



# Welcome to UnitedHealthcare

**UHC Medical and Vision  
2025 Open Enrollment**

United  
Healthcare



# Today's Agenda

We're here to help make each step of your health care experience easier.

## Getting Started



## Medical



## Behavioral Health



## Vision



## How to connect with us



# 2025 Open Enrollment

- This is the time in the year where you can make updates to your benefits. Open enrollment closes **October 25th**
- Benefit elections can only be changed if you experience a qualifying event.
- Changes to benefit elections must be submitted within 30 days of any qualifying event. Examples are:
  - Change in legal marital status (marriage, divorce, annulment)
  - Change in dependents (birth\*, death, adoption, legal guardianship)
  - Change in employment status of employee's spouse or employee's dependent (switch from part-time to full-time, termination or commencement of employment)
  - Dependent satisfies or ceases to satisfy eligibility requirement (marriage of dependent)



**2025 Open Enrollment  
begins October 7, 2024  
and ends on October  
25, 2024 at 8pm (ET)**

\*After your baby is born, you have 60 calendar days to add your baby to your benefits coverage.



# What's Changing for 2025

## 2025 Medical Plan Update

- Fertility coverage under GW PPO plan will move to Progyny
- For more information, review the [benefit overview](#). Beginning October 7th, call 833-233-0557 to speak with a PCA to discuss how Progyny can help support you.

## 2025 Vision Plan Update

- Basic plan- contact allowance will increase from **\$105 to \$130**
- Enhanced plan - frame allowance will increase from **\$130 to \$150**



# A quick refresher on common health terms

**Copay:** A fixed amount of money you pay a provider for a covered visit or prescription

**Deductible:** The amount you'll need to pay before your plan starts to pay for covered services

**Coinsurance:** The percentage you pay as your share of a covered health care service

**Out-of-pocket limit:** The most you'll pay during your plan year for covered services — after which the plan usually pays 100%

**For more health care definitions, visit:**  
[justplainclear.com](https://justplainclear.com)





# Prioritizing care that helps you stay healthy

Preventive care — like checkups, screenings and immunizations — is 100% covered by most of our plans when you stay in the network.

## **A preventive care visit may be a good time to:**

- Build a relationship with your primary care provider (PCP)
- Find guidance for future medical needs
- Check up on your health when you're symptom-free

For more information, check your plan documents.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



# Preventive Care vs Diagnostic Care



## Preventive Care

Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.



## Diagnostic Care

Diagnostic care includes care or treatment when you have symptoms or risk factors, and your doctor wants to diagnose them.



<https://www.uhc.com/health-and-wellness/preventive-care>



# An expansive network that helps you save

Network providers help you save money because they provide services at a contracted rate.

 **1.7M+** physicians and health care professionals\*

 **7K+** hospitals\*

 **67K** pharmacies\*\*

\*As of December 31, 2023.

\*\*UnitedHealthcare internal analysis. <https://www.unitedhealthgroup.com/ns/optum-rx/differentiated-pharmacy-benefit-solutions.html>, accessed January 30, 2024.

<sup>1</sup> This is not the complete list of covered services. For more details, see your official health plan documents.



