

FACULTY & STAFF COFFEE CHAT

Oct. 7-25, 2024

20 | **Open**
25 | **Enrollment**

Maximize *Your Health & Well-being*



SESSION AGENDA

Introduction

Open Enrollment Events

Benefits Renewal Process

Well-being

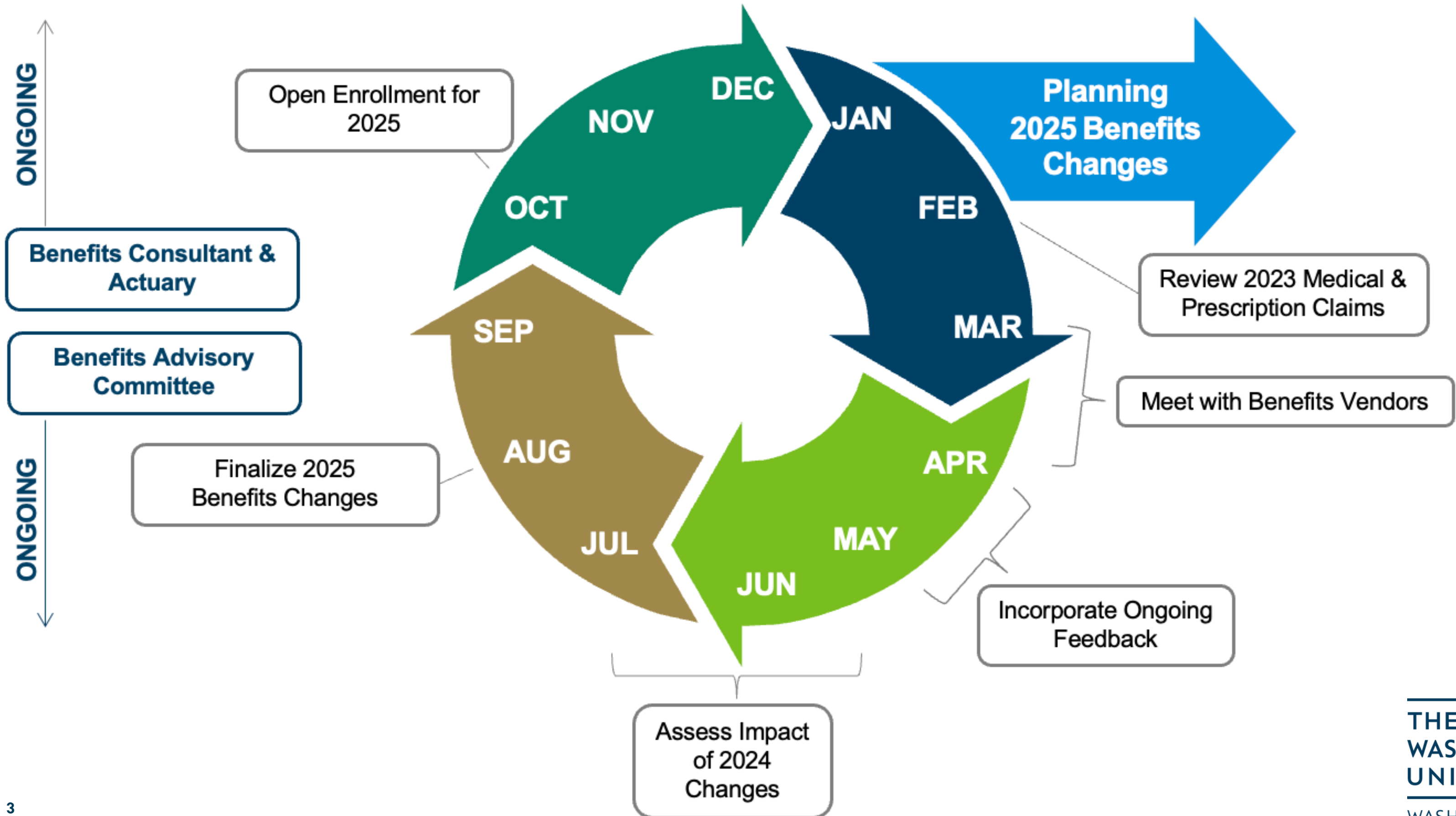
What's New, Changing & Staying
The Same

Communications

Ready To Enroll

Q & A

ANNUAL BENEFITS PLANNING CYCLE



2025 OPEN ENROLLMENT -



**WHAT'S NEW & WHAT'S
CHANGING**



2025 MEDICAL CONTRIBUTIONS

There will be a **6% increase** in employee contributions (across all plans and salary bands) for medical coverage.

