Group Insurance Benefits

Prepared for George Washington University 2027 Annual Enrollment

MetLife

MetLife is excited to be GW's new partner for all Life and Disability Benefits as well as Leave Administration

Disability Insurance

Prepared for: **The George Washington University**

MetLife

What is Disability Insurance

Help protect a portion of your salary with Disability Insurance

Key Features

Replaces a portion of your income if you suffer a covered illness or injury that leaves you unable to work

Benefits are paid directly to you

- Voluntary STD benefits are available to FT Staff and Faculty with less than 2 years of service.
- GW Paid STD is provided for those with 2 or more years of service
- LTD benefits will be paid monthly

Coordination with leaves will occur, where applicable, based on the specifics of the leave. MetLife will guide you and provide one MetLife Event Number that captures any overlapping leaves we are administering.

Lost income can also have an adverse impact on your savings.

Disability insurance is a cost-effective way to protect your finances when you are unable to work due to a covered illness or injury.

Special Considerations for STD:

Based on your current work location, you may be eligible for certain State Benefits. When applicable, based upon GW policies as well as state laws, you will need to apply for the state benefits in addition to benefits through GW. If approved, your STD benefit will be reduced by State Benefits or other governments benefits that apply.

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Disability Insurance

Short-term disability		Long-term disability	
Pay Frequency	Weekly	**Pay Frequency**	Monthly
Weekly benefit	60% of salary	**Monthly benefit**	60% or 66.67% of monthly salary to a maximum of $16,666.67 or $18,000
Elimination period	For Injury: 14 days For Sickness (includes pregnancy): 14 days	**Elimination period**	26 weeks
Duration	26 weeks	**Duration**	Greater of Social Security Normal Retirement Age or Reducing Benefit Duration

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Long Term Disability (LTD)

Core LTD – GW Paid	
Eligibility	All full-time employees with 12 months of service Medical Residents & Postdocs-- date of hire
Weekly benefit	60% of monthly earnings to a maximum of $16,667
Elimination period	26 weeks

Buy Up LTD – Employee Paid	
Eligibility	All full-time employees with 12 months of service
Monthly benefit	66.67% of monthly salary to a maximum of $18,000
Elimination period	26 weeks

