 maternity support from experienced nurses, financial incentives and more.

Real Appeal -

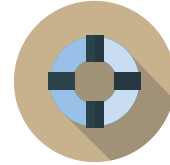
A weight-loss support program offered to GW medical plan participants.



Educational Seminars

GW employees have access to an array of health and financial seminars throughout the year.

The annual Open Enrollment fairs in October allow you to speak directly with GW's benefit plan providers as well as receive assistance with the enrollment process.



Support

Employee Assistance Program (EAP) -

Provides 24/7 assistance services, including free five personal counseling sessions for you and household family members. Talkspace, a text therapy option is also available in lieu of live counseling.

Health Advocate -

Representatives from Health Advocate assist with resolving healthcare and insurance issues, comparing and clarifying plan offerings.

Child and Elder Care -

GW's Family Care program includes 10 days per year of discounted back-up care for children, adults and elders. An Elder Care program helps you create care plans for aging relatives, and you gain access to discounted tuition rates at select childcare centers.



Transportation

Metro -

With the SmartBenefits program, you may set aside funds through pre-tax payroll deductions to cover work-related expenses on public transportation (Metrorail and Metrobus) as well as Metro parking.

Parking -

You may set aside funds for parking through pre-tax payroll deductions to cover off-campus and occasional on-campus parking expenses.



Easy Access to Benefits Information

GW employees may receive updates, reminders and benefits information through the following resources:

- Website - hr.gwu.edu/benefits
- Twitter - @gw_benefits
- Blog (GWell) - blogs.gwu.edu/gwbenefits

Helpful Resources

- 2023 Staff and Faculty Benefits Guide
- 2023 GW Benefits Enrollment System Instructions

For additional assistance regarding the university's health and welfare benefits, you may contact GW Benefits at (571) 552-8382 or benefits@gwu.edu.



Benefits