GW will continue to offer two medical plans: the GW Health Savings Plan (HSP) and the GW PPO. UnitedHealthcare will continue to be the medical benefits administrator for both plans.

Approximately **70%** of full-time faculty and staff medical plan participants will see an average increase of less than **\$20** per month (across all salary bands and plans).

The monthly employee contribution increase will range from less than **\$2** to about **\$53**, depending on your plan, coverage tier and salary band.

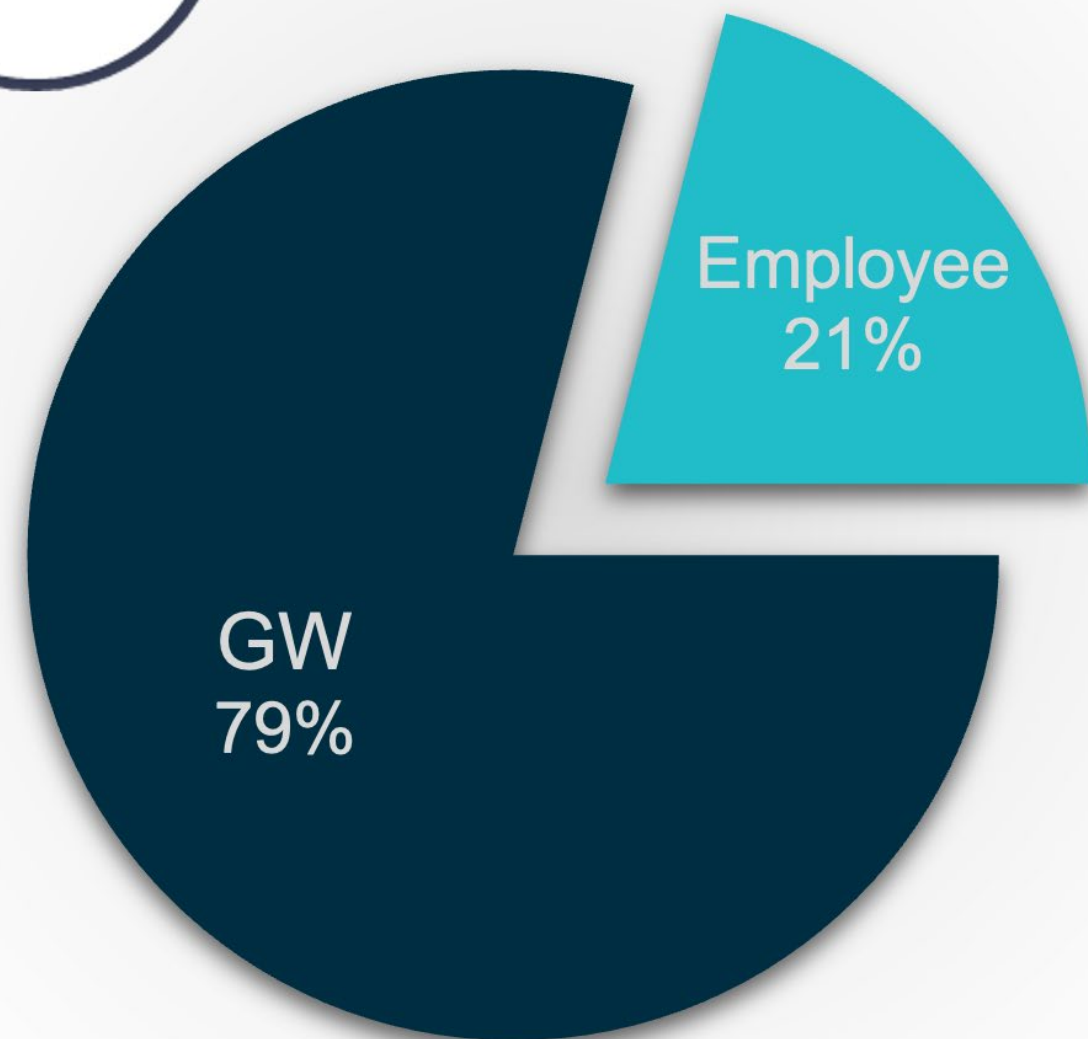
For example in 2025, full-time, benefits-eligible employees earning more than \$50k and up to \$90k that enroll in the:

- GW PPO or HSP for individual coverage will see an increase of about **\$6** or **\$8** per month
- GW PPO with family coverage will see an increase of about **\$23** per month
- GW HSP with family coverage will see an increase slightly above **\$42** per month

Our Commitment & Shared Responsibility



2025 Medical Plan Cost Share



*Please note that the % references are averages, based on all salary bands, medical plans and tiers of coverage.

As we expect continued upward pressure on the cost of our medical plans, it's important to remember **we all play a part in helping control costs.**

Our medical plans are **self-insured** which means the university pays the claims. UHC processes the claims from health providers for GW faculty and staff.

Our premiums for the medical plans are based on our claims experience. High volume and/or high-cost claims in a year directly impact the premiums we pay as participants in the following year.

But you can help. When you get regular wellness visits, timely screenings, use in-network providers and thoughtfully consider care, you generally incur less in claim costs, which directly impacts next year's premiums.

More details for Open Enrollment 2025 are now available, visit go.gwu.edu/2025oe.



Medical Plan Enhancement: Fertility, Pregnancy, & Family Building

Beginning January 1, 2025, GW will partner with Progyny to provide pregnancy and fertility support (as applicable) to medical plan participants.

PPO

- Under the GW PPO, the Progyny benefit includes comprehensive treatment coverage leveraging the latest technologies, convenient access to a network of top fertility specialists, and unlimited support and guidance from a dedicated Patient Care Advocate (PCA) through each phase of your family building journey.

PPO & Health Savings Plan (HSP)

- Participants under the GW PPO and GW HSP will have access to a new Pregnancy and Postpartum program through Progyny. This program offers participants one-on-one support from pregnancy and postpartum experts, access to an exclusive digital app, and education every step of the way.

For more information, please register for our upcoming webinar at go.gwu.edu/2025oeevents.

Beginning, October 7th, contact Progyny via GW's dedicated number at 833-233-0557 for more information.



2025 DENTAL CONTRIBUTIONS

Dental

- We are seeing high trend on the PPO dental plans resulting in employee monthly contribution increases across the Low PPO and High PPO dental plan options between **\$5** to **\$12** per month, depending on your plan and coverage.
- There will be no contribution changes for the GW DMO dental plan.

***Please note:** The DMO, High PPO and Low PPO plans will continue to be offered through Aetna. There will be no changes in coverage.

More details for Open Enrollment 2025 are now available, visit go.gwu.edu/2025oe.



2025 VISION CONTRIBUTIONS

Vision

- For the 2025 Plan year, vision coverage contributions for the Basic Plan **will increase between \$0.08 and \$0.22 per month** depending on your coverage level. Under the Basic plan, the *contact allowance will increase from \$105 to \$130*.
- Monthly contributions for the Enhanced plan **will increase between \$0.43 and \$1.25** depending on your coverage level. Under the enhanced plan, the *frame allowance will increase from \$130 to \$150*.