## Covered services include:<sup>1</sup>

- Provider office visits
- Preventive Care
- Hospital care

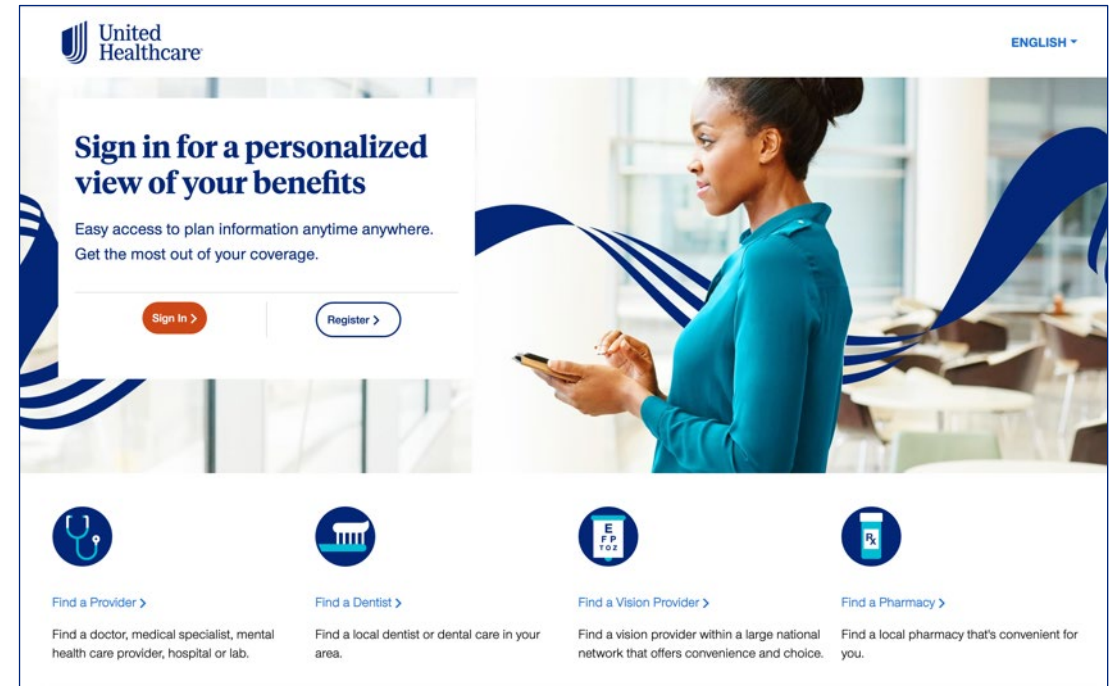




# Access your plan easily with myuhc.com

Once you're enrolled, **myuhc.com**® lets you:

- See what's covered
- Find and estimate costs
- Search network providers
- Search network behavioral health providers
- Check on claims and plan balances
- Submit out-of-network claims



Members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the website or mobile application terms of use under Find Care & Costs section.

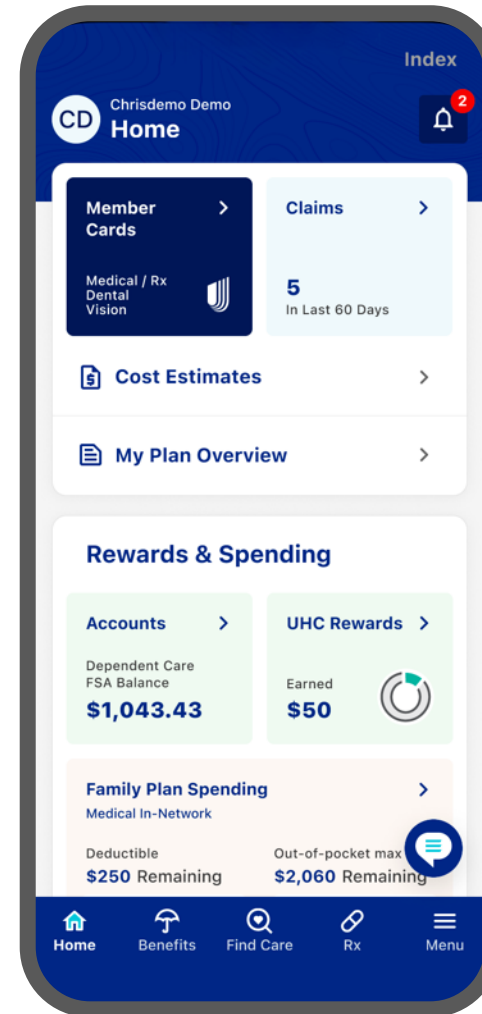


# Know on-the-go with the UnitedHealthcare app

With the **UnitedHealthcare® app**, you'll easily have access to:

- Claim details, benefit info and account balances
- Cost comparisons for up to 4 care providers at a time
- One-click cost estimates for frequently searched services
- Your health plan ID card — and the ability to add your health plan details to your smartphone's digital wallet

The UnitedHealthcare® app is available for download for iPhone® or Android®.  
iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.



