Dear GW Faculty and Staff,

Exciting changes are happening in and around GW. UHR is proud to present this special health edition of GW In Touch to provide timely information to employees regarding your medical benefit options and to provide quick reference to information regarding your medical benefit plan for 2015. Open Enrollment is approaching, and will continue throughout the month of October 2014. We encourage all GW employees to sign up to attend an Open Enrollment Fair, hosted by UHR and the Benefits Administration Department. There you will find helpful and well-informed representatives who can help you select benefit options that are best for you and your family.

We want to do our best to help our faculty and staff fully understand their benefits and recognize how the plans are changing for 2015. The information presented in this issue, the Open Enrollment Fairs, and information available via our website benefits.gwu.edu/annual-open-enrollment are great resources to gain knowledge about GW’s plan offerings.

We hope that you are excited about the new and improved changes to your 2015 benefits and that you enjoy our first special edition of GW In Touch!

Sabrina Ellis
Vice President for University Human Resources

Benefits Open Enrollment Fairs

For your convenience, University Human Resources (UHR) and the Benefits Administration Department are sponsoring benefits fairs where you will have the opportunity to speak directly with GW’s benefit plan providers, as well as receive assistance with the enrollment process. To get necessary information that may impact your next steps when selecting the best coverage plan for you and your family, we strongly encourage you to attend one of these fairs.

Virginia Science and Technology Campus:
Wednesday, October 8, 2014
10:00 a.m. – 1:00 p.m.
Enterprise Hall, Room 175

Foggy Bottom Campus:
Tuesday, October 14, 2014
10:00 a.m. – 3:00 p.m.
Marvin Center, Grand Ballroom
Thursday, October 23, 2014
10:00 a.m. – 3:00 p.m.
Marvin Center, Grand Ballroom

Rockville Biostatistics Center:
Thursday, October 16, 2014
10:00 a.m. – 1:00 p.m.
110 Executive Blvd., Suite 750

For more information on Open Enrollment, please visit benefits.gwu.edu/annual-open-enrollment.

How well do you know your benefits?

Challenge your benefits knowledge with the “Know Your Benefits” quiz. After reading our Special Edition and learning about your benefits options at the overview sessions, test your understanding of the GW medical plans. Take the quiz online or challenge your skills in-person at the Open Enrollment Fairs. All participants will be entered to win a great prize!

Find the quiz at go.gwu.edu/bquiz.

ON THE COVER
Scott Powell, assistant professor of Biological Sciences, brought his daughter to the Foggy Bottom campus during GW’s annual “Take Your Daughters & Sons to Work Day” in April 2014. Each year during the spring semester, GW faculty and staff are encouraged to invite their children between the ages of 5 to 18 years for a day of fun on campus—for kids and parents! / Photo by Sam Collins
Fight the Flu at Open Enrollment

Flu season is here, and it’s more important than ever for you to take care of your health. A flu shot can protect you against the seasonal flu, H1N1, and other forms of the flu virus. Take a positive step to help reduce your chances of catching this season’s viruses and get a flu vaccine.

On-campus flu clinics will be held during each Open Enrollment Fair in October. All faculty and staff can make an appointment online for a flu shot by visiting go.gwu.edu/flu.

Can’t make it to one of the fairs? Flu shots are also available at CVS/Caremark Pharmacy, Rite-Aid Pharmacy, Target Pharmacy and Walgreens Pharmacy at no cost for faculty, and staff who participate in any of GW’s medical plans. This also includes your spouse/domestic partner and dependent children if they are covered under your GW health plan. Just present your UnitedHealthcare card and your shot is 100% covered.

Please note: High dose flu shots, which are generally recommended for those over age 65, will not be available at the on-campus clinics. If you require a high dose flu shot, please consult with your healthcare provider or pharmacy.

For more information on the on-campus clinics and to register for your flu shot, please visit go.gwu.edu/flu.