***Please note:** Both the Basic and Enhanced vision plans will continue to be offered through UnitedHealthcare.

More details for Open Enrollment 2025 are now available, visit go.gwu.edu/2025oe.



IRS ACCOUNT BASED PLAN LIMIT UPDATES

IRS Flexible Spending Account (FSA) Contribution Limits

- The annual maximum for the Health Care FSA will be **\$3,200**.
- The annual maximum for the Dependent Day Care FSA will remain the same at **\$5,000** (or **\$2,500** if you and your spouse file separate tax returns).

IRS Health Savings Account (HSA) Contribution Limit (combined employee + GW contribution)

- For those with individual Health Savings Plan (HSP) coverage, the annual maximum for the HSA will increase by **\$150** to **\$4,300**.
- For those with family HSP coverage, the annual maximum for the HSA will increase by **\$250** to **\$8,550**.
- GW's HSA matching contribution continues (no change): GW will match up to **\$600** for individuals who contribute at least **\$600**, and up to **\$1,200** for those covering dependents who contribute at least **\$1,200**.

More details for Open Enrollment 2025 are now available, visit go.gwu.edu/2025oe.



LIFE / DISABILITY

Reminder:

- During Open Enrollment, employees can elect up to \$250K of optional employee life insurance and up to \$50K of optional spouse life insurance without having to provide Evidence of Insurability (EOI).
- Those under \$250K or not enrolled can only increase optional employee life coverage by \$250K at the most without EOI.
- Anyone previously declined for coverage based on EOI must submit EOI for any increase.



EMPLOYEE ASSISTANCE PROGRAM

Beginning January 1, 2025, GW will partner with SupportLinc - to provide the GW Employee Assistance Program

The GW EAP powered by SupportLinc will continue to provide confidential support via phone and live chat to email, video counseling, textcoach, and in-person to help address life's challenges and demands that come with balancing home and work.

SupportLinc will offer all previous EAP services but with enhanced capabilities and technology such as online appointment scheduling in real time, vetted work-life referrals/resources and more!

We invite you to join an upcoming information session with SupportLinc to learn more! Details regarding dates/times will be forthcoming at go.gwu.edu/2025oeevents.

2025 OPEN ENROLLMENT -

**WHAT'S STAYING
THE SAME**



CONTINUING BENEFITS FOR 2025

Medical Plan Features / Programs:

- Centers of Excellence
- Freestanding Imaging and Labs Preferred Network
- Virtual Visits
- GW Medical Faculty Associates (MFA) Benefit Coverage Tier on the PPO and HSP Medical Plans

Pharmacy Benefit Features:

- PrudentRx via the GW PPO & HSP Pharmacy Benefit
- Mandatory Maintenance Choice - All Access with Opt Out
- Diabetes Management Program

Health & Well-Being Benefits:

- Castlight
- Disability Insurance
- Active & Fit Direct & Other Fitness Discounts
- Bright Horizons Family Care Benefits
- Pet Insurance, Identity Theft & Other Discounts
- Critical Illness
- Health Advocate
- Headspace
- Legal Benefit
- Optional Employee & Spouse Life Insurance
- SimpleTherapy
- Hospital Indemnity
- Quit for Life

More details for Open Enrollment 2025 are now available, visit go.gwu.edu/2025oe.



READY TO ENROLL?

OE MICROSITE GUIDE

The online GW Open Enrollment (OE) Guide will soon be available!

The OE guide focuses on four pillars of navigation: **PLAN, EXPLORE, COMPARE** and **DECIDE**. Information regarding **WHAT'S NEW, WHAT'S CHANGING, and WHAT'S STAYING THE SAME**, plus guidance on comparing your plan options and enrolling in the GW Benefits Enrollment system is at the core of the navigation.

Select your population from the guide options to get started.

Please note: While the new Open Enrollment Guide continues to be a resource to access information about your benefit offerings, it remains separate from the GW benefits enrollment system.

