

# Open Enrollment 2023

## Dear George Washington University Community,

Welcome to the 2023 Benefits Open Enrollment season!

Open Enrollment **begins on Monday, October 10, 2022, and closes at 8 p.m. (ET) on Friday, October 28, 2022.**

[Open Enrollment](#) provides an annual opportunity to reflect upon your current benefit elections, and make any needed changes for the upcoming 2023 calendar year, including adding or removing eligible dependents.

Any changes that you make to your health and welfare plans must be completed during the 2023 Open Enrollment period\*, with most changes going into effect on January 1, 2023.

If you choose not to take action, your existing coverage options from 2022 will roll over into 2023, with the exception of the Health Care Flexible Spending Account (HCFSAs) and Dependent Day Care Flexible Spending Account (DCFSAs) options, which the IRS requires you to **actively re-enroll** each year.

### Open Enrollment Fairs

This year's Open Enrollment period will offer both in-person and virtual opportunities for support.

We invite you to join us for the return of our traditional in-person Open Enrollment fairs where you have the opportunity to speak directly with GW benefit plan providers and receive assistance with the enrollment process. We will also be offering webinars led by our benefits' vendor partners to provide details about the 2023 benefit programs as well as tools and resources available. Benefits' vendor partners will also hold 1:1 appointments throughout Open Enrollment, providing opportunities to get personalized support. Please mark your calendar and be on the lookout for chances to win exciting prizes and gift cards throughout Open Enrollment.

Our Benefits Call Center and our team are always here to help you along the way.

Be well,

GW Benefits

\*Changes requested outside of Open Enrollment must be accompanied by a [Qualified Life Event](#).

### Online Enrollment via the new GW Benefits Enrollment System

During the Open Enrollment season, employees will elect benefits through the [new benefits enrollment system](#), which has single sign-on capability and offers a more modern and interactive experience. When you are logged into your GWcomputer with your UserID and password, you will automatically be able to enter the enrollment system to elect and/or make changes to benefits for 2023. When logging in to the enrollment system from a non-GW computer, you will be required to enter your **GWID and DOB (MMDDYYYY)**.

### Benefits Call Center

The Benefits Call Center is here to support you as you review your benefit elections and make your Open Enrollment decisions. As you elect benefits via the [new benefits enrollment system](#), benefits counselors are available to help answer questions along the way.

The service is available M - F, 8:00 a.m. - 8 p.m. ET. Please have your GWID available.

**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.

### We are Here to Help

Email any questions to [benefits@gwu.edu](mailto:benefits@gwu.edu). Or, call the Benefits Call Center at **(833) 698-0324**. Follow [@gw\\_benefits](#) on Twitter for the latest Open Enrollment information, updates and reminders.



# What's Changing for 2023

It is important to prioritize your health and well-being goals. Open Enrollment 2023 provides the opportunity to make intentional choices to build a healthier today for a brighter tomorrow.

Please take a moment to review this summary of what's changing and what's staying the same for the upcoming year. Join us for a [virtual Coffee Chat](#) where we will provide an overview of your 2023 benefit offerings, highlight some of the features of the new enrollment system and recap well-being programs available to you and your family.

## REMINDER: MFA TIER

The [GW PPO and HSP medical plans](#) include a separate benefit coverage tier for Medical Faculty Associates (MFA). When GW medical plan participants see an MFA provider\*, they receive lower copayments and lower employee coinsurance, helping your medical expense dollars go further because a greater portion of your care will be covered by the Plan.

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

\*The MFA tier applies to professional charges by MFA providers, MFA behavioral health providers continue to be out of-network.



## 2023 Medical Contribution Overview

For the 2023 Plan year, participating full-time faculty and staff will experience a **nominal increase of 1.3% in their contributions (across all salary bands and plans\*)**.

Approximately 80% of full-time [medical plan](#) participants will see an average increase of less than \$5 per month. The monthly employee contribution increase will range from less than \$1 to about \$11, depending on your plan, coverage level and salary band.

Below are three examples of the monthly medical contribution increase for a full-time benefits-eligible employee with a salary between \$50k and \$90k. Please note: Contribution details for all pay frequencies will soon be available in the Open Enrollment Guide and on [go.gwu.edu/2023OE](https://go.gwu.edu/2023OE).

- If the employee enrolls in the GW HSP or PPO for *individual coverage*, the medical contribution increase will be about \$1 or \$2 per month, respectively, for 2023.
- If the employee enrolls in the GW HSP with *family coverage*, the medical contribution increase will be about \$4 per month for 2023.
- If the employee enrolls in the GW PPO with *family coverage*, the medical contribution increase will be about \$8 per month for 2023.

