

RAISE HIGH!

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



Where to Find **BENEFITS** **INFORMATION**

Benefits **Guide 2023** Faculty and Staff

YOUR BENEFITS & PAY

Wednesday Webinar for
New Employees

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

GW Benefits
Enrollment System

go.gwu.edu/enroll4benefits

GW Benefits Website
hr.gwu.edu/benefits

[New Employee Page](#)

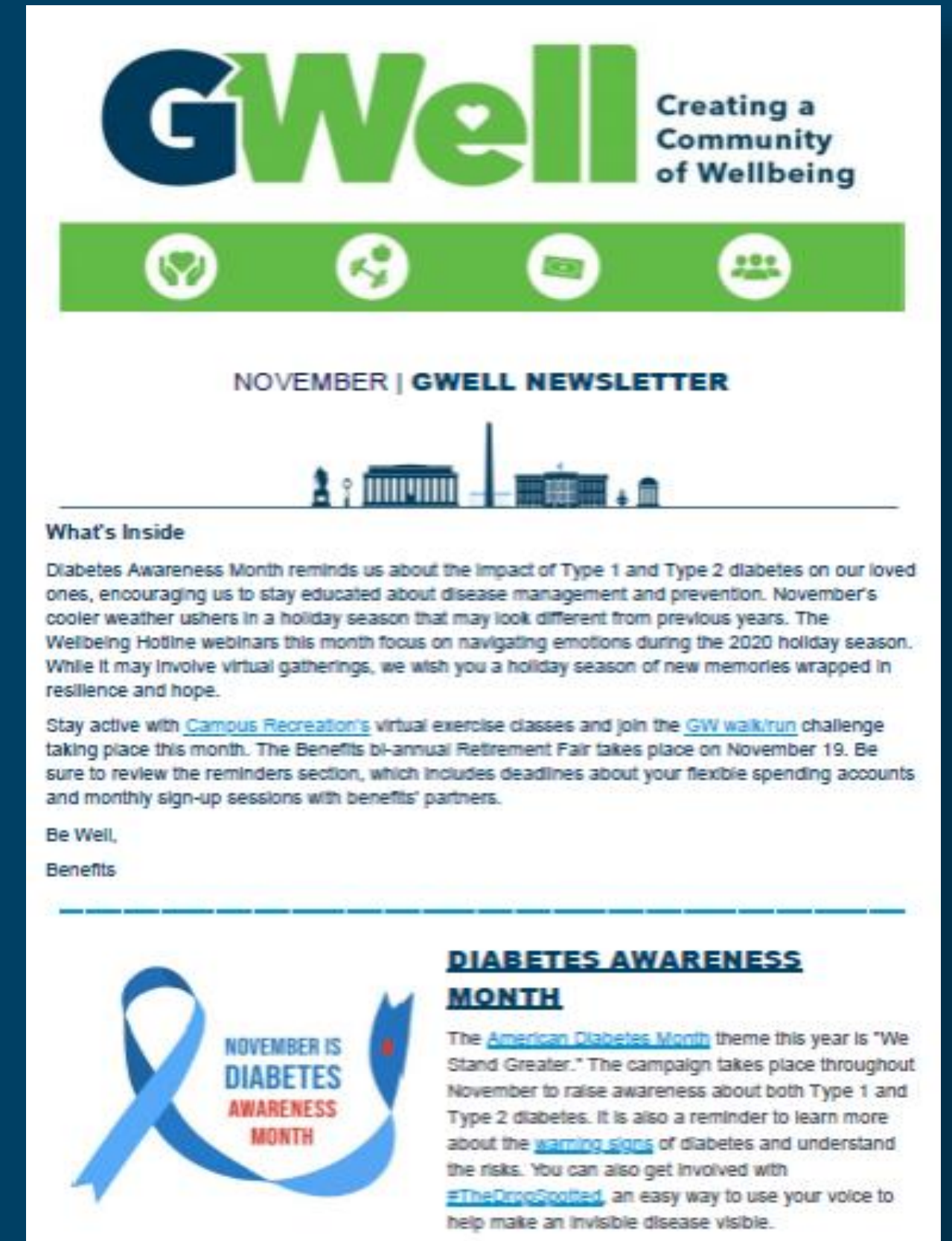
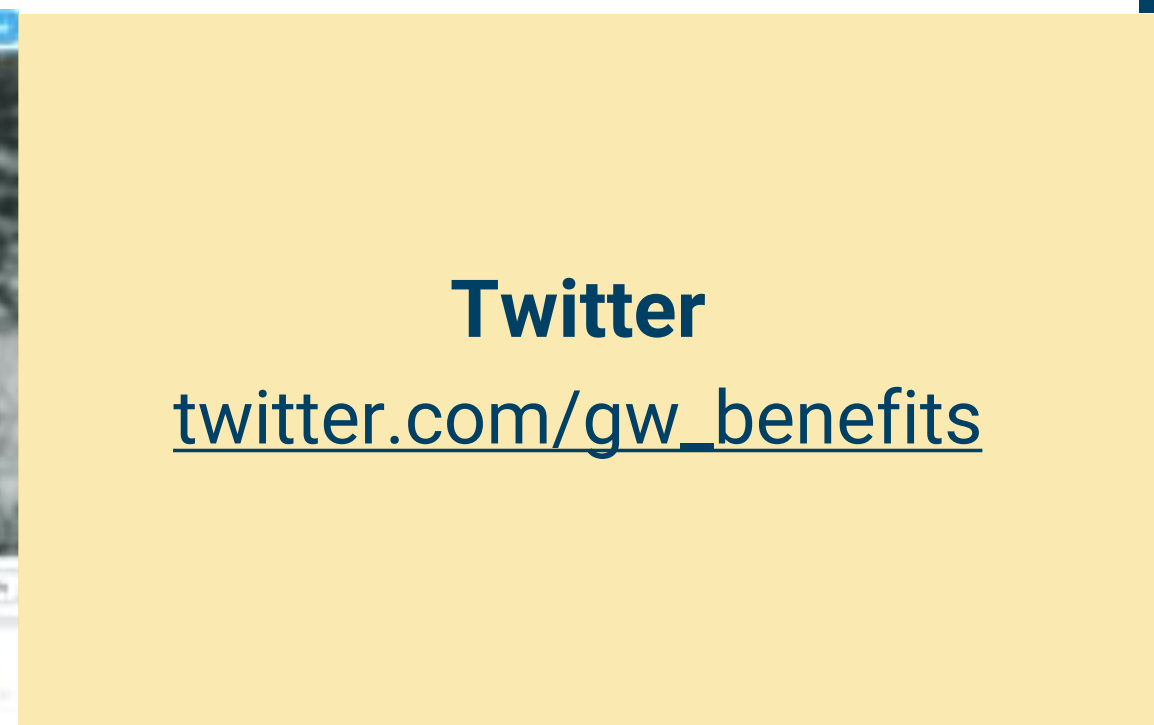
Building a *Healthier* Today
for a *Brighter* Tomorrow

