OPEN ENROLLMENT 2027

Maximize Your Health & Well-being

OCTOBER 5-23, 2026

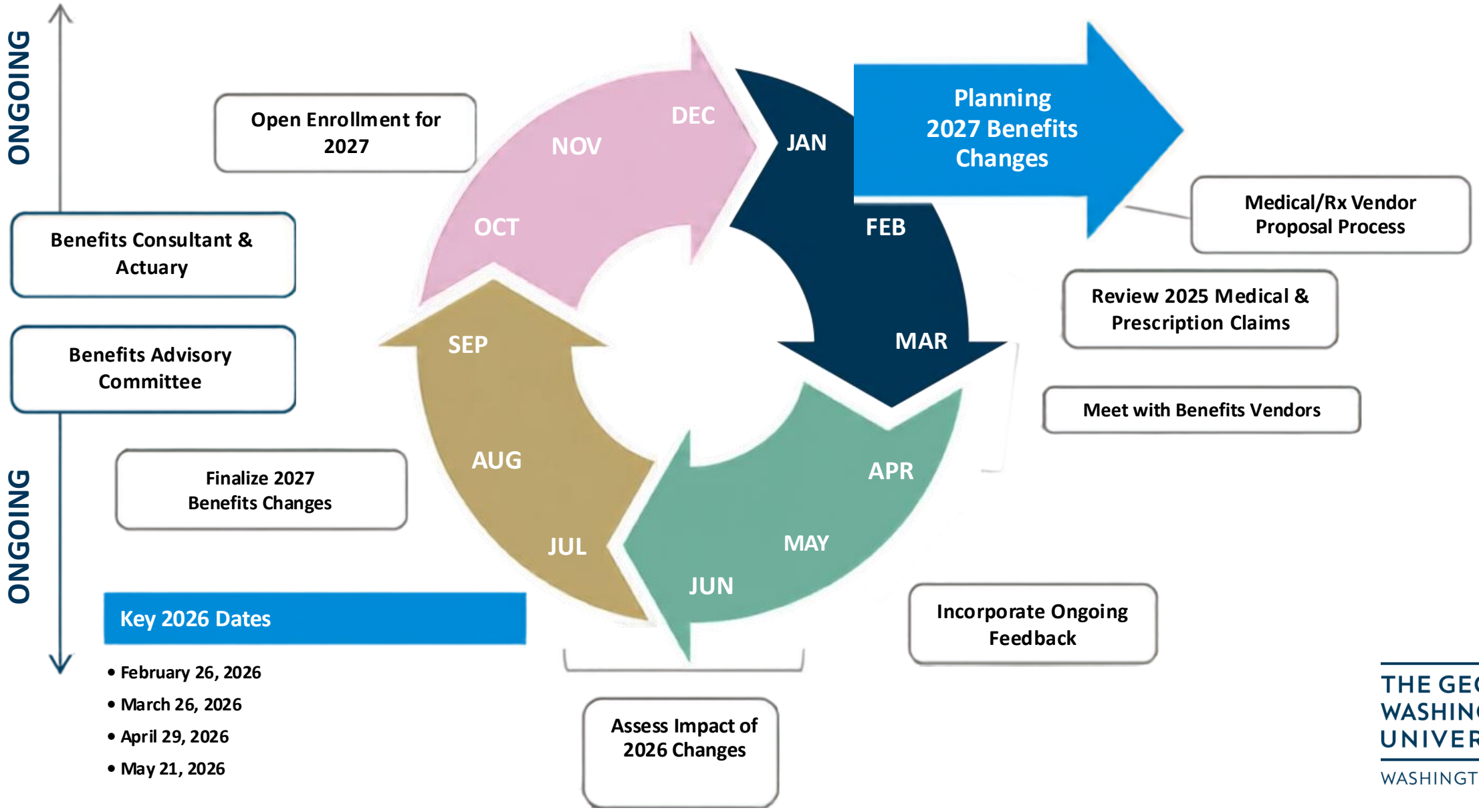
BENEFITS COFFEE CHAT

SESSION AGENDA

THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC

- Introduction
- Benefits Renewal Process
- What's Changing & What's Staying The Same
- Ready To Enroll
- Open Enrollment Events
- Well-being
- Communications
- Q & A

ANNUAL BENEFITS PLANNING CYCLE



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2027 OPEN ENROLLMENT

WHAT'S CHANGING

VENDOR CHANGE: METLIFE AS GW'S LIFE, DISABILITY, & LEAVE ADMINISTRATOR

Beginning January 1, 2027, GW will transition from Lincoln Financial to MetLife for Life Insurance, AD&D, Disability, and Leave Administration programs.