OPEN ENROLLMENT GUIDE FOR FACULTY & STAFF



Open Enrollment Guide for Faculty and Staff

Explore 2024 Contributions Rates

Enroll Now



Plan

- [Start Planning](#)
- [Explore Ways To Tour Open Enrollment Information](#)
- [Tools To Maximize Your Health and Well-being](#)



Explore

- [What is Open Enrollment?](#)
- [What's New](#)
- [What's Staying the Same](#)
- [What's Changing](#)
- [Voluntary Benefits](#)
- [Plan Features and Glossary](#)
- [How to Utilize Your Care](#)
- [GW Health Savings Plan \(HSP\)](#)
- [GW Health Savings Account \(HSA\)](#)
- [GW PPO Plan](#)
- [GW HSA Matching Contribution](#)
- [GW Flexible Spending Accounts \(FSAs\)](#)



Compare

- [Comparing the Medical Plans](#)
- [Prescription Drug Benefits](#)
- [Choosing a Medical Plan](#)
- [Castlight](#)
- [Vision Coverage Options](#)
- [Dental Coverage Options](#)
- [Life and Accidental Death and Dismemberment \(AD&D\) Insurance](#)
- [Disability Insurance Options](#)
- [Contribution Rates](#)



Decide

- [Using the GW Benefit Enrollment System](#)
- [Contact Information](#)

THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC



THE GW BENEFITS Enrollment System

THE GEORGE
WASHINGTON
UNIVERSITY
WASHINGTON, DC

Three ways to access your benefits:

- Online at go.gwu.edu/enroll4benefits
- Through the Mobile App
- By phone by calling the GW Benefits Call Center at 833-698-0324, 8 a.m. to 8 p.m. ET, Monday - Friday



On the Go?

Download the mobile app, enter our company code **GWbenefitscenter**, along with your **GWID and password** (date of birth in MMDDYYYY format) and take your GW benefits with you wherever you go.

GW Benefits Enrollment System

Beginning October 7, 2024, you may log in to the system at go.gwu.edu/enroll4benefits to review, change or select benefits for 2025. The deadline to make changes is 8 p.m. (ET) on October 25, 2024.

Employees may log in to the enrollment system and make changes as often as they'd like during the three-week Open Enrollment period. Most changes made during the Open Enrollment period become effective **January 1, 2025**.

ENROLLMENT SYSTEM REMINDERS



The GW Benefits Enrollment System

- Access the enrollment system via single sign-on.
- For those newly adding dependents to coverage, you can upload supporting documents directly into the system. The documentation must be received by Friday, November 1st.
- Don't Forget: Review and update your beneficiaries!
- Beginning October 7, 2024, visit go.gwu.edu/enroll4benefits

GWeb

- Each year, take some time to review and confirm your W-4 and Work Location addresses in GWeb. Note: Work Location is defined as the physical location where an employee performs his or her work more than 50% of the time.
- Log in at banweb.gwu.edu and access your Employee Information tab to review/update address information

1095-C Tax Form Electronic Consent for Faculty and Staff

Did You Know that you can receive your 1095-C form electronically now? Save time, support sustainability, and keep things secure. Update your online consent form to receive your 1095-C electronically while completing your 2025 enrollment.

What is a Form 1095-C?

Eligible employees will receive a Form 1095-C tax document annually, which reports information about your medical coverage. While you will not need to include your 1095-C with your tax return filing, or send it to the IRS, you may need information from your 1095-C to help complete your tax return.



OPEN ENROLLMENT EVENTS

MARK YOUR CALENDAR

2025

OPEN ENROLLMENT

SAVE THE DATE

SAVE	THE	DATE
OCTOBER 8 VSTC 10AM - 1PM ET	OCTOBER 9 Foggy Bottom 10AM - 2PM ET	OCTOBER 22 Foggy Bottom 10AM - 2PM ET

Visit go.gwu.edu/2025oeevents for more information.

FESTS

Join us for our annual in-person fests!