Download the app  
on any device



# Medical Plans










# Comparing plans may help you save money

	GW HSP	GW PPO
UHC Choice Plus National Network	✓	✓
Preventive Care covered at 100%	✓	✓
Mental Health Coverage	✓	✓
Prescription drug coverage through CVS Caremark	✓	✓
Preventive medications are covered at 100 percent (deductible and coinsurance do not apply)	✓	✗
Can couple with Health Care FSAs through Payflex	✗	✓
Can couple with Dependent Day Care FSA through Payflex	✓	✓
Can couple with Health Savings Account through Payflex	✓	✗



# Compare your options

Here's a summary of your care options, their average cost and the types of conditions they treat. For nonemergencies, you may get **quality care** at a **lower cost** with a **shorter wait** by choosing options other than the ER.

	 <b>Primary care provider (PCP)</b> The provider who may know you best	 <b>24/7 Virtual Visits</b> A care provider over the phone or by video	 <b>Convenience care</b> Medical professionals at retail pharmacy clinics	 <b>Urgent care</b> Physicians and care teams at walk-in clinics	 <b>Emergency room</b> Physicians and care teams at hospital emergency departments
Average cost	GW HSP – avg cost \$170 or less GW PPO - \$10 copay (MFA) / \$30 copay (UHC In-network)	GW HSP - \$54 or less GW PPO - \$10 copay	GW HSP – avg cost \$100 GW PPO - \$30 copay	GW HSP – avg cost \$185 GW PPO - \$30 copay	GW HSP & GW PPO – Avg cost \$2,600
Types of conditions	<ul style="list-style-type: none"> <li>Preventive screenings</li> <li>Annual checkups</li> <li>Nonemergency conditions</li> </ul>	<ul style="list-style-type: none"> <li>Allergies</li> <li>Cough</li> <li>Pink eye</li> </ul>	<ul style="list-style-type: none"> <li>Earache</li> <li>Flu/common cold</li> <li>Skin rash</li> </ul>	<ul style="list-style-type: none"> <li>Bladder infections</li> <li>Muscle aches, sprains</li> <li>Stomach pain</li> </ul>	<ul style="list-style-type: none"> <li>Broken bones</li> <li>Chest pain</li> <li>Shortness of breath</li> </ul>





# 24/7 Virtual Visits value

Virtual visits allows members and plan participants<sup>1</sup> of all ages\* to connect with a provider through live, interactive audio-video when they need immediate care.



Quickly connect with a provider for your immediate non-emergent care needs 24/7/365, in all 50 states and D.C.



Broad range of conditions that can be treated from medical to behavioral



Member and plan participant cost share is \$0



Personalized care with prescriptions, labs and in-person care (as needed)

All trademarks are property of their respective owners. \* Conditions vary by age for treatment. <sup>1</sup> Applies to members of a fully insured plan and participants of a self-funded (ASO) plan. <sup>2</sup> The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

\* Conditions vary by age for treatment.

**Current provider  
partners\*\***



# How a typical health plan works

## Plan start

You pay 100%\*

You pay 100% of your covered health services until you meet your **deductible** — the amount you pay before your plan starts sharing costs.

## Deductible reached

You pay  
20%

Your plan pays  
80%

Your health plan starts to share a percentage of the costs with you. This is your **coinsurance**.\*

## Out-of-pocket limit met

Your plan pays 100%

Your plan covers 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year. Copays, coinsurance and deductibles count toward this.



Some plans may require you to pay a fixed amount — or **copay** — each time you see a provider.



Every plan has a **premium** — a routine payment typically taken out of your paycheck to keep your plan active so you stay covered.

Find plan details at [myuhc.com](https://myuhc.com)® > Coverage & Benefits

\* Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.



# Medical Plan Summary

Reminder: MFA TIER

GW employees have a dedicated phone number to schedule appointments at: 202-677-6000.