This change follows a comprehensive review process focused on enhancing the employee experience while maintaining affordability. There will be no changes to plan designs or employee contributions as a result of this transition, with the exception of Buy-Up Long-Term Disability where some participants may see a modest contribution increase. GW will work closely with MetLife in the coming months to help ensure a smooth transition.

If you do not make any changes to your Life, AD&D or disability benefits during Open Enrollment your current benefit elections will automatically transition to MetLife effective January 1, 2027.

For more information, please join us for an upcoming webinar with MetLife.

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OPTIONAL LIFE INSURANCE

REMINDER:

- During Open Enrollment, employees can elect up to an additional $250K of optional employee life insurance (not to exceed $500K) 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.

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EXPANDED MEDICAL SERVICES UNDER THE GW HEALTH SAVINGS PLAN (HSP)

Beginning January 1, 2027, several services currently covered only under the GW PPO medical plan will also be covered under the GW Health Savings Plan (HSP), including:

- Bariatric surgery
- Hearing aids and Cochlear Implants
- Fertility services through Progyny
- Breast Reduction when medically necessary

These enhancements give employees greater flexibility when selecting medical coverage. By expanding benefits under the GW HSP, employees can access more covered services and evaluate plan options based on their anticipated health care needs and overall health care spending preferences.

For more information, please join us for an upcoming webinar with Aetna.

2027 MEDICAL CONTRIBUTIONS

EMPLOYEE CONTRIBUTIONS INCREASING BY

9.5%

across all plans and salary bands for medical coverage.

01

Approximately **64%** 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).

02

The monthly employee contribution increase will range from approximately **$4** to **$95**, depending on your plan, coverage tier and salary band.

The GW PPO and GW Health Savings Plan (HSP) will continue to be administered by Aetna.

03

For full-time benefits-eligible employees, monthly medical contributions will increase in 2027, with the amount varying based on the plan and coverage level:

- **Individual coverage:** Employees enrolled in the GW HSP can expect an average increase of approximately **$4 per month**, while those enrolled in the GW PPO can expect an increase of approximately **$15 per month**.
- **HSP family coverage:** Employees can expect an average increase of approximately **$36 per month**.
- **PPO family coverage:** Employees can expect an average increase of approximately **$77 per month.**

OUR COMMITMENT & SHARED RESPONSIBILITY

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2027 MEDICAL PLAN COST SHARE

*Percentages are rounded and reference 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. Aetna will process the claims from health providers for GW faculty and staff and their covered dependents.

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

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 has a direct impact on next year's premiums.

More details for Open Enrollment 2027 are now available, visit **go.gwu.edu/2027oe.**

2027 DENTAL CONTRIBUTIONS

DENTAL

- Premium costs for GW's dental plans are increasing, and employee contributions for dental coverage will increase for all three dental plan options and all coverage tiers.
- Employee monthly contributions will increase between **$1** and **$2** for the DMO depending on your coverage tier
- The Low PPO monthly increases will range from less than **$2** to about **$5** depending on your coverage tier
- Increases to the High PPO dental option will range from about **$3** to less than **$8** per month, depending on your coverage tier

***Please note:** The DMO, High PPO and Low PPO plans will continue to be offered through Aetna. There will be no changes in coverage or plan design in 2027.

More details for Open Enrollment 2027 are now available, visit go.gwu.edu/2027oe.

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2027 VISION CONTRIBUTIONS

VISION

For the 2027 Plan year, vision coverage contributions for the Basic and Enhanced vision plans **will not increase.**

***Please note:** Both the Basic and Enhanced vision plans will continue to be offered through UnitedHealthcare and there will be no changes in coverage or plan design.

