GW BENEFITS WEBINAR
FOR NEW EMPLOYEES

Presented By GW Benefits
Human Resource Management & Development

PLEASE MUTE YOUR PHONE
Caring for the Total Employee, providing meaningful benefit plans to build security.

YOUR BENEFITS

hr.gwu.edu/benefits
Benefits Guide 2023
Faculty and Staff

GW Benefits Enrollment System
go.gwu.edu/enroll4benefits

GW Benefits Website
hr.gwu.edu/benefits

New Employee Page

Wednesday Webinar for New Employees
Every Wednesday at 1 p.m. ET
Access the webinar at
benefits.gwu.edu/benefits-payroll-webinar

Where to Find
BENEFITS INFORMATION

YOUR BENEFITS & PAY

Building a Healthier Today for a Brighter Tomorrow
Where to Find BENEFITS INFORMATION

GWell Blog
blogs.gwu.edu/gwbenefits

Twitter
twitter.com/gw_benefits

GWell
your source for health and financial wellness news at GW

FAQ: Tuition Exchange

DIABETES AWARENESS MONTH
The American Diabetes Association theme this year is “We Stand Greater.” The campaign takes place throughout November to raise awareness about both type 1 and type 2 diabetes. It is a reminder to learn more about the warning signs of diabetes and understand the risks. You can also get involved with "The Cyclophone," an easy way to use your voice to help make an impact and disease visible.

Monthly GWell
Email Newsletter
You have 30 calendar days from your date of hire to enroll in benefits.

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

- Medical insurance
- Dental insurance
- Vision insurance
- Legal insurance
- Life/AD&D insurance
- Disability Insurance
- 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.
OPEN ENROLLMENT 2024

SAVE
OCTOBER
10
VSTC
10AM - 1PM ET

THE
OCTOBER
12
Foggy Bottom
10AM - 3PM ET

DATE
OCTOBER
23
Foggy Bottom
10AM - 3PM ET

Visit go.gwu.edu/2024oeevents for more information.
New Hire Enrollment

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

Benefits are effective first of the month on or following your date of hire with GW unless hired on the first.

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

Qualified Life Event (QLE)

You have 30 calendar days to change your benefit elections due to a change in your life including:

• Marriage or divorce
• Birth/adoption of a child
• Gain or loss of coverage elsewhere
• Dependent turning age 26

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 without a QLE.

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

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

*Tip: You may enroll in a retirement savings plan at any time during the
### GW PPO Medical Plan
- Freedom and flexibility
- No Primary Care Physician or referrals
- Preventive care covered at 100%
- Higher premium, lower out of pocket costs
- Co-pays for office/hospital visits
  - Meet a $750 (individual) or $1,500 (family)
- Use with a Healthcare Flexible Spending Account (HCFSA)

### GW HSP Medical Plan
- Control over your healthcare costs
- No Primary Care Physician or referrals
- Preventive care and preventive prescriptions covered at 100%
- Lower premium, higher out of pocket costs
- Meet a $2,000 (individual) or $4,000 (family) deductible before the plan pays for eligible services and prescriptions
- Use with a Health Savings Account (HSA) with Employer Match

Please see the GW Benefits website for more information on the medical plans.
When you enroll in one of the medical plan options, you are automatically provided with prescription drug coverage through CVS Caremark. You have access to prescription medications through both retail pharmacies and mail-order program.

Prescription Plan Features/Programs:
- Diabetes Management Program
- PrudentRx available via the GW PPO Pharmacy Benefit
- Mandatory Maintenance Choice – All Access with Opt-Out

Prescription coverage for the GW Health Savings Plan and GW PPO Plan have differences, so be sure to consider your prescription drug needs along with your medical needs.

**GW PPO**
Generic, brand formulary and brand non-formulary drugs will be paid by fixed percentage of the total cost each time you fill a prescription, with caps in place to limit the amount you will spend on a prescription (referred to as a maximum).

**GW HSP**
- Preventive medications (PDF) are covered at 100% (deductible and coinsurance do not apply).
- You must pay all out-of-pocket costs for non-preventive prescription drug services up to the annual deductible
- You may use your Health Savings Account (HSA) to pay for your prescriptions.

Tip: You will receive two separate ID cards for medical (UHC) and prescription (CVS Caremark) if you elect one of GW’s medical plans. Please see the GW Benefits website for more information on the prescription plans.
The GW dental plans are “stand-alone” plans, so you can enroll in dental coverage whether or not you have medical coverage through GW. Three Dental Plan options are available to choose through Aetna.

- **Low PPO Plan:** Preventive and basic coverage and has a lower premium.
- **High PPO Plan:** Provides a greater level of coverage (major care and orthodontia) and carries a higher premium.
- **DMO Plan:** Provides benefits in a similar manner to an HMO medical plan. You must elect a Primary Care Dentist from a narrow network of participating dentists.

You don’t need a dental ID card to get dental care. When you visit your dentist, simply tell the office your name, date of birth and member ID number (or your Social Security number).

The Aetna group number for GW is 622758.

Go to aetna.com and select “Find a Doctor” to locate an in-network dentist near you.

Please see the GW Benefits website for more information on the dental plans.
GW offers two stand-alone vision plans administered by UHC. Both plans offer In-network, covered-in-full benefits including a comprehensive exam and eyeglasses, or contact lenses in lieu of eyeglasses.