	GW HSP			GW PPO		
Annual Deductible	In network \$2,000 / \$4,000		Out-of-Network \$3,000 / \$6,000	In network \$750 / \$1,500		Out-of-Network \$2,000 / \$4,000
Med Out-of-Pocket Limit (included Med Deductible)	In network \$4,000 / \$8,000		Out-of-Network \$6,000 / \$12,000	In network \$3,000 / \$6,000		Out-of-Network \$6,000 / \$12,000
Benefit	Tier 1 MFA Providers	Tier 2 UHC In-Network Providers	Tier 3 Out of Network	Tier 1 MFA Providers	Tier 2 UHC In-Network Providers	Tier 3 Out of Network
Coinsurance	10% after ded	20% after ded	40% after ded	10% after ded	20% after ded	40% after ded
Preventive Care Services	100%		40% after ded	100%		40% after ded
PCP / Specialist Office Visits	10% after ded	20% after ded	40% after ded	\$10 / \$25 copay	\$30 / \$50 copay	40% after ded
Virtual Visit through UHC	20% after ded		n/a	\$10 copay		n/a
Urgent Care	20% after ded		40% after ded	\$30 copay		40% after ded
Emergency Room	20% after ded		40% after ded	20% after ded		40% after ded
Inpatient Care	20% after ded		40% after ded	20% after ded		40% after ded
Outpatient Care	20% after ded		40% after ded	20% after ded		40% after ded
Mental Health (in-person/virtual)	20% after ded		40% after ded	\$30 copay		40% after ded
	Preferred	Non-Preferred		Preferred	Non-Preferred	
Diagnostic Testing (x-ray, blood work)	20% after ded	40% after ded	40% after ded	20% after ded	40% after ded	40% after ded
Major Diagnostic and Imaging (CT scans, MRIs)	20% after ded	40% after ded	40% after ded	20% after ded	40% after ded	40% after ded

# Preferred vs Non-Preferred Lab & Imaging Services

**Preferred Network** = in-network freestanding facilities and GW hospital

**Non-Preferred Network** = in-network hospitals (other than GW Hospital) or out-of-network freestanding facilities or hospitals (in or out-of-network deductible applies as appropriate).

Using a Preferred Network may help you save money on many services, including:

## Lab services


- Blood draws
- Blood glucose tests
- Metabolic tests/panels
- Rapid strep tests

## Imaging services

- CT and PET scans
- MRI/MRAs
- Nuclear medicine scans

## Finding a freestanding facility

Find a freestanding facility (outpatient facility, diagnostic or ambulatory center, physician's office or independent laboratory) on myuhc.com or through the UnitedHealthcare app.







**ABC Surgery Center**  
Ambulatory Surgery Center

1234 Any Street  
Any City, State 12345

6.9 Miles Away | [Get Directions](#)

123-123-4567 Phone  
711 TTY

-  Freestanding Facility
-  Accepting All Patients
-  In-Network Provider



The freestanding facility symbol indicates certain services delivered here may cost less



# A spectrum of support for your well-being



## Real Appeal®

Digital weight management program designed for lasting change



## One Pass Select™

Access a nationwide network of gyms, including fitness centers and boutique studios



## Quit For Life®

Resources and support designed to help you quit tobacco for good



## Calm Health

Calm is a mental well-being app with resources for sleep, meditation and mindfulness



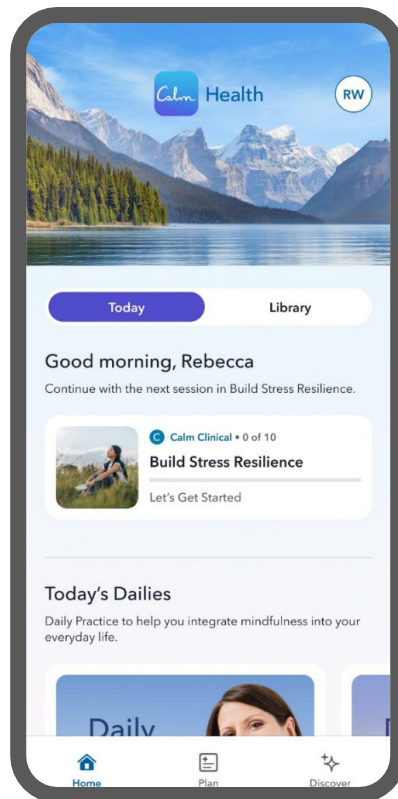
## Cancer Support Program

Education, resources and emotional support for you and your family





# Calm Health provides access to mental well-being support



## On-demand, integrated support with no out-of-pocket member costs



**24/7 access to digital content** for sleep, stress, and mindfulness—enhanced with evidence-based modules created by psychologists

### Topics include:

- Mental health conditions like anxiety and depression
- Physical conditions like diabetes and cancer
- Lifestyle issues like sleep and stress



**Industry recognized screenings** help users track symptoms over time and results inform personalized recommendations



**Referrals and navigation** to additional support, including coaching or therapy, based on individual screening responses



**Robust metrics and reporting** to help organizations understand well-being needs, utilization and engagement

Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only.