More details for Open Enrollment 2027 are now available, visit go.gwu.edu/2027oe.

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REMINDER: PHARMACY BENEFITS

PHARMACY BENEFIT CLARIFICATION

While CVS Caremark serves as the Pharmacy Benefit Manager (PBM) for the GW prescription plan, participants are not limited to filling all prescriptions at a CVS retail location. Most prescriptions can be filled at a variety of in network pharmacies.

Prescription Type 1: Maintenance Medications
The GW plan includes the Maintenance Choice Opt-Out program, offering flexibility in how you fill long-term (maintenance) prescriptions. Under the Maintenance Choice program participants can choose to:

- **Option A: Mail Order**

Receive a 90-day supply of maintenance medication delivered to your home through CVS Mail Order (medications are mailed directly to the participant)

- **Option B: Select Retail Pharmacies**

Pick up a 90-day supply at a retail store that participates in the program, not just CVS Retail.

- **Option C: Opt Out**

Don't want a 90-day supply? You can opt out of **Maintenance Choice** by calling the number on your prescription ID card. Then, continue filling a 30-day supply at any in network pharmacy. **Note:** *If you plan to opt out, please act within the required timeframe. Participants who do not opt out after the first 3 initial 30-day fills will pay 100% of the medication costs for a 30-day supply.*

Prescription Type 2: Specialty Medications
All specialty prescriptions must be filled through CVS Specialty.

Prescription Type 3: Short-Term or One-Time Prescriptions
Other medication fills like a one-time antibiotic can be obtained at any in network pharmacy (no restrictions).

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IRS ACCOUNT BASED PLAN LIMIT UPDATES

IRS Flexible Spending Account (FSA) Contribution Limits

- The annual maximum for the Health Care FSA will continue at **$3,400.**
- The annual maximum for the Dependent Day Care FSA will continue at **$7,500** (or **$3,750** 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 **$100** to **$4,500.**
- For those with family HSP coverage, the annual maximum for the HSA will increase by **$250** to **$9,000.**
- 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 2027 are now available, visit go.gwu.edu/2027oe.

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2027 OPEN ENROLLMENT

WHAT'S STAYING THE SAME

CONTINUING BENEFITS FOR 2027

AT A GLANCE

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Medical Plan Features /Programs:

- Centers of Excellence
- Virtual Visits
- Coverage Tier on the PPO Medical Plan
- Access to Progyny and SimpleTherapy

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:

- Active & Fit Direct & Other Fitness Discounts
- Bright Horizons Family Care Benefits
- Pet Insurance, Identity Theft & Other Discounts
- Employee Assistance Program (EAP)
- Retirement Benefit
- Tuition Benefit Programs
- Aetna Tobacco Cessation
- GWell Chapter Chasers Book Club
- Health Advocate
- Headspace
- Legal Benefit
- Hospital Indemnity
- Critical Illness
- Real Appeal
- Employee Financial Banking Benefits

More details for Open Enrollment 2027are now available, visit **go.gwu.edu/2027oe.**

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READY TO ENROLL?