Where to Find BENEFITS INFORMATION



Twitter
twitter.com/gw_benefits

GWell Blog
blogs.gwu.edu/gwbenefits



Monthly GWell
Email Newsletter

**Benefits
Enrollment System**



ENROLLMENT DEADLINES & ELIGIBILITY

NEW HIRE ENROLLMENT



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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

The screenshot shows the 'THE GW BENEFITS Enrollment System' website. The navigation bar includes 'Health Benefits', 'Life and Disability', 'Voluntary Benefits', and 'Well-being'. The main header features the 'GWell' logo with the tagline 'Creating a Community of Wellbeing' and a 'LEARN MORE' button. Below the header, there are four columns of information:

- Health Benefits:** Medical GW PPO, Dental Low PPO.
- Life and Disability:** Learn more about Life Insurance Options as well as Short and Long Term Disability Plans.
- Voluntary Benefits:** Learn more about voluntary benefits including pet insurance, ID theft protection, legal resources and more!
- Well-being:** Learn more about GWell programs and discounts including the GW Employee Assistance Program (EAP), Headspace, Family Care and more!

A 'Chat' button is located at the bottom right of the content area.

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

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.

ENROLLMENT DEADLINES

***Tip: You may enroll in a retirement savings plan at any time during the**



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.



HEALTH INSURANCE IS COMPLICATED. WE KEEP IT SIMPLE.

GW PPO Medical Plan	GW HSP Medical Plan
Freedom and flexibility	Control over your healthcare costs
No Primary Care Physician or referrals	No Primary Care Physician or referrals
Preventive care covered at 100%	Preventive care and preventive prescriptions covered at 100%
Higher premium, lower out of pocket costs	Lower premium, higher out of pocket costs
Co-pays for office/hospital visits Meet a \$750 (individual) or \$1,500 (family)	Meet a \$2,000 (individual) or \$4,000 (family) deductible before the plan pays for eligible services and prescriptions
Use with a Healthcare Flexible Spending Account (HCFSA)	Use with a Health Savings Account (HSA) with Employer Match

PRESCRIPTION PLAN

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.

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.

DENTAL PLAN

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](https://www.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.

VISION PLAN

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.

When scheduling your appointment, simply let the provider know that you are a UnitedHealthcare Vision member – there are no ID cards to worry about, but you do have the option to print an ID card (PDF) if you prefer.

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.

**PRE-TAX
SAVINGS
ACCOUNT**



LIFE & DISABILITY

- **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

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.

PAID TIME OFF

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

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.

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403(B) RETIREMENT PLAN

Enroll anytime at www.netbenefits.com/GW.

Invest with Fidelity or TIAA

***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.

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



Examples:

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%



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.