Activities differ among each Fest and range from a dental pop-up clinic, complimentary vision screenings and vaccine clinics to massages, art therapy, fitness classes and more!

You can also stop by the Fests to meet GW's benefit vendor partners, ask questions, and receive assistance with the enrollment process.

Onsite Dental Clinic – Foggy Bottom, October 9th – Short on time but need to brush up on your dental care? Schedule an appointment at our on-campus clinic to tackle preventive or basic care! Bring your dental insurance details and complete the easy online registration at go.gwu.edu/2025oeevents.

UPCOMING 2025 OPEN ENROLLMENT EVENTS

A sampling of our 2025 Open Enrollment programming is below. To Register for a webinar or book a 1:1 appointment, please visit go.gwu.edu/2025oeevents.

<div><div>25 SEP</div><div>Open Enrollment</div><div>2025 OE: Faculty an... Your Health & Well-being</div><div>Benefits will host a virtual coffee and chat session to provide a...</div></div>	<div><div>27 SEP</div><div>Open Enrollment</div><div>2025 OE: Postdoc C... Your Health & Well-being</div><div>GW Benefits and Gallagher will host a virtual coffee and ch...</div></div>	<div><div>03 OCT</div><div>Open Enrollment</div><div>2025 OE: Faculty an... Your Health & Well-being</div><div>Benefits will host a virtual coffee and chat session to provide a...</div></div>	<div><div>03 OCT</div><div>Open Enrollment</div><div>2025 OE: How to Pi... Your Health & Well-being</div><div>Join UnitedHealthcare for a webinar that explains the GW...</div></div>	<div><div>10 OCT</div><div>Open Enrollment</div><div>2025 OE: 1:1 with U... Your Health & Well-being</div><div>Appointments will be with Jessica Wachter from...</div></div>	<div><div>10 OCT</div><div>Open Enrollment</div><div>2025 OE: World Me... Your Health & Well-being</div><div>Mental health is more important than ever — and it starts with...</div></div>
<div><div>10 OCT</div><div>Open Enrollment</div><div>2025 OE: Well-Bein... Your Health & Well-being</div><div>The Active&Fit Direct team would like to formally invite you t...</div></div>	<div><div>15 OCT</div><div>Open Enrollment</div><div>2025 OE: Family Ca... Your Health & Well-being</div><div>When school's out, schedules change last-minute, your caregi...</div></div>	<div><div>15 OCT</div><div>Open Enrollment</div><div>2025 OE: Be an HSA... Your Health & Well-being</div><div>Join this Bank of America webinar to get an overview of...</div></div>	<div><div>16 OCT</div><div>Open Enrollment</div><div>2025 OE: How to Pi... Your Health & Well-being</div><div>Join UnitedHealthcare for a webinar that explains the GW...</div></div>	<div><div>24 OCT</div><div>Open Enrollment</div><div>2025 OE: Saving for... Your Health & Well-being</div><div>Please join this information session to learn a variety of wa...</div></div>	<div><div>24 OCT</div><div>Open Enrollment</div><div>2025 OE: 1:1 with U... Your Health & Well-being</div><div>Appointments will be with Jessica Wachter from...</div></div>

FLU & COVID-19 VACCINES

- In partnership with the Medical Faculty Associates (MFA), flu and COVID vaccine clinics will be held on campus during October including on the OE fest dates.
- GW Faculty and Staff enrolled on a GW medical plan, please have your **UHC ID card** available when registering for the GW clinic. For more details, visit [2024 GW Flu and COVID Vaccines Services](#).
- Employees covered by a GW medical plan can also visit area pharmacies and convenience care clinics to receive a flu shot at no cost. If visiting one of these, please present your **CVS Caremark ID card**.
- If you are not covered on a GW medical plan, please verify costs with your health insurance company. Most plans will cover the full cost of seasonal flu shots.



Please note: If you require a high dose flu shot, generally recommended for those over age 65, please consult with your healthcare provider or pharmacy in advance regarding availability.