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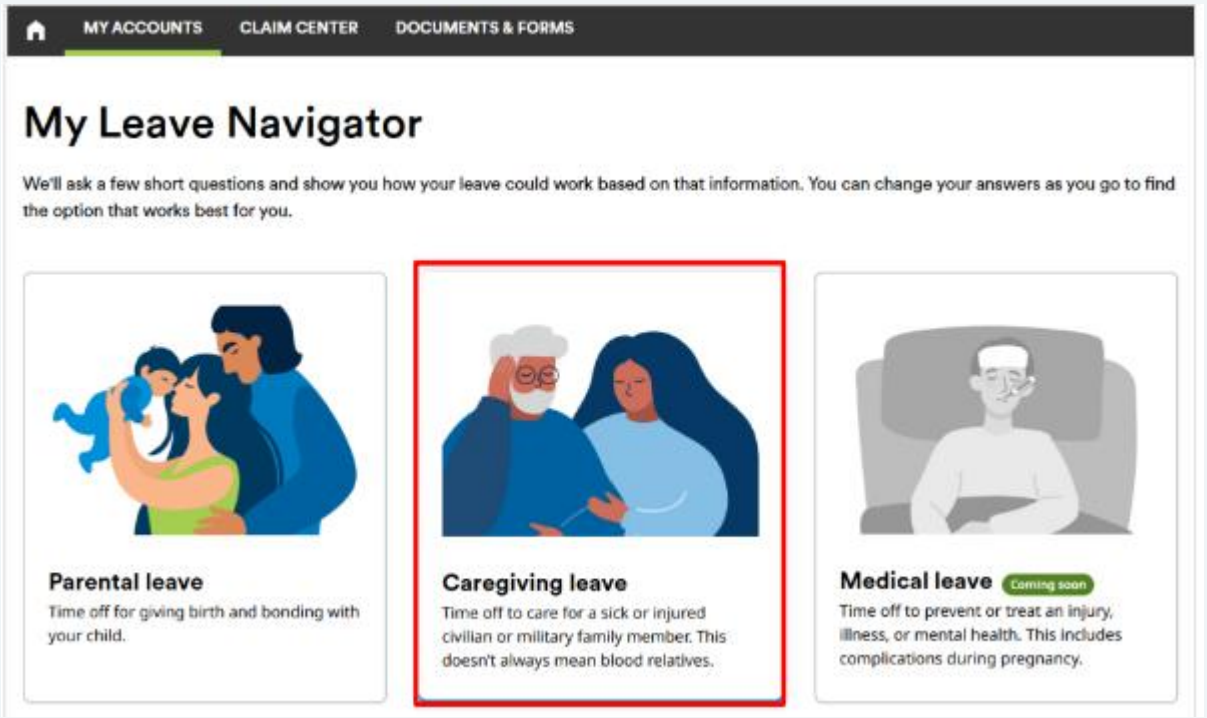
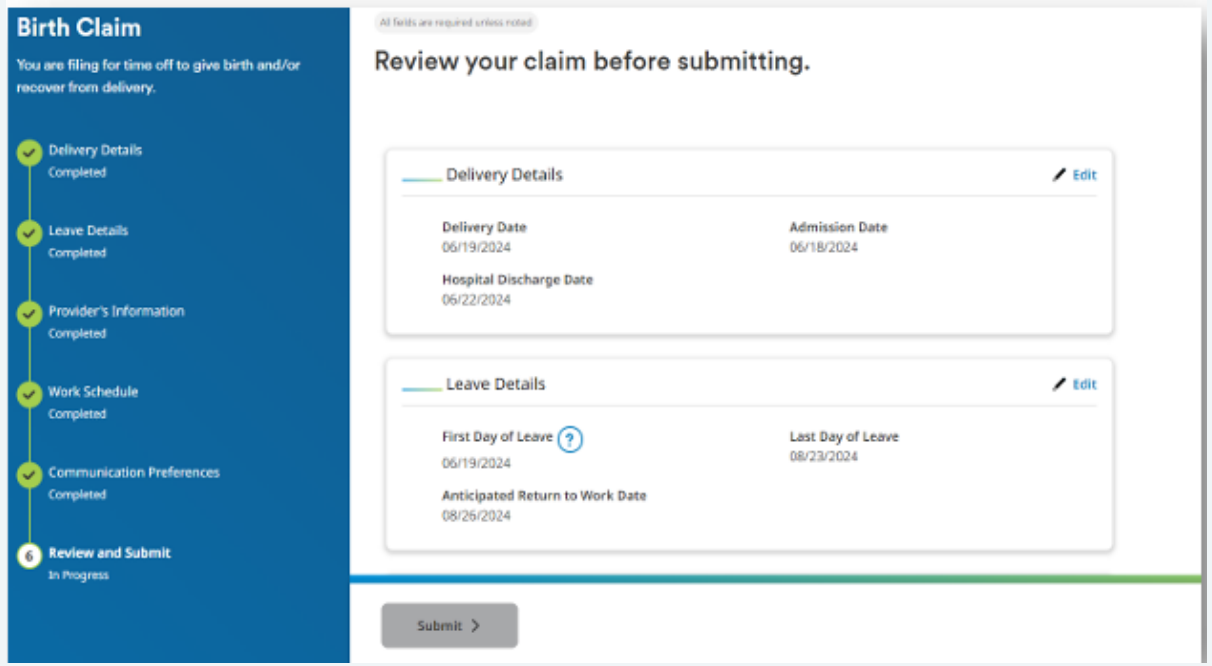
My Leave Navigator Tools