Overview Sessions

UHR will be hosting a number of benefits overview sessions to help you navigate the benefit changes for 2015. These sessions will be offered throughout the month of October, both in-person and online, on the following dates and times:

**Foggy Bottom Campus:**
- Wednesday, October 1, 2014 2:00 - 3:30 pm
- Tuesday, October 14, 2014 9:30 - 11:00 am
- Thursday, October 23, 2014 3:00 - 4:30 pm
- Tuesday, October 28, 2014 12:00 - 1:30 pm

**Virginia Science & Technology Campus:**
- Wednesday, October 8, 2014 9:30 - 11:00 am

**Virtual Sessions:**
- Friday, October 3, 2014 1:00 - 2:30 pm
- Wednesday, October 15, 2014 2:00 - 3:30 pm
- Monday, October 27, 2014 10:00 - 11:30 am
- Wednesday, October 29, 2014 1:00 - 2:30 pm

Please register for an overview session, today! Visit hr.gwu.edu/benefits-overview-sessions.

Your Health in Your Hands

UnitedHealthcare’s Health4Me App™ provides instant access to your family’s critical health information at anytime, anywhere. Pull up your insurance card, find the closest physician, or speak directly with a health care professional with an easy swipe on your smartphone.

You can also simplify your search by personalizing your interface with your own photos and tabs. Use the “favorites” tab to add your most commonly used contacts. Now searching for your child’s pediatrician or your physician’s telephone number is simply a touch away.

For more information about the features provided by the Health4Me App™, please visit UnitedHealthcare’s Communication Resources Center at uhctools.com.
In 2014, the university, with the help of a Benefits Advisory Committee made up of faculty and staff representatives, conducted its annual review of the university’s benefit plans and related costs. Maintaining a comprehensive and competitive benefit plan that effectively manages the resources within the university’s budget is GW’s priority. As in prior years, the benefit plan offerings for 2015 have been recommended with a view toward providing a selection of plan options that meet the needs of you and your family. Increases in the overall amount that employees pay toward the health plans will be approximately 3%.

Information about the 2015 benefits changes, which include the introduction of a new health plan option, is outlined in more detail on the right. Any changes that you wish to make to your 2015 health care plan can be done during Open Enrollment, from October 1-31, 2014. As you review these benefit changes, UHR welcomes and encourages all faculty and staff to send questions or comments regarding these changes to benefits@gwu.edu.

Health Care Plan Options for 2015

CONTINUATION OF THE BASIC AND MEDIUM PLANS

For 2015, the university will be continuing two of its current health care plans, the UnitedHealthcare (UHC) Choice Plus Basic and Medium plans. These plans are designed to give you and your family freedom and flexibility when choosing health care providers. For more information on the Basic and Medium plans, please visit benefits.gwu.edu.

INTRODUCTION OF A NEW HEALTH CARE OPTION

Regarding the benefit changes in 2015, the university will introduce a new health plan option called UHC Choice Plus-High Deductible Health plan (UHC Choice Plus HDHP). UHC Choice Plus HDHP is a consumer-directed healthcare plan. UHC Choice Plus HDHP includes in-network and out-of-network options with a higher annual deductible and a lower monthly premium. Compared to the monthly contribution for GW’s Basic plan, you can save nearly 50% in monthly contributions and take advantage of significant tax-free benefits.
HEALTH SAVINGS ACCOUNT

When selecting the UHC Choice Plus HDHP plan, you will have the option to contribute to a tax-free Health Savings Account (HSA). This contribution is in addition to your monthly health care contributions. The HSA is essentially a bank account that allows you to save and pay for eligible health care expenses tax free up to a certain amount. Unlike a Flexible Spending Account, an HSA balance rolls over year-to-year and can be used for qualified health-related expenses in the future. Or, you can let the balance grow tax-free and use it as a supplemental retirement savings account. Additionally, if you leave GW, you take your HSA with you. Please note that due to IRS regulations the HSA is only available to faculty and staff who participate in the UHC Choice Plus HDHP plan.

To learn more about the new UHC Choice Plus HDHP plan and see if it is right for you, visit benefits.gwu.edu.