OE MICROSITE GUIDE

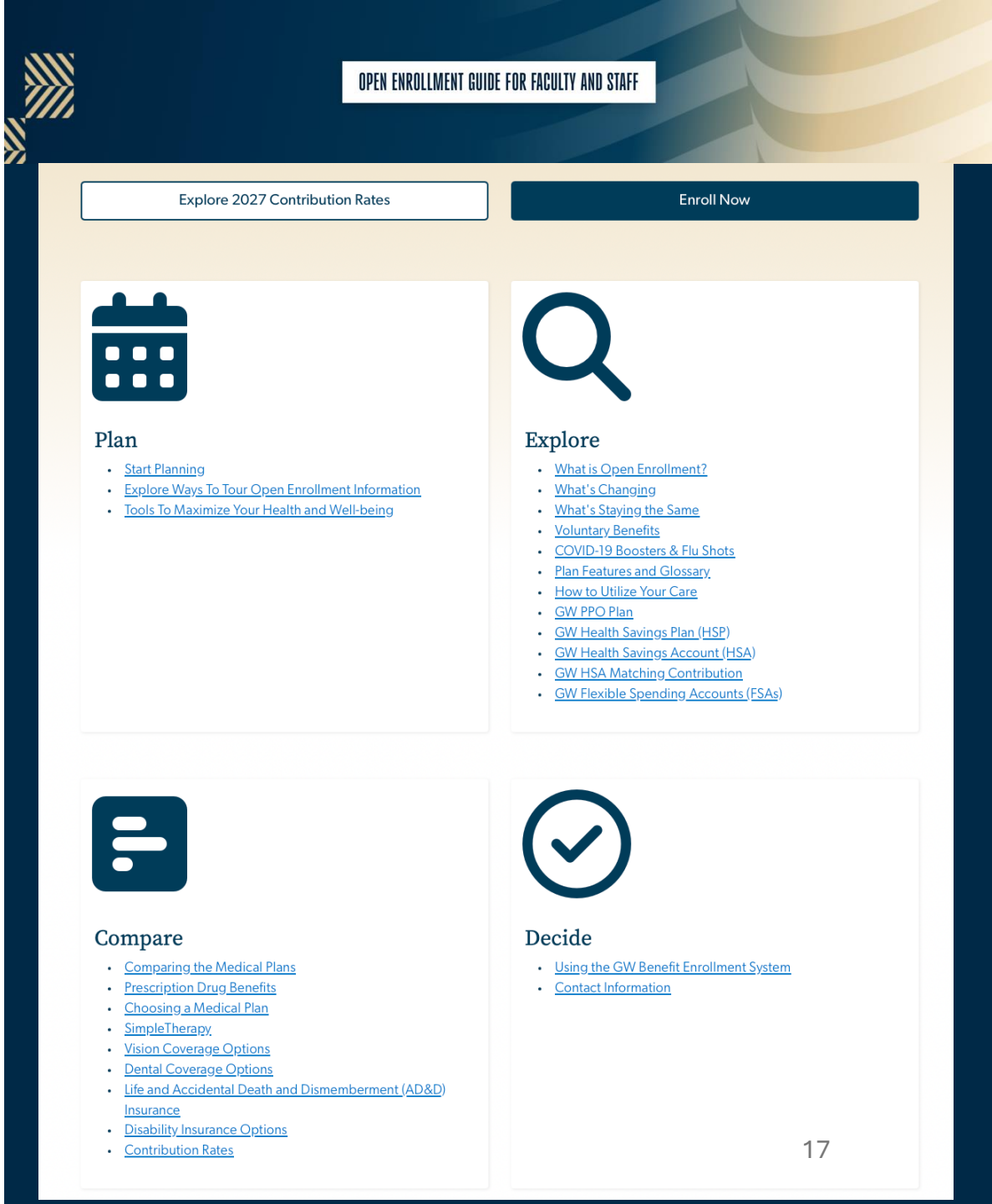
Faculty & Staff

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



THE GW BENEFITS

Enrollment System

ENROLL IN YOUR 2027 BENEFITS

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Beginning October 5, 2026, you may log in to the GW Benefits Enrollment System to review, change or select benefits for 2027. The deadline to make changes is 8 p.m. (ET) on October 23, 2026.

THREE WAYS TO ACCESS & ENROLL IN 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

NOTE:

Employees may log in to the enrollment system and make changes as often as they'd like during Open Enrollment. Most changes made during OE become effective January 1, 2027.

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, October 30th**.
- Don't Forget: Review and update your beneficiaries!
- Beginning October 5, 2026, 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 2027 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.

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OPEN ENROLLMENT EVENTS

Register for Open Enrollment events at go.gwu.edu/2027oeevents.

MARK YOUR CALENDAR

Join us for our annual in-person fests!