BE KIND TO YOUR MIND

View our well-being programs at hr.gwu.edu/wellbeing-programs.

Headspace, the mindfulness app is available at no cost for benefits-eligible faculty and staff. You can participate in guided meditations, exercises and more.

Kids programs to help your child learn the importance of mindfulness is also available through Headspace Sesame Street and sleep cast meditations.



Benefits-eligible GW staff and faculty can sign-up today using the simple instructions at go.gwu.edu/headspace.

How to Join

- To sign up using your tablet or phone, the Headspace app will need to be downloaded first.
- Only your @gwu.edu email address can be used to sign up for verification that you are a GW employee.



You're Invited! Embark On A New Reading Adventure

- Do you love to read? Are you a conversationalist by nature excited to connect with colleagues? Perhaps you are looking for a window into another world, a place to gather understanding about the depth of human experience or simply wanting to add a new tool for personal growth to your self-care toolbox. Here's your chance!
- GW Benefits has recently partnered with Professional Book Club (PBC) Guru to create a free [virtual well-being book club](#).
- Books selected for reading and discussion will cover the social, emotional, financial, and physical pillars of well-being.

Interested in joining? Visit <https://www.pbc.guru/gwell>



LET'S STAY
IN TOUCH

CONNECT WITH BENEFITS



X
(Formerly Twitter)

twitter.com/gw_benefits



GWell
Newsletter

GWell Creating a
Community
of Wellbeing

NOVEMBER | GWell NEWSLETTER

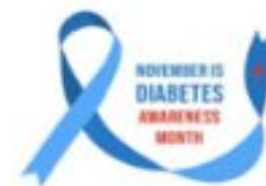
What's Inside

Diabetes Awareness Month reminds us about the impact of Type 1 and Type 2 diabetes on our loved ones, encouraging us to stay educated about disease management and prevention. November's cooler weather ushers in a holiday season that may look different from previous years. The Verbing Hotline webinars this month focus on navigating emotions during the 2020 holiday season. While it may involve virtual gatherings, we wish you a holiday season of new memories wrapped in resilience and hope.

Stay active with [Campus Recreation's](#) virtual exercise classes and join the [GW walking](#) challenge taking place this month. The Benefits bi-annual Retirement Fair takes place on November 19. Be sure to review the reminders section, which includes deadlines about your flexible spending accounts and monthly sign-up sessions with benefits' partners.

Be Well!

Benefits



DIABETES AWARENESS MONTH

The [American Diabetes Month](#) 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 also a reminder to learn more about the [symptoms](#) of diabetes and understand the risks. You can also get involved with [Advocate Diabetes](#), an easy way to use your voice to help make an invisible disease visible.

GWell Blog

blogs.gwu.edu/gwbenefits

GWell Home **Blog** Contact

GWell

your source for health and financial wellness news at GW



Tuition FAQ: Tuition Exchange

February 20, 2019

[Twitter](#) [Facebook](#) [LinkedIn](#) [Email](#)

GW is a member of the TuitionExchange, Inc., a national organization that administers tuition scholarships to the dependents of eligible faculty and staff at participating colleges and universities. TuitionExchange award amounts (covering \$30,000 annually) defray higher education costs, and the process operates similarly to Tuition Management, with the added benefit of being portable to hundreds of other institutions.

Don't miss an issue! View past GWell newsletters at hr.gwu.edu/GWellNewsletter

THANK YOU

WE ARE HERE TO HELP

QUESTIONS?

Need Enrollment Assistance?

Call the Benefits Call Center at
(833) 698-0324

**Access the 2025 Open Enrollment Webpage
to view the Benefits Overview, Guide, & Events**
go.gwu.edu/2025oe

Enroll via the GW Benefits Enrollment System
go.gwu.edu/enroll4benefits

GW BENEFITS CONTACT INFO



Phone

571.553.8382



Email

benefits@gwu.edu



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