TERMINATION OF GW’S IN-NETWORK ONLY PREMIUM PLAN

Under the federal Affordable Care Act, high cost (or “Cadillac”) health plans will be subject to a 40 percent excise tax, beginning in 2018. The In-Network Only Premium Plan would qualify as a “Cadillac” plan subject to the excise tax. Primarily as a result of this significant future tax liability, GW will no longer be offering this plan after 2014. Employees who are currently enrolled in this plan will have the option to select from GW’s other three plans during open enrollment.

Employees currently enrolled in the Premium plan who do not choose a new plan or do not waive coverage by this deadline will automatically be enrolled in GW’s Medium plan.

Other Changes for 2015

PRESCRIPTION DRUG CHANGES

Beginning in 2015, GW’s healthcare plans will include the CVS/Caremark standard drug formulary list. The drug formulary is a list of certain prescription drugs, both generic and brand name, that are negotiated by CVS/Caremark directly with pharmaceutical companies for cost savings. This means that some medications currently considered “Preferred Brand” might become “Non-Preferred Brand,” requiring a higher co-pay amount. However, faculty and staff will have the option to move to a generic equivalent or alternative drug at the lower co-pay amount. For a list of medications currently considered “Preferred Brand” that will no longer be on the formulary beginning January 1, 2015, as well as their generic equivalent or alternative drugs on the formulary, please visit benefits.gwu.edu.

If your medication is affected, you will need to talk to your doctor or pharmacist about receiving a generic equivalent or alternative drug. If you wish to stay on your current brand of medication without switching to a generic equivalent or alternative drug, you may do so by paying the higher “Non-Preferred Brand” co-pay.

For those who take one or more specialty medications, beginning in 2015, GW will introduce a number of programs to help members better manage their specialty medications. Specialty medicines are generally used to treat complex conditions like multiple sclerosis, cancer, rheumatoid arthritis, or hemophilia. Specialty medications can also include medication for infertility treatment. Look out for additional details on these programs during Open Enrollment and in communications directly from CVS/Caremark.

To comply with the Affordable Care Act for the 2015 plan year, an Out-of-Pocket Maximum will be added for both individuals and families for prescription drugs for the Basic and Medium plan. The new High Deductible Health Plan will have one Out-of-Pocket Maximum that will apply to both medical and prescription drug coverage. For more information on the Out-of-Pocket Maximum for GW’s plans, please visit benefits.gwu.edu.
UTILIZING YOUR CARE

Ensure That Your Dependents Are Covered

We are all aware of how important it is to have adequate health care coverage. We also know how expensive paying for health care can be. As your employer, part of our responsibility is to keep costs down so we can maintain an affordable health care plan for all faculty and staff. We must also make sure that only those dependents who are actually eligible are the ones being provided with coverage. Covering people who are not eligible raises our cost for health coverage, which is reflected in the contributions deducted from our pay.

In an effort to control these costs we have retained the services of Secova to conduct a Dependent Eligibility Audit of our medical plans. The firm is known for its professionalism, confidentiality, and sensitivity to employee needs and concerns. Their dependent audit process has a tremendous record of obtaining substantial savings, which will help keep future contributions as low as possible.

If you have dependents currently enrolled in GW’s medical plans, we encourage you to review GW’s dependent eligibility criteria at benefits.gwu.edu/eligibility. If you find you have one or more dependents on your plan who do not meet the eligibility criteria, you will have the opportunity during Open Enrollment (October 1-31) to remove them. Following the end of the Open Enrollment we will initiate the audit process.

To learn more about GW’s Dependent Eligibility Audit, visit benefits.gwu.edu/eligibility.

Using Health Advocate to Understand your Medical Plan

The GW Health Advocate Program is an independent healthcare advocacy and assistance company that offers individuals and their families personalized, expert help to navigate the healthcare and insurance systems to save time and money.