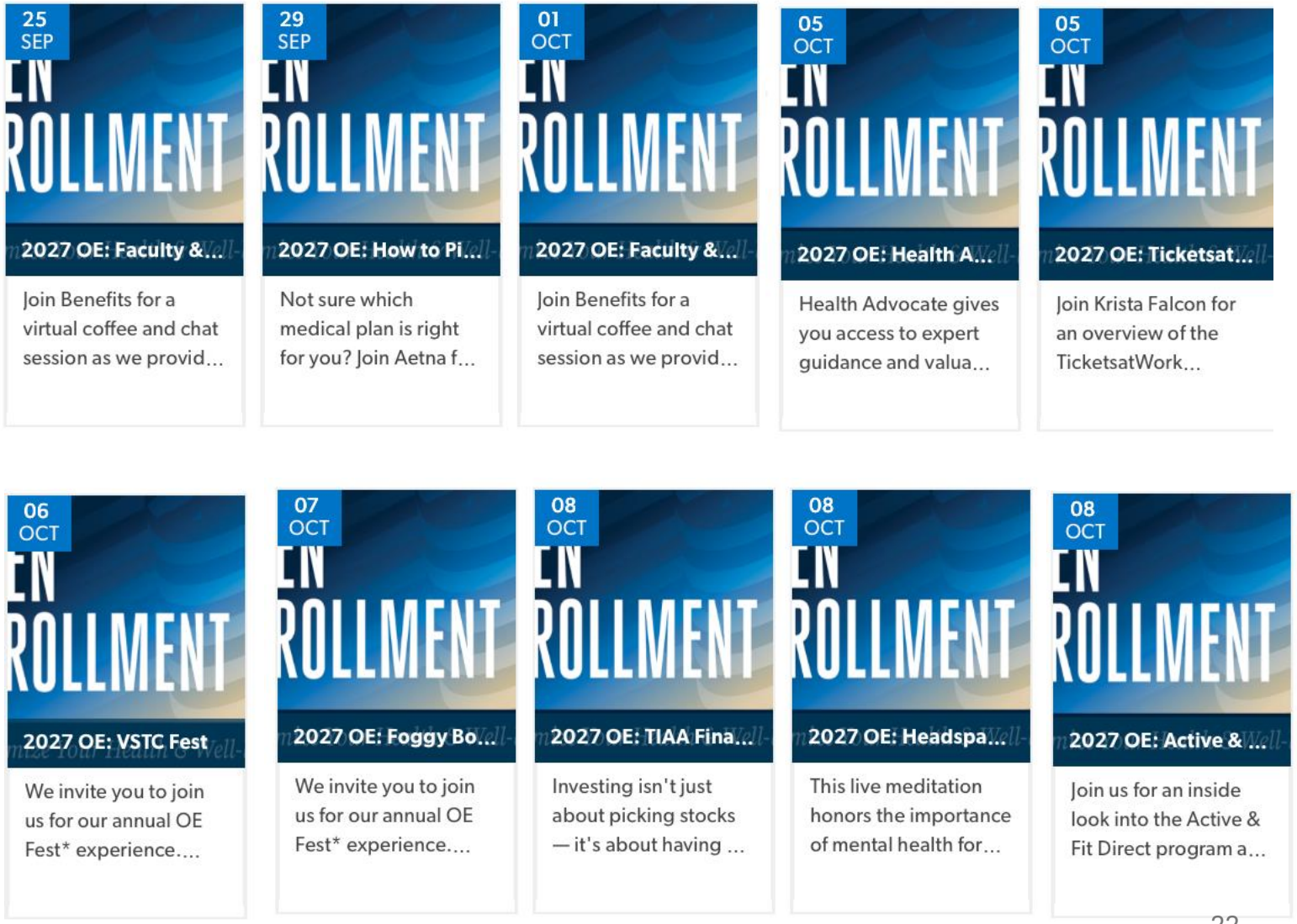
Activities differ among each Fest and range from complimentary vision screenings and vaccine clinics to the Human Resource Management and Development Fall Social, massages,
and more!

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

Benefits Enrollment Support Drop-In: This event is a smaller one-stop opportunity designed to help employees make informed decisions about their benefits that have enrollment tied to GW's annual Open Enrollment period. At this event, attendees can explore limited benefit options, ask questions, get personalized guidance from the GW benefits team and applicable GW vendor partners, as well as complete their enrollment.

UPCOMING 2027 OPEN ENROLLMENT EVENTS

A sampling of our 2027 Open Enrollment programming is below. To Register for a webinar or book a 1:1 appointment, please visit go.gwu.edu/2027oeevents.



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VACCINATION CLINICS

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In partnership with Safeway, vaccine clinics will be held on campus including during the Open Enrollment in-person event dates.