# Pick the plan that's right for you

With multiple subscription options, **One Pass Select** has a plan to fit your needs, lifestyle and budget.

	<b>Classic</b> 12,000+ gym locations
	<b>Standard</b> 13,000+ gym and premium locations
	<b>Premium</b> 16,000+ gym and premium locations
	<b>Elite</b> 18,000+ gym and premium locations
	<b>Digital-only</b> Or get started with a digital-only plan*

An enrollment fee may apply.  
\*Grocery and home essentials delivery is not available for the digital-only plan.



## Each plan allows you to:



Use any location in your network tier at no additional cost



Change tiers monthly to create a routine that fits your lifestyle



Cancel your membership at any time by giving a 30-day notice



Try online workout builders to learn new exercises



Explore new foods and more easily access healthy options with grocery delivery\*



Join live, online fitness classes and try on-demand workouts from home

# A variety of employee membership options to fit lifestyle goals

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$34	\$69	\$109	\$159
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11,000+	14,000+	16,000+	20,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery/other member perks		✓	✓	✓	✓
Family memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

\*10% discount.



# How to get started

To sign up for a **One Pass Select** plan, just follow these simple steps:

1 Go to **OnePassSelect.com**



2 Click **Get Started**

3 Follow the prompts to **register** or **log in** with your email and password

4 **Find a gym** near you by using the convenient map locator

5 **Purchase a membership** from the tier options that fit your needs

6 Get your One Pass Select **member code** on the dashboard page

7 Click **How to use code** to learn how to use your code to access:

- Any fitness location in your chosen network tier
- Online fitness vendors
- Additional program offerings







# UnitedHealthcare Vision

Making eye care more  
accessible to support your  
best health





# Vision: What's covered?

## Eye exam

Your plan includes a fully covered exam, subject to a copayment.

Your plan uses the UnitedHealthcare Vision Network. You'll get the most value from your coverage when you see any provider in this large, national network of eye doctors, optometrists and ophthalmologists. You may visit a local doctor or a well-known retail provider. Find a provider at [myuhcvision.com](https://myuhcvision.com).

## Frame allowance\*

When you use a network provider, you can spend a frame allowance to help buy any frame your eye doctor offers. You get a discount on any cost over the allowance amount.

## Contact lens benefit\*

You may have coverage for a fitting and follow-up visits depending on your plan design and lens choice. You can save time and money when you order contact lenses on [uhcontacts.com](https://uhcontacts.com).

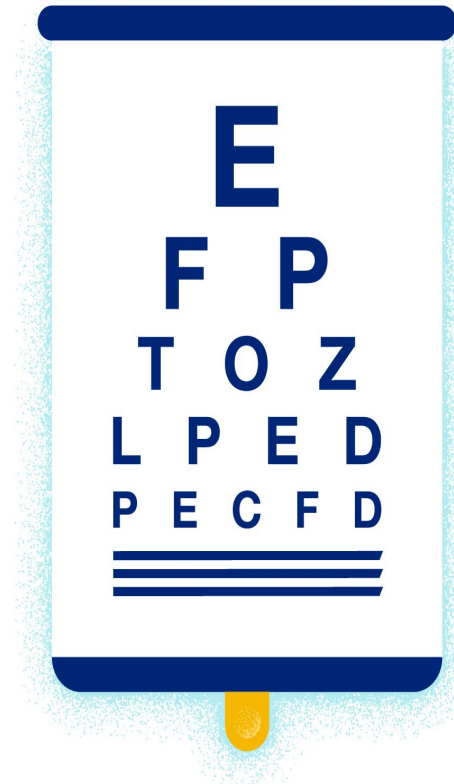
## Lens options\*

Popular lens options like UV protection or anti-reflective coating are available to you at price-protected amounts. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no cost.

## Additional pairs of glasses\*

Receive a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

\*Plans may vary. Check your coverage at [myuhcvision.com](https://myuhcvision.com) to verify benefits.



