

# Benefits Highlights 2024

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 [2024 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](mailto: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)

*Bank Of America -*

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.

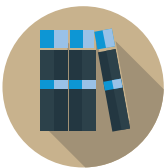


## Health Savings Account (HSA)

*Bank Of America -*

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](http://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 2024, the salary requirement for participating in the 457(b) plan is \$193,750.
- 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.

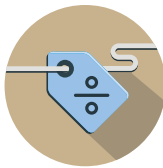
*\*The one-year waiting period may be **waived** based on prior employer coverage.*



### 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](http://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](http://myaip.com/gw) for a quote.

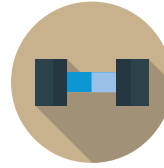
Receive discounted rates on: car rentals, Group Home and Auto insurance (through Liberty Mutual), hotels and lodging, personal mobile device plans, Verizon Fios and more.



### 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](https://www.headspace.com) is available at no cost.

*Fitness Discounts -*

Free group exercise classes, discounted \$25 [Capital Bikeshare](https://www.capitalbikeshare.com) memberships, and [gym](https://www.gym.com) memberships are available.

*Quit For Life -*

The nation's leading smoking cessation program, [Quit for Life](https://www.quitforlife.com) is available to GW employees, eligible dependents and students.

*Healthy Pregnancy Program (UHC) -*

Provides 24/7 [maternity support](https://www.healthy.com) from experienced nurses, financial incentives and more for those enrolled in a GW medical plan.

*Real Appeal -*

A [weight-loss support program](https://www.weight-loss-support.com) offered to GW medical plan participants.



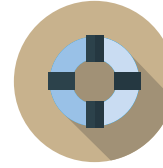
### Voluntary Insurance Plans

*Critical Illness (Voya) -*

GW employees can elect [critical illness insurance](https://www.criticalillness.com) which pays a lump-sum benefit if you are diagnosed with a covered illness or condition.

*Hospital Indemnity (Voya) -*

GW employees can also elect [hospital indemnity insurance](https://www.hospitalindemnity.com) which is a fixed daily benefit you can receive if you or an eligible family member have a covered stay in a hospital, intensive care unit, or rehabilitation facility.



### Support

*Employee Assistance Program (EAP) -*

Provides [24/7 assistance services](https://www.eap.com), including free five personal counseling sessions for you and household family members. [Talkspace](https://www.talkspace.com), a text therapy option is also available in lieu of live counseling.

*Health Advocate -*

Representatives from [Health Advocate](https://www.healthadvocate.com) assist with resolving healthcare and insurance issues, comparing and clarifying plan offerings.

*Child and Elder Care -*

GW's [Family Care program](https://www.familycare.com) 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](https://www.smartbenefits.com) 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](https://www.parking.com) 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](http://hr.gwu.edu/benefits)
- X - [@gw\\_benefits](https://twitter.com/gw_benefits)
- Blog (GWell) - [blogs.gwu.edu/gwbenefits](https://blogs.gwu.edu/gwbenefits)
- Events - [hr.gwu.edu/benefits-events](https://hr.gwu.edu/benefits-events)

### Helpful Resources

- [2024 Staff and Faculty Benefits Guide](https://www.gwu.edu/benefits-guide)
- [2024 GW Benefits Enrollment System Instructions](https://www.gwu.edu/benefits-enrollment)
- [Annual Open Enrollment Website](https://www.gwu.edu/benefits-enrollment-website)

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



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