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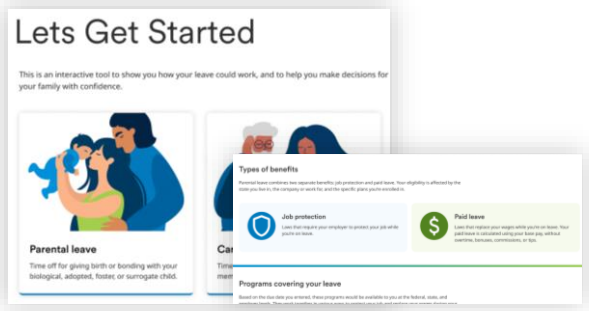
My Leave Navigator

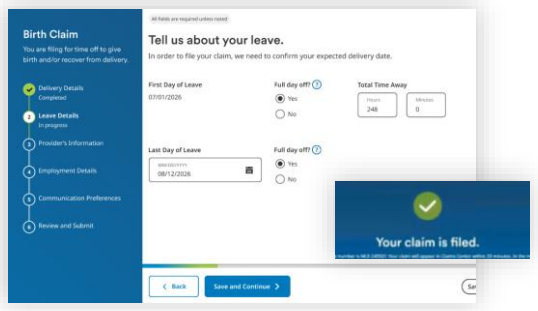
A personalized and guided experience to help you better plan and manage your time away from work

Learn about leave



Leave guidance and planning tips so you know what to expect and how to prepare based on the leave type

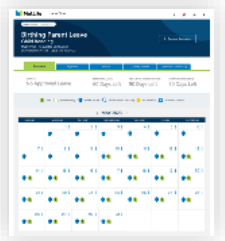
Submit a claim



Intuitive, guided and quick process including claim filing questions customized to your situation

Manage claim, track benefits, get support

return to work



Personalized leave summary

Virtual Assistant

Easy access to claim updates and support

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Additional services

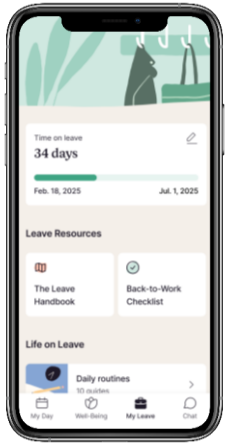
Empathy's leave support services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife. Information disclosed directly to Empathy is not disclosed to MetLife and therefore is not subject to MetLife's privacy policy.

Empathy Leave Support

Navigate your leave with clarity and ease.

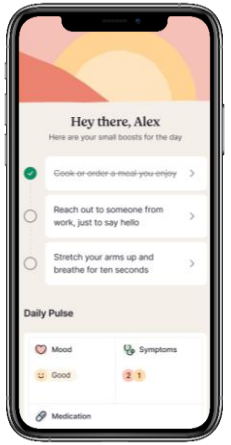
A free benefit from MetLife that helps you feel supported while you're on leave, and as you prepare to return to work.

More than reminders or checklists, Leave Support provides personalized guidance and human support to help you manage the emotional, physical, financial and work-related challenges that can arise during leave.



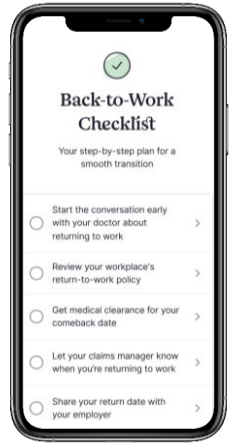
Helpful resources for navigating leave

Emotional tools for calm and ease



Daily steps that build routine and confidence

Physical and emotional health tracking



Personalized plan for a supported return

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Life Insurance

Prepared for: **The George Washington University**

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Life/AD&D overview

Basic Life/AD&D coverage	Benefit – employer paid
Employee Life/AD&D coverage	Options of 1 times annual earnings to a maximum of $500,000 or Capped at $50,000

As a reminder, please be sure that you have a current beneficiary/ beneficiaries assigned even if you don't elect additional Optional Life Insurance.