Aubre Jones, director of Recreational Sports in the Athletics Department, first called Health Advocate when he was looking for a new primary care physician local to the Foggy Bottom campus. He asked them to help him find a doctor who has high marks. Jones said that within four days, Health Advocate sent him a resource with the listings of three local providers that were covered under his health plan, along with a list of referrals.

“I had a lot of trust since it came from Health Advocate,” Jones expressed. He continues to see the physician—whose office is conveniently located only a few blocks from campus—and has even scheduled an appointment for his son. After his positive experience, Jones says he will call upon Health Advocate again if he ever needs to find another doctor or specialist.

To learn more about Health Advocate and how it can help you, visit hr.gwu.edu/healthcare.

Aubre Jones, director of Recreational Sports, Office of Campus Recreation, has used Health Advocate to find a primary care physician near campus. /Photo by Jessica McConnell Burt
HI MY NAME IS SOPHIA!

SOPHIA IS SINGLE AND TENDS TO SEEK HEALTH CARE SERVICES INFREQUENTLY:

Sophia has a sore throat and decides to go to an in-network doctor. Sophia has already had her yearly physical office visit and received eligible preventive screenings at no cost to her. It’s the first time this year she has gone to the doctor and Sophia hasn’t met her health plan deductible.

HERE’S HOW SHE PAYS FOR CARE ON THE HIGH DEDUCTIBLE HEALTH PLAN:

Sophia presents her UnitedHealthcare® member ID card at the doctor’s office.

Sophia has a sore throat and goes to the doctor. The doctor has a strep test done and comes back positive. The doctor prescribes a generic medication to help Sophia save money.

The doctor submits a claim to UnitedHealthcare. As Sophia’s out-of-pocket medical expenses have not yet reached her deductible, UnitedHealthcare notifies the doctor that Sophia is responsible for paying for her visit. The doctor sends Sophia a bill for $150 charging her the full UnitedHealthcare negotiated rate for the care she received.

Sophia fills her prescription. Sophia visits her local CVS pharmacy and shows her CVS/Caremark member ID card so the claim will count toward her deductible. She pays for the prescription in full, approximately $25, using her Health Savings Account (HSA) card.

Sophia receives and pays her doctor’s bill. She checks her health statement on myuhc.com® to make sure the amount billed matches what UnitedHealthcare says she owes. She checks that she has enough funds in her HSA to pay the bill from her account. She pays by either writing the number of her HSA Debit MasterCard on the doctor’s invoice and mailing it, or using free online bill pay by linking to her HSA account.

Sophia and this story are fictional examples of an HSA with a high-deductible health plan.

WHAT WILL EACH PLAN COST FOR SOPHIA IN 2015?

<table>
<thead>
<tr>
<th></th>
<th>HDHP</th>
<th>CHOICE BASIC</th>
<th>CHOICE MEDIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network Deductible</td>
<td>$1,500¹</td>
<td>$850</td>
<td>$500</td>
</tr>
<tr>
<td>In-Network Out-of-Pocket Max</td>
<td>$4,000</td>
<td>$3,000</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>COST OF COVERAGE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total annual premium cost deducted from paycheck</td>
<td>$696</td>
<td>$1,236</td>
<td>$1,848</td>
</tr>
<tr>
<td>Amount contributed to Health Savings Account</td>
<td>$540 ($45 per month payroll deduction)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>COST OF CARE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Well adult office visit Routine physical and eligible preventive screenings</td>
<td>$0 Covered at 100%</td>
<td>$0 Covered at 100%</td>
<td>$0 Covered at 100%</td>
</tr>
<tr>
<td>Primary Care Physician Copay</td>
<td>n/a</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>In-Network Pharmacy Copay</td>
<td>n/a</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Amount Paid Towards Deductible (Medical &amp; RX)</td>
<td>$175</td>
<td>$0²</td>
<td>$0²</td>
</tr>
<tr>
<td><strong>Total Cost of Care</strong></td>
<td>$175</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td><strong>Sophia’s Total Costs (Payroll Contributions &amp; Cost of Care)</strong></td>
<td>$871</td>
<td>$1,276</td>
<td>$1,888</td>
</tr>
</tbody>
</table>

Sophia wisely saves the difference between what she would have paid monthly for the Basic Plan and what she is paying monthly for the HDHP ($45/month savings) in her Health Savings Account to pay for medical and prescription drug costs.