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Need help? 24-hour service is available:

Fidelity: (800) 343-0860

TIAA: (800) 842-2776

TUITION REMISSION

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.

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TUITION REMISSION

Tuition Remission for Faculty and Staff

Employee Type	Employee Eligibility	Employee Benefit
Full-Time Faculty and Staff	First semester following the appointment or hire date	100% of 6 spring credits, 6 summer credits, and 6 fall credits

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

Years of Employee's Benefits-Eligible Service	Benefit Coverage
Less than one year (first 12 months)	Not eligible
1 – 3 years of service	75%
4 – 9 years of service	90%
10+ years of service	100%

GW WELLBEING PROGRAM

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

Username: GW-Wellbeing

Password: Yourlife

Learn more at hr.gwu.edu/wellbeing-programs.

GW WELLBEING PROGRAM



Employee Assistance
Program (EAP)
and Talkspace



Headspace



Family Care
Programs



Gym Memberships
& Programs



1:1 Healthcare
& Retirement
Counseling



Castlight



Health Advocate



SimpleTherapy



Real Appeal



Quit for Life



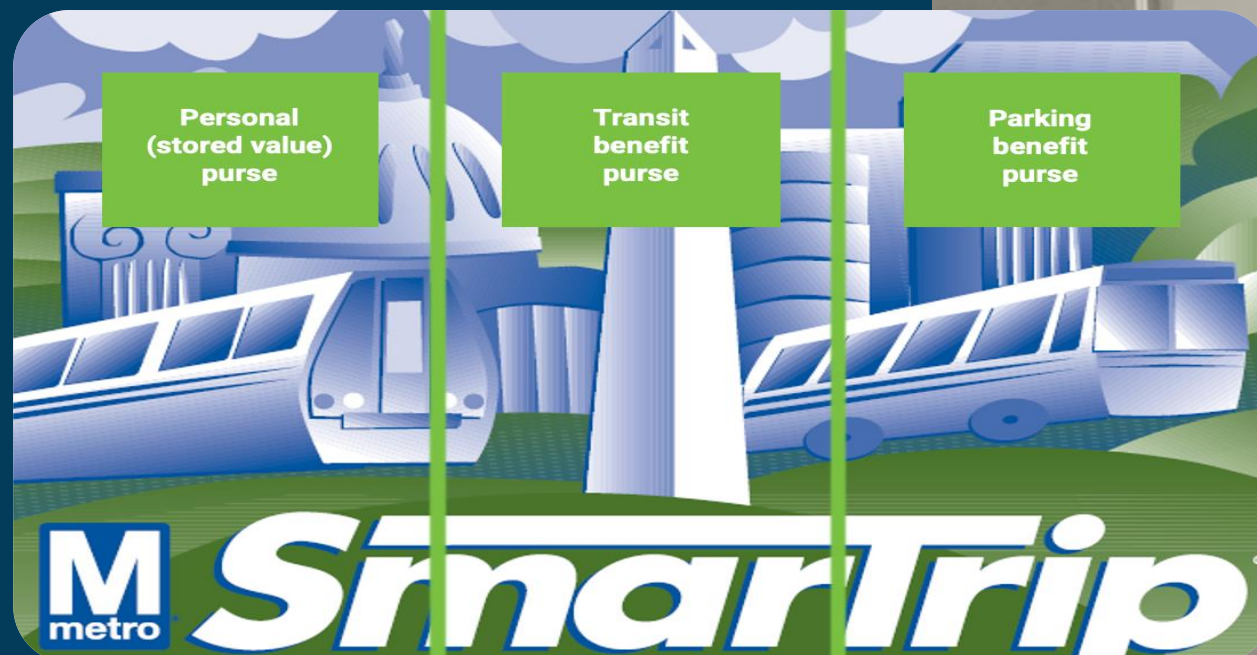
Legal Resources



Other Discounts

SMARTBENEFITS

- 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) SMARTRIP
- **Visit: www.wmata.com**

ON-AND OFF-CAMPUS PARKING

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.



YOUR PAY

GW

Starting at GW | Total Rewards | Well-Being | Talent and Organizational Development | Work Resources | About

JOIN GW

Payroll

Benefits

Compensation

Payroll

News and Announcements

Contact Us

Employee Self-Service

Payroll Forms and Additional Resources

Form W4 & State Tax Withholding

Direct Deposit

W-2 Form

Time Reporting

Employment Verification and Records

SmartBenefits

Active employees that provided electronic consent may now access their 2021 form W-2 via [GWEB](#) using the [Printing W-2 Instructions](#).

The Payroll Services Department is dedicated to providing accurate and timely services to employees and other stakeholders. We are responsible for paying all employees in compliance with federal and local labor laws. We have a commitment to embrace change that promotes increased productivity and we strive to exceed the expectations of our customers.

Payroll Calendar

Payroll Forms

Form W-2

Employee Self-Service

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WE WELCOME
YOU
to our
COMMUNITY

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! 29