Optional Life and AD&D coverage	Benefit – voluntary – employee paid
Employee Optional Life/AD&D coverage	Increments of $10,000 Up to a maximum of **$1,000,000** Guaranteed Issue**: $500,000**
Dependent Spouse or Domestic Partner Life/AD&D	Increments of $5,000 Up to a maximum of $500,000 (not exceed 50% of the Employee's Optional Life amount) Guaranteed Issue: **$50,000**
Dependent Child Life/AD&D	Up to age 26 Increments of $2,000 Up to a maximum of $20,000 (not to exceed 50% of the Employee's Optional Life amount)

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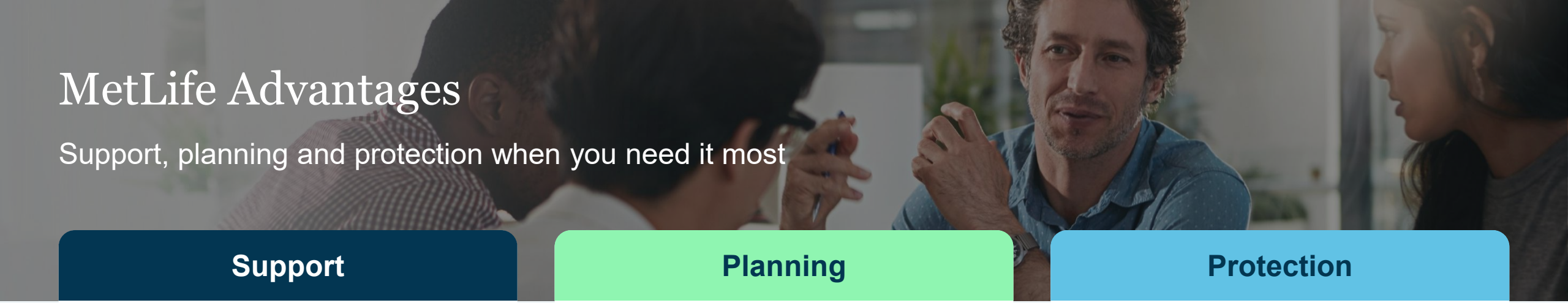

MetLife Advantages

Support, planning and protection when you need it most

Support

- Grief Counseling with Funeral Planning Services
- Empathy Beneficiary Support
- Total Control Account

Planning

- Face-to-Face Will Preparation
- Face-to-Face Estate Resolution Services
- Funeral Discount & Planning Services

Protection

- Coverage for active and retired employees
- Travel Assistance
- Transition Solutions
  - Portability
  - Conversion

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Review your options and make your elections for 2027!

Enrollment Changes NOT subject to EOI:

- Changing from capped ($50,000) Basic Life Benefit to 1x salary benefit
- For those enrolled for Optional Life for themselves that does not currently exceed $250,000, can increase coverage by up to $250,000.
- For those enrolled for Optional Life for themselves that is currently above $250,000, can increase coverage up to $500,000.
- For those not currently enrolled in the LTD Buy Up plan, you may enroll during annual enrollment.

Review your current enrollments and make decisions or changes to your current coverage based on your needs. Election changes during Open Enrollment can be made in the GW Enrollment System from October 5th-23rd

During this enrollment period, any action requiring EOI will be subject to an abbreviated EOI form. Enrollment Changes subject to EOI:

- Those eligible for Voluntary STD and not currently enrolled but wish to enroll
- Electing or increasing Optional Life for yourself outside of the parameters noted in the NOT subject to EOI section
- Electing for the first time or increasing Dependent Spouse Life Insurance

Effective January 1, 2027 MetLife will be GW's Benefits Partner for:

- Life and AD&D Benefits for you and your Dependents
- Short and Long Term Disability
- Leave Administration
- www.metlife.com/mybenefits

Please reference the Microsite using the QR Code for more information about value added benefits, support and tools available to you!