# Buy-Up Vision

	Basic Vision Plan	Enhanced Vision Plan
<b>Benefit Frequency</b>		
Comprehensive Exam(s)	Once every <b>12</b> months*	Once every <b>12</b> months*
Lenses	Once every <b>12</b> months*	Once every <b>12</b> months*
Frames	Once every <b>24</b> months*	Once every <b>12</b> months*
Contact Lenses in Lieu of Eyeglasses	Once every <b>12</b> months*	Once every <b>12</b> months*
<b>Copays</b>		
Exam	No copay	No copay
Materials	\$20 copay	\$20 copay
<b>Allowances</b>		
Frames	\$130 retail frame allowance	<b>\$150</b> retail frame allowance
Preferred Contact Lenses	If you choose disposable contacts, up to <b>4</b> boxes are included when obtained from an in-network provider.	If you choose disposable contacts, up to <b>6</b> boxes are included when obtained from an in-network provider.
Non-Preferred Contact Lenses <i>An allowance is applied toward the purchase of contact lenses outside the selection. Materials copay (if applicable) is waived.</i>	<b>\$130</b>	\$150

\*Benefit Frequency is 12 / 24 months from last date of service.

\*\*Out of network reimbursements can be found on Vision Benefit Summary posted on [hr.gwu.edu](http://hr.gwu.edu)



# Additional Vision benefits to explore

As part of your vision plan benefits, you can explore additional benefits through [myuhc.com](https://myuhc.com) or [myuhcvision.com](https://myuhcvision.com)



## Save up to 35% on laser vision correction

You have access to discounts on laser vision correction procedures through our alliance with QualSight® LASIK. All QualSight LASIK surgeons offer members a discount of up to 35% off national pricing. When you choose QualSight LASIK, you get many helpful extras including; free Lasik consultation, bladeless laser vision correction procedures, financing options, and more!

To learn more about laser vision correction, and to find a network surgeon, visit [uhc.qualsight.com](https://uhc.qualsight.com) or call **1-855-321-2020**.



## Maternity Benefits

UnitedHealthcare Vision plan includes expanded benefits for women who are pregnant or breastfeeding. Your vision plan includes coverage for a **2<sup>nd</sup> eye exam**. Your standard exam copay would apply. If your prescription changes .5 diopter or more in a plan year, **you are eligible for a new glasses**. The standard copays and frame allowance would apply.



## Warby Parker

Finding your perfect pair is easy. Try on 5 frames through Warby Parker's Home Try-On program or see styles instantly on your face with the Virtual Try-On tool in the Warby Parker app. Every pair of glasses comes with anti-reflective and scratch- and smudge-resistant lenses. Prescription sunglasses are scratch-resistant and polarized to reduce glare.

Your plan may apply toward them, too. Shop Scout, Warby Parker's own brand of daily contacts, plus other daily, biweekly and monthly lenses.

Visit [warbyparker.com/united](https://warbyparker.com/united) to learn more



## Safety eyewear

UnitedHealthcare Vision offers a safety eyewear plan designed to help you protect your eyes on the job. With this plan, you'll receive a \$60 retail frame allowance that may be applied toward the retail purchase of safety eyewear. Simply visit a UnitedHealthcare Vision network provider—they'll help you choose safety eyewear that fits your work requirement.



# There's always a provider in sight

Our national network of vision providers offers both private and retail vision providers, including:

- 1-800 Contacts®
- America's Best
- Costco® Optical
- For Eyes®
- GlassesUSA.com
- LensCrafters®
- Sam's Club
- Target Optical
- [uhccontacts.com](https://www.uhccontacts.com)
- [uhcglasses.com](https://www.uhcglasses.com)
- Visionworks®
- Walmart
- Warby Parker



**Your costs may be higher for out-of-network care**  
Please read your plan documents for more information.

All trademarks are the property of their respective owner.  
For coverage details, including exclusions and limitations, see your official vision plan documents.



# Ongoing Support

## Open Enrollment 1:1 Appointments

- Appointments can be booked by visiting [go.gwu.edu/2025oeevents](https://go.gwu.edu/2025oeevents).

## Virtual UnitedHealthcare 1:1 Monthly Appointments

- November 21 - 10am – 3pm – Link coming soon!
- December 12 - 10 am - 3 pm – Link coming soon!





# Help is just a call away

Health plan questions?  
We've got answers.

**Connect with our dedicated  
customer care team by phone or online:**



**Call the member number**  
on your health plan ID card.



**Log in to myuhc.com®**  
and click on **Call or Chat**.



**Tap into the UnitedHealthcare® app**  
for assistance when you're on the go.



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