Review the chart comparing coverage for the UHC Basic and Enhanced Vision Plans (PDF), including contribution amounts, is available to help you in selecting the plan that is right for you.

Need glasses or contacts? UnitedHealthcare Vision offers members 2 quick and easy ways to order what they need and get the most out of their vision benefits.

Finding a provider is easy with the UHC online provider locator at myuhcvision.com.

Please see the GW Benefits website for more information on the vision plans.
Administered by PayFlex, pre-tax savings accounts allow you to make an annual election to set aside money from your paycheck on a pre-tax basis that can be used to pay for eligible out-of-pocket expenses.

Pre-tax savings accounts for the GW Health Savings Plan and GW PPO Plan have differences, so be sure to consider your medical plan before enrolling in one of these plans.

**Flexible Spending Accounts (FSA)**
- 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

**GW HSP Only**
- Health Savings Account (HSA) – used for eligible out-of-pocket healthcare costs for you or your eligible dependents
- GW will make a tax-free matching contribution to your account

*TIP:* Did you know your HSA funds can be invested? Once you reach a minimum balance of $1,000, you can open an investment account and invest your funds!

Please see the GW Benefits website for more information on the FSA and HSA plans.
• **Basic Life and AD&D =** 1x your annual benefits salary (up to $500,000)
• **Optional Employee, Spouse and Child Life and AD&D**
• **Short Term Disability**
  • Faculty/Staff with 2 years of service eligible for GW Paid STD
  • New hires are eligible for Voluntary STD plan for year 0 – 2
• **Long Term Disability**
  • Basic or buy up option

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 or 5x benefits salary
• Spouse: lesser of $50k or 50% of employee optional life insurance
GW values the time you invest at the university, and we also recognize the importance of taking time away from work to rest and recharge, or attend to your health and family obligations. We invite you to explore your paid time off and unpaid leave options that aim to help you manage personal, medical and family needs including:

- Annual Time
- Sick Time
- Paid Parental Leave
- Bereavement
- Jury and Witness Duty
- Holidays
- Voting

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.

Contact timeoff@gwu.edu if you have any questions regarding time off.

Please see the GW Benefits website for more information on GW Time Off policy.
403(b) Retirement Plan (your contributions)
• Contribute any percentage of pay
• Pre-tax or Post-tax Roth

401(a) Retirement Plan (GW contributions)
• Automatically enrolled after two years of GW service*
• Base and matching contributions available

*TIP: Prior higher education service may qualify to waive service requirement. Complete the 401(a) Prior Employment Verification Form, which is available at hr.gwu.edu/benefits-forms.

Enroll anytime at www.netbenefits.com/GW.
Invest with Fidelity or TIAA

Examples:

<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>
START SAVING TODAY!

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

Prefer to meet in-person?
Schedule a one-on-one appointment with a Fidelity or TIAA representative at benefits.gwu.edu/retirement-counseling.

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

<table>
<thead>
<tr>
<th>Employee Type</th>
<th>Employee Eligibility</th>
<th>Employee Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time Faculty and Staff</td>
<td>First semester following the appointment or hire date</td>
<td>100% of 6 spring credits, 6 summer credits, and 6 fall credits</td>
</tr>
</tbody>
</table>

## Tuition Remission for Dependents (Child, Spouse/Domestic Partner)

<table>
<thead>
<tr>
<th>Years of Employee’s Benefits-Eligible Service</th>
<th>Benefit Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one year (first 12 months)</td>
<td>Not eligible</td>
</tr>
<tr>
<td>1 – 3 years of service</td>
<td>75%</td>
</tr>
<tr>
<td>4 – 9 years of service</td>
<td>90%</td>
</tr>
<tr>
<td>10+ years of service</td>
<td>100%</td>
</tr>
</tbody>
</table>
GWell from GW Benefits is your well-being hub where you can engage with various programs that aim to support our community as it moves onward.

Explore well-being programs by area of interest:

- **Physical Wellbeing**
- **Emotional Wellbeing**
- **Financial Wellbeing**

**Employee Assistance Program (EAP)** -

To access services:
1-866-522-8509
[www.resourcesforliving.com](http://www.resourcesforliving.com)
Username: GW-Wellbeing
Password: Yourlife

Learn more at [hr.gwu.edu/wellbeing-programs](http://hr.gwu.edu/wellbeing-programs).
- Pre-tax dollars for Metrorail, Metrobus, Metro Parking, and 3rd party providers (MARC, VRE, etc.)
- SmarTrip Card (one free)
- Unused Funds Rollover
- No refunds due to IRS regulations
- Visit hr.gwu.edu/smartbenefits

- Create your Online Account
- Register your Card
- Estimate Cost
- Join SmartBenefits - W4Ru5E6y
- Manage SmartBenefits
- SmartBenefits and Monthly Pass FAQs
- Non-Metro Transit Information
- Reassign Lost/Damaged Card
- SmarTrip/SmartBenefits Customer Support
  - 1 (888) SMARTTRIP
  - Visit: www.wmata.com
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 us at benefits@gwu.edu.

On-Campus Parking
Through GW Transportation & Parking Services (TPS) -

Contractual agreement with the university.
Questions?

Contact us for more information:
Benefits Call Center: (833) 698-0324
GW Benefits: benefits@gwu.edu or (571) 553-8382

GW Payroll Services: Visit hr.gwu.edu/payroll or Contact Us at payroll@gwu.edu or (571) 553-4277

THANK YOU!