**\*Please note: There are no changes to the current salary bands and both the GW PPO and GW Health Savings Plan (HSP) will continue to be offered. UnitedHealthcare will continue to be the medical benefits administrator for both plans.**

## 2023 Vision Contribution Overview

For the 2023 Plan year, participating full-time faculty and staff will experience an increase of 1.5% in their contributions across [all plans](#) and coverage tiers.

The monthly employee contribution dollar increases will be less than \$1 for all plans and coverage tiers.

**\*Please note: Both the Basic and Enhanced vision plans offered through United Healthcare will continue to be offered. There will be no changes in coverage.**

## 2023 Dental Contribution Overview

Dental contributions will increase in 2023 across all three [dental plan options](#) and each coverage tier by approximately 1.4%. The monthly employee contributions will increase by less than \$2 across all plans and coverage tiers.

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



### APPLE WATCH

[SimpleTherapy](#) combines a comprehensive digital program with Live Physical Therapists to help you manage and prevent pain across body parts including knee, hip, neck, shoulder, back, hand, & wrist.

During October, new registrations will be entered into a raffle for a chance to win an Apple Watch.

**Value of winnings is taxable and will be included in employee's payroll.**



### MEDITATE

[Headspace](#), the mindfulness app, is available at no cost for benefits-eligible faculty and staff. The app includes guided meditations, sleep programs, exercises and more. Kids programs include themes such as calm, kindness, and bedtime.

During October, new Headspace registrations will be entered into a raffle for a chance to win Air Pods.

**Value of winnings is taxable and will be included in employee's payroll.**

### TIP

#### Castlight

[Castlight](#) is a free cost transparency tool for GW medical plan participants and their adult dependents covered under a university medical plan.

- Find doctors, hospitals, medical services and prescriptions. Compare them by cost and quality.

- Learn where you are in your deductible phase

- See your current balances for your Health Care Flexible Spending Account (HCFA) and Health Savings Account (HSA).

Register at [my.castlight.com/GW](https://my.castlight.com/GW)

## IRS Account Based Plan Limit Updates

### 2023 Flexible Spending Accounts (FSA) Contribution Limits

- The annual maximum for the [Health Care FSA](#) will increase by \$100 up to \$2,850.
- 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).

### 2023 Health Savings Account (HSA) Contribution Limits

(combined employee + GW contribution)

- For those with individual Health Savings Plan (HSP) coverage, the annual maximum for the [HSA](#) will increase by \$200, from \$3,650 to \$3,850.
- For those with family HSP coverage, the annual maximum for the [HSA](#) will increase by \$450, from \$7,300 to \$7,750.
- GW's HSA matching contribution continues: GW will match dollar for dollar 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.

## Optional Life Insurance

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).

- During Open Enrollment, employees who have \$250K or more in optional employee life insurance can increase their coverage up to \$500K without EOI.
- Those under \$250K or not enrolled can only increase optional employee life coverage by \$250K at the most without EOI.

Here are a few examples of optional employee life insurance increases allowed:

- If you are not currently enrolled, you can elect \$250K without EOI
- If you are currently enrolled with \$100K, you can elect up to \$350K without EOI
- If you are currently enrolled with \$350K, you can elect up to \$500K without EOI

Here are a few examples of optional spouse life insurance increases allowed:

- If you are currently not enrolled in optional spouse life, you can elect \$50K without EOI.
- If you are currently enrolled with \$30K, you can elect up to \$50K without EOI

**Important: Anyone previously declined for coverage based on EOI must submit EOI for any increase.**

## What's Staying the Same for 2023?

### Health and Well-being Benefits

- Basic and Enhanced Vision Plans
- Castlight
- Disability Insurance
- Employee Assistance Program (EAP) with Talkspace
- Family Care Benefits from Bright Horizons
- Group Home and Auto Insurance
- Health Advocate
- Headspace
- Legal Benefit
- Optional Employee and Spouse Life Insurance
- SimpleTherapy

### 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 Pharmacy Benefit
- Mandatory Maintenance Choice - All Access with Opt Out
- Diabetes Management Program



### TIP

#### Take Advantage of an FSA or HSA

With an FSA or HSA, you can set aside pre-tax dollars from your paychecks for eligible healthcare expenses. These accounts can help you cover expected (and unexpected) health expenses while lowering your taxable income, which can save you money.

### BE KIND TO YOUR MIND Talkspace

Talkspace is an online text therapy platform that makes it easy and convenient to connect with a licensed behavioral therapist – from just about anywhere, at any time.

Send text messages to your therapist via a web browser or the Talkspace mobile app. Your therapist will respond within 24 hours, five days per week.