Sophia contributes $45 a month to her HSA for a total of $540 over the course of the year. After paying $175 for her cost of care she carries $365 in her HSA over to the next year for future health-related costs.

1. In-network medical and pharmacy included in overall plan deductible ($1,500).
2. GW pays Lab, X-Ray, and Diagnostics at 100%, (deductible waived) when services are done as part of a physician’s office visit. Services provided outside of a physician’s office visit are billed based on the plan co-insurance (Basic = 20% in-network, Medium = 15% in-network).

For additional examples of benefits decisions, visit hr.gwu.edu/healthcare.
7 HABITS OF A GOOD HEALTH CARE CONSUMER

Making informed health decisions can reduce the cost of care for both members and providers. Though navigating the details of health care can be difficult, with these seven steps, you can adopt the habits of a good health care consumer.

1. KNOW YOUR HEALTH PLAN.
Take a few minutes to understand how your plan can work for you and ensure that it will pay off throughout the year. Make sure that you read details about the services your plan covers so that you know your options and can be prepared for whatever surprises life throws at you.

2. LEARN WHO IS IN YOUR NETWORK.
Before making an appointment, be sure to confirm if the doctor is in your health plan’s network. Under all of GW’s medical plans for 2014 you can choose to visit either an in-network or out-of-network provider. However, your co-pay will be lower if you see an in-network provider. If you choose to get service from an out-of-network provider, you should always verify whether that service or treatment is covered under your plan. You can confirm that a doctor is in your network and your medical services are covered under your plan by calling the customer care number on your health plan ID card or by visiting myuhc.com.

3. TAKE TIME FOR A CHECK-UP.
When receiving preventive care services from an in-network provider, including your annual wellness visit and age-specific screenings, the cost of this care is 100% covered by GW’s medical plan. Scheduling an annual exam is one of the best ways to protect your health. An annual exam can help put your mind at ease that everything is okay, or it can help you detect a problem early on. By making routine visits with a doctor, you can also establish a solid relationship with a physician who can better help you improve your health. Need help finding a provider? Call Health Advocate, a GW-provided benefit to help you navigate the health care system, at 866.695.8622.

4. ASK QUESTIONS.
Most doctors spend less than 15 minutes with each patient during an appointment, so you will want to make the most of your time. Take a few minutes before each visit to write down any questions you have about your current health, including symptoms you may be experiencing. Bring your questions to your appointment, and if it is with a new doctor, also bring a written file about your medical history.

In addition, ask about the costs of treatments or medications your doctor recommends and get his/her referral on where to go for the highest quality care for a procedure. This indicates to your physician that you care about both the quality and cost of your care and that you are interested in his/her opinion.

5. GO GENERIC.
Generic prescription medications are drugs that meet the same quality standards and are composed of virtually the same chemical formula as their brand-name equivalents, but they generally cost less due to the lower co-pay. Each time you fill a prescription, you could save money by asking for a generic medicine. That could add up to big savings in just a short time.

6. FOLLOW THROUGH.
When your doctor prescribes a course of treatment, follow his/her directions exactly. Patients who don’t finish taking medications might have relapses or become even more ill than they were in the first place. By following the instructions, you are likely to experience better health outcomes. If you feel that you need a second opinion about your diagnosis, use Health Advocate to find other physicians and specialists in your area.

7. TAKE CARE OF YOURSELF.
When you get regular exercise, eat healthy, drink plenty of water, and avoid smoking or drinking too much alcohol, you’re both boosting your health and cutting your risk of future health problems and costs. While tackling all of these at once could be difficult, taking the first step toward improving your health might be easier than you think. Visit UHR’s Colonial Community’s website to learn more about programs and resources GW provides to help you increase your wellbeing: hr.gwu.edu/colonial-community.