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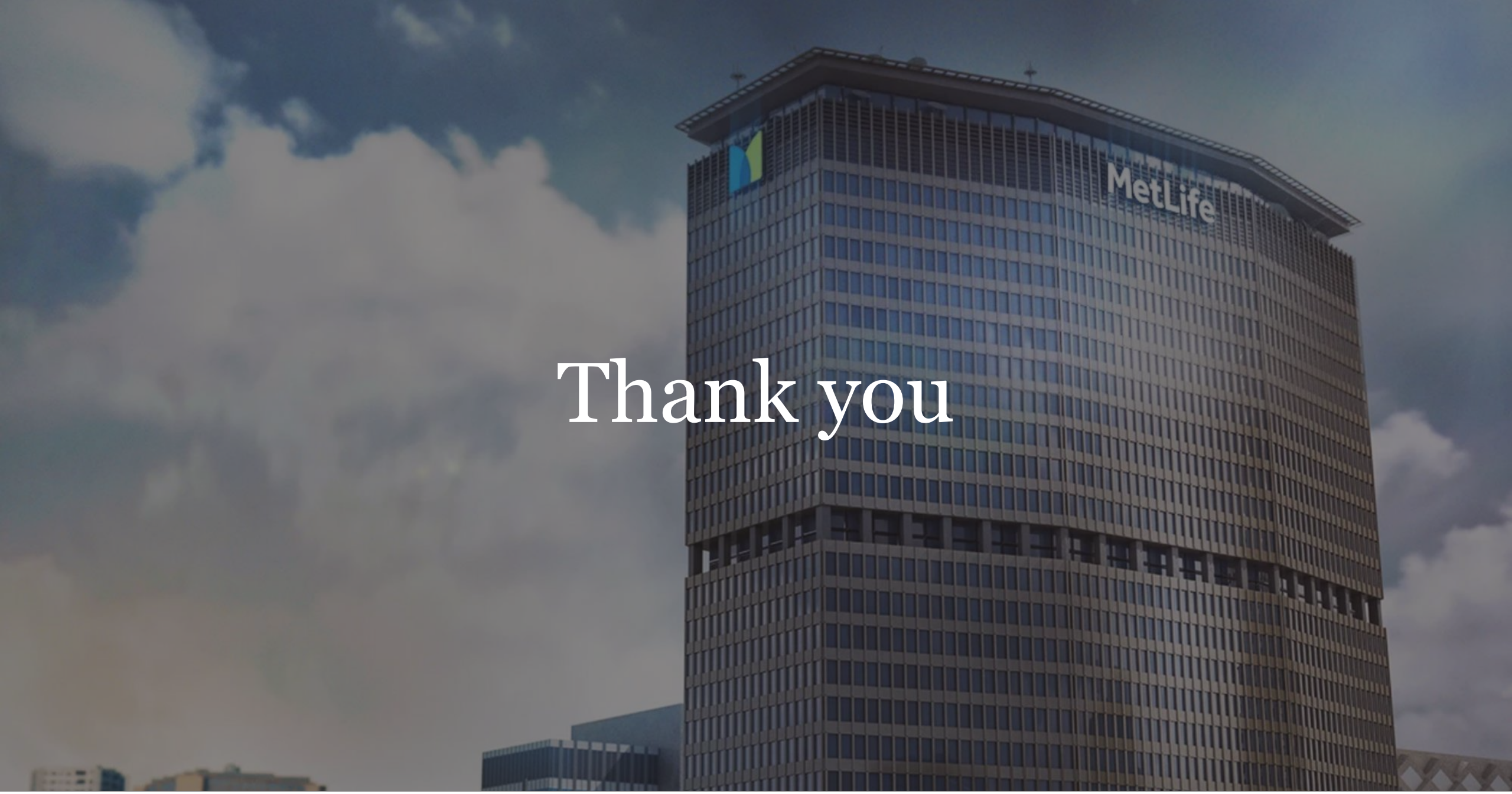

Thank you

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