Benefits-eligible employees and their dependents (13 years and up) receive five weeks of text therapy at no cost. The five week sessions must be used within a 120-day window (the weeks do not need to be consecutive).

Learn more at [hr.gwu.edu/talkspace](https://hr.gwu.edu/talkspace).

# Tools, Information and Services Available to You

The annual Open Enrollment period is a time of opportunity. As you review the 2023 benefit programs and changes, you are welcome to include your family in the planning process, if applicable.

Several resources and information sessions are made available to you during the weeks leading up to and during Open Enrollment. We encourage you to attend our [in-person fairs](#), [webinars](#) and make a [1:1 appointment](#) to ask questions as you choose plan(s) and benefits that are the best fit for you and your family.

## How to Pick a Medical Plan Webinar Hosted by UnitedHealthcare

This virtual seminar provides an overview of the university's medical plans, including comparisons of the GW PPO and GW HSP, and will close with a Q&A session. Learn more about your options to help you choose the best plan for you and your family this Open Enrollment season.

### Virtual (via WebEx)

Tuesday, October 4, 2022 | 1 p.m. - 2 p.m. ET

WebEx/dial-in information is available at [go.gwu.edu/2023OEvents](https://go.gwu.edu/2023OEvents)

## Virtual Coffee Chat With Benefits

Join Benefits for an upcoming virtual coffee and chat session as we provide an overview of your 2023 benefit offerings and Open Enrollment deadlines. We will also highlight some of the new features of the GW Benefits Enrollment System and recap well-being programs that are available to you and your family.

**Grab a coffee on us!** 10 registrants for each session will be entered into a coffee gift card raffle.

- Wednesday, September 28, 2022 | 10 - 11 a.m. ET
- Thursday, October 6, 2022 | 12 - 1 p.m. ET

Webex registration information is available at [go.gwu.edu/2023OEvents](https://go.gwu.edu/2023OEvents).



### GRAB LUNCH ON US

We know you are busy between work and life demands. That's why we want to treat you to lunch during this Open Enrollment period - that's right, get a \$15 gift card to Door Dash on us!

Employees that register for an Open Enrollment webinar are automatically entered to receive a gift card.

For more information, look for the Door Dash icon on our Open Enrollment page at [go.gwu.edu/2023OE](https://go.gwu.edu/2023OE).



### TIP

#### Health Advocate

Receive personalized, prompt and reliable expert help in navigating the healthcare maze, while saving time and money, with Health Advocate. Need assistance understanding your medical bills, or looking for more information about treatment options? Health Advocate can help you and your family members at no cost. For details, visit [hr.gwu.edu/health-advocate](https://hr.gwu.edu/health-advocate).

## Open Enrollment In- Person Fairs and Virtual Webinars

Join us for the return of our in-person fairs\* held during October. Meet GW's benefits vendor partners, ask questions and receive assistance with the enrollment process.

We will also be offering webinars led by our vendor partners to provide details about the 2023 benefit programs.

\*Fair attendees will be entered in a drawing for an Apple Watch.

**Value of winnings is taxable and will be included in employee's payroll.**

Register for webinars and view the calendar of events including fair details at [go.gwu.edu/2023OEvents](https://go.gwu.edu/2023OEvents).

## 1:1 Appointments with Benefit Vendor Partners

In addition to the in-person fairs and webinars, benefit vendor partners will be available for 10-minute one-on-one appointments to discuss questions that may arise as you review information and make your choices for the upcoming year.

Visit our 1:1 booking page at [go.gwu.edu/2023OEvents](https://go.gwu.edu/2023OEvents).

## COVID-19 Boosters and Flu Shots

The CDC advisory committee recommends [updated COVID-19 boosters](#). Employees covered by a GW medical plan can receive the applicable booster at no cost. In addition, the CDC highly recommends all people 6 months and older get a yearly flu vaccine.

- In partnership with GW MFA Occupational Health, we will offer flu clinics at the Foggy Bottom Campus in September and October. Please visit the [Occupational Health website](#) for details.
- Employees covered by a GW medical plan can visit [area pharmacies](#) and convenience care clinics to receive a flu shot at no cost. **GW medical plan participants will need to show their CVS Caremark ID card at the time of your flu shot.**
- 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.