GW Faculty and Staff enrolled on a GW medical plan, please have your Aetna ID card available when registering.

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

FINANCIAL WELL-BEING AT GW

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Monthly Financial Well-being Campaign

The financial well-being campaign for 2026 continues. This campaign inspired by the "loud budgeting" movement, encourages intentional and transparent conversations about spending, saving, and financial priorities. The campaign aims to normalize conversations about money, promote healthy spending boundaries, reduce financial stress, and support confident financial decision-making.

Financial Banking Benefit Programs

As a reminder, GW employees have access to exclusive financial benefit programs through Bank of America and PAHO/WHO Federal Credit Union. These programs offer personalized financial guidance, banking and lending options, financial education, digital tools, and other resources to support employees in reaching their financial goals.

hr.gwu.edu/financial-well-being

EMOTIONAL WELL-BEING

Headspace

Headspace, the mindfulness app, is available at no cost for benefits-eligible faculty and staff and now includes access for up to five friends or family members. The app includes guided meditations, sleep programs, exercises, and more. Kids' programs include themes such as calm, kindness, and bedtime.

GET STARTED WITH HEADSPACE

go.gwu.edu/headspace

INVITE YOUR LOVED ONES

on your well-being journey.

https://www.headspace.com/family/manage

GW EAP Powered By SupportLinc

The GW EAP powered by SupportLinc provides 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.

ACCESS THE GW EAP

Visit supportlinc.com and create a personal account with the group code: **gw**.

FITNESS DISCOUNTS & MEMBERSHIPS

Lerner Health & Wellness Center - GW's Foggy Bottom On Campus gym is open to the community and offers discounted membership options to employees beginning at $50 a month.

The Fitness Equation - At The Fitness Equation VA locations, GW employees and students can receive discounts up to 20% off the monthly dues and at minimum 50% off the standard join fee.

Active & Fit Direct - Beginning at $28 per month, GW employees have access to the Active & Fit Direct fitness membership program that encompasses many gyms throughout the DC metro area.

Capital Bikeshare - GW faculty and staff are eligible for a discounted Capital Bikeshare annual membership of only $35 (regularly $120) with access to bikes across the DMV area.

Equinox - GW employees are invited to join Equinox at any of their club locations in the DMV area with member benefits including a $0 Initiation fee and reduced monthly dues.

Husk - Through the GW Employee Assistance Program (EAP), benefits eligible employees have access to Husk Marketplace, a dedicated platform that connects you to discounted local wellness products and services designed to support your overall well-being.

hr.gwu.edu/physical-well-beingprograms

SOCIAL WELL-BEING

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GWell Chapter Chasers

GWell Chapter Chasers Book Club

- GW Benefits partnered with Professional Book Club (PBC) Guru to create a virtual well-being book club for Faculty and Staff at no cost
- Members connect through an exclusive online forum
- The reading schedule is about two months per book and supports a variety of paces
- Selected books cover the social, emotional, financial, and physical pillars of well-being
- Employees can join at any time

Beginning 10/9 we will read and discuss Thanks for the Feedback: The Science and Art of Receiving Feedback Well by Douglas Stone and Sheila Heen

Bright Horizons.

Bright Horizons Enhanced Family Supports

- Supports caregivers and families with expanded in-center back-up care at Bright Horizons centers
- In-home care for children and adults
- Before/After School care
- Discounted education support and tutoring
- An Elder Care program for aging relatives
- A no-cost Sittercity membership
- Discounted full-time nanny placement
- Early Years in-center childcare discounts and more

Eligibility Note: Faculty and Staff are eligible for up to 10 back-up care days per calendar year.

LET'S STAY IN TOUCH

CONNECT WITH BENEFITS

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HRMD Website

hr.gwu.edu/wellbeing-programs

GWell Newsletter

GWell Blog

blogs.gwu.edu/gwbenefits

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

Aetna Concierge
(844) 989-8811 M-F 8AM – 6 PM ET

Access the 2027 Open Enrollment Webpage to view the Benefits Overview, Guide, & Events
go.gwu.edu/2027oe

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

GW BENEFITS CONTACT INFO

Phone
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Email
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