

Dear George Washington University COBRA Participant,

Our records indicate that you are newly eligible or are currently enrolled in the COBRA benefit continuation program through bswift. As a COBRA eligible participant, you have the opportunity to elect or change your benefits coverage, including adding or removing dependents during the annual Open Enrollment for the upcoming year. The **Open Enrollment period will begin on Monday, October 10, 2022, and closes at 8 p.m. (ET) on Friday, October 28, 2022.** Any changes requested to your health and welfare plans after the Open Enrollment period will require a Qualified Life Event (QLE), such as a change in marital status, spouse's work status or coverage, etc.

To review the full benefits guide and rate information for 2023, please visit the GW Benefits website at [go.gwu.edu/2023OE](https://go.gwu.edu/2023OE) and click on "COBRA Participants" at the bottom of the page.

### **What's changing for 2023?**

#### **Medical Contribution Overview**

GW will continue to offer the GW PPO and HSP medical plan with CVS prescription coverage for COBRA recipients and their dependents under age 65. Plan participants will see an increase of 5.9% in premiums.

#### **Dental Contribution Overview**

Dental contributions will increase across all three dental plan options and each coverage tier by approximately 1.4%. The monthly contributions will increase by less than \$2 across all plans and coverage tiers. There will be no changes to coverage.

#### **Vision Contribution Overview**

Vision coverage contributions for plan participants will increase 1.5% across all plans and coverage tiers. The monthly contribution increase will be less than \$1 across both plans and all coverage levels. There will be no changes to coverage.

#### **Flu Shots**

COBRA recipients 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.

### **What's staying the same for 2023?**

- Medical Plan Features/Programs
  - Centers of Excellence
  - Freestanding Imaging and Labs Preferred Network
  - GW Medical Faculty Associates (MFA) Benefit Coverage Tier on the LTD PPO medical plan
  - Virtual Visits
- Prescription Plan Features/Programs
  - Diabetes Management Program
  - Mandatory Maintenance Choice-All Access Opt Out
  - PrudentRx available via the GW PPO Pharmacy Benefit

## **NEW! The GW Benefits Enrollment System: How to make elections for 2023**

Your eligible 2022 benefit elections will roll over to 2023. If you do not wish to make any changes, no action is needed; however, we do recommend that you review your current elections to ensure that they still provide the coverage you need.

If you are enrolled in benefits through bswift: **Beginning October 10, 2022**, you may log in to the GW Benefits Enrollment System at [go.gwu.edu/COBRA](https://go.gwu.edu/COBRA) 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.** New plan elections and/or coverage level changes will become effective January 1, 2023.

**If adding a dependent for the first time**, you may upload your supporting documentation directly into the enrollment system or scan and email your dependent documentation to GW Benefits, [benefits@gwu.edu](mailto:benefits@gwu.edu) or mail to 45155 Research Place, Suite 160, Ashburn, VA 20147 by **Friday, November 4, 2022**. Dependent enrollment is pending until documentation is received and verified.

If emailing your supporting documentation, please send encrypted.

### **COBRA Premium Payments**

Once you make your Open Enrollment coverage selection(s), you will receive a coupon book after the Open Enrollment period has ended, which you can use to submit your payments to bswift beginning January 2023 and going forward. *Note: your monthly plan cost(s) may change for the new plan year even if you do not make any changes to your coverage.*

Please contact the GW Benefits Call Center at **(866) 365-2413** or email [benefits@gwu.edu](mailto:benefits@gwu.edu) for questions about benefits coverage, plan eligibility or enrollment assistance. Representatives are available Monday through Friday, from 8 a.m. to 5 p.m. Eastern Standard Time.

Sincerely,

GW Benefits  
The George Washington University