## 2023 Open Enrollment Guide

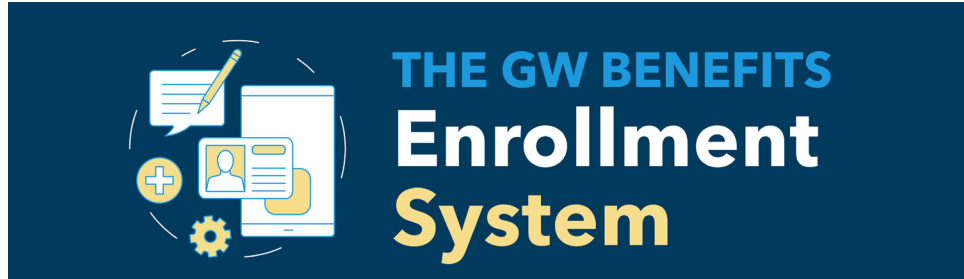
The annual Open Enrollment Guide, which provides information on the 2023 benefit offerings and resources, including decision tools to help guide your enrollment process, will soon be available at [go.gwu.edu/2023OE](https://go.gwu.edu/2023OE).



## Call Center Hours

The Benefits Call Center will be available during the Open Enrollment period to address any benefits questions or concerns and/or assist with enrollment. The call center is ready to assist you Monday-Friday, 8 a.m. - 8 p.m. (ET).

**Benefits Call Center: (833) 698-0324.**



## The GW Benefits Enrollment System

Beginning **October 10, 2022**, you may log in to the [new benefits enrollment system](#) to review, change or select your benefits options. You may log in to the enrollment system and make changes as often as you would like during the three-week Open Enrollment period.

**The deadline to make changes is 8 p.m. (ET) on October 28, 2022.** Please remember that most changes made during the Open Enrollment period become **effective January 1, 2023.**

### In the coming weeks:

- You will receive more detailed information regarding 2023 Open Enrollment.
- The 2023 Open Enrollment Guide will be posted prior to the Open Enrollment period at [go.gwu.edu/2023OE](https://go.gwu.edu/2023OE) and posted as a quick reference in the enrollment system.
- Open Enrollment 1:1 appointments will be available to book via [go.gwu.edu/2023OEvents](https://go.gwu.edu/2023OEvents), providing an opportunity to speak 1:1 with a GW Benefits vendor partner, such as UnitedHealthcare and Aetna, to receive more information about a particular benefit.
- If you have any questions in advance of the 2023 Open Enrollment period, please contact the Benefits Call Center at **(833) 698-0324** or email [benefits@gwu.edu](mailto:benefits@gwu.edu).

**Please contact the Benefits Call Center at  
(833) 698-0324 with any questions  
you have in advance of the Open Enrollment period.**



[go.gwu.edu/2023OEvents](https://go.gwu.edu/2023OEvents)



[blogs.gwu.edu/gwbenefits](https://blogs.gwu.edu/gwbenefits)



[@gw\\_benefits](https://twitter.com/gw_benefits)

Pg 6

# Open Enrollment Calendar

Please visit [go.gwu.edu/2023OEevents](https://go.gwu.edu/2023OEevents) to register for webinars and 1:1 appointments with GW Benefits' vendor partners. All event times are displayed in ET.

## Events to Prepare for Open Enrollment

SEPT  
28

WED

10 a.m.  
Benefits Coffee  
& Chat: What's  
Changing for 2023

VIRTUAL

OCT  
04

TUE

1 p.m.  
How to Pick  
a Medical Plan

VIRTUAL

OCT  
06

THU

12 p.m.  
Benefits Coffee  
& Chat: What's  
Changing for 2023

VIRTUAL

## Open Enrollment Events

OCT  
10

MON

OE Begins

OCT  
11

TUE

10 a.m. - 1 p.m.  
Virginia Science &  
Technology Campus  
Open Enrollment Fair

IN- PERSON

Enterprise Hall  
Room 102 & 102A

OCT  
13

THU

10 a.m. - 3 p.m.  
Foggy Bottom  
Open Enrollment  
Fair

IN-PERSON

University Student  
Center Grand  
Ballroom

OCT  
17

MON

9 a.m.  
UnitedHealthcare Get  
to Know Your Benefits

VIRTUAL

OCT  
18

TUE

10 a.m.  
Aetna Dental Benefits  
Virtual  
2 p.m.  
Aetna EAP

VIRTUAL

OCT  
19

WED

11 a.m.  
CVS Caremark  
Prescription  
Coverage

VIRTUAL

OCT  
20

THU

11 a.m.  
Payflex & Pre-tax Savings  
(FSA and HSA)

VIRTUAL

OCT  
21

FRI

10 a.m.  
Introduction to  
Castlight

VIRTUAL

12 p.m.  
Welcome to Health  
Advocate

VIRTUAL

2 p.m.  
Introduction to  
Headspace

VIRTUAL

OCT  
24

MON

10 a.m. - 3 p.m.  
Foggy Bottom  
Open Enrollment  
Fair

IN-PERSON

University  
Student Center  
Grand Ballroom

OCT  
28

FRI

OE Ends