Introductions

• Name
• Department
• How long have you served as an Ambassador?
• Why you are an Ambassador
• What is your (appropriate) guilty pleasure?
Colonial Community Identity

Your Center for Employee Wellbeing
Mission Statement

We take great pride in creating a supportive work environment and understand that faculty and staff are our greatest asset. Our mission is to promote faculty and staff wellbeing by providing programs, policies, and resources to create a strong and healthy workforce.
Wellbeing Defined

Personal & Family Life
Personal development, child care, elder care, life events

Community & Culture
Proud to Be GW, community service, giving

Healthy Living
Fitness, nutrition, mental health

Financial Wellness
Financial planning, retirement, legal planning

Work Fulfillment
Career development (ODE), flexible work arrangements, recognition
Our Approach

- **Education**: Brown bag lunches, on-line learning, self-help materials, listserv
- **Programs**: Fitness challenges, work-life benefits, Proud to Be GW Festival
- **Policy**: Smoke-Free GW, Lactation Policy, Flexible Work Arrangement Policy, Sick Time policy
2014 Benefits Update

Fall 2013
Today’s Agenda

- The Landscape
- Medical
- Pharmacy
- Additional Health & Welfare Benefits
- Work-Life & Wellness Initiatives
- Additional Updates & Open Enrollment
2014 Changes

Active Contributions: increase contribution rates, keeping increase to employee + child(ren) tier lower

Medical Plan Changes:
• Re-name medical plan offerings to Basic (Choice Plus Blue), Medium (Choice Plus Buff), and Premium – In-Network Only (Choice)
• Implement plan design changes to Basic, Medium, and Premium plans
• Introduce an out-of-pocket maximum to Premium plan to comply with Health Care Reform requirements

Prescription Drug Changes:
• Implement copay changes bringing GW in-line with market
• Move to pharmacy benefit management collective

• Dental Plan: add implant coverage to High DPPO plan option

Life and Disability Plan:
• Change vendor
• Outsource leave administration
• Re-name “supplemental” coverage to “additional” coverage

Work-Life & Wellness Programs
• Starting September 1st, Wellbeing Hotline to provide both work-life and EAP services
• Add paid parental leave
• Smoke-free GW as of August 1, 2013
Health Advocate

Your Lifeline
for Healthcare and Insurance Help
The Landscape
## Market Benchmarking

### 2013 Monthly Employee Contributions

<table>
<thead>
<tr>
<th></th>
<th>Public and Private Colleges and Universities</th>
<th>Washington DC/Baltimore 1,000+ Employees</th>
<th>GW Basic (Choice Plus Blue)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee-Only</td>
<td>$110</td>
<td>$117</td>
<td>$88</td>
</tr>
<tr>
<td>Family</td>
<td>$435</td>
<td>$428</td>
<td>$403</td>
</tr>
</tbody>
</table>

Data sources: College and University Professional Association for Human Resources (2013 Benefits Survey), 2013 Mid-Atlantic Employer Benefits Survey
Active Medical and Rx Plans

• 2013 Projected Cost: $40.3M
• 2014 Projected Cost:
  – $46.0M (13.9% total cost increase) without plan design changes
    • Active employee contribution rates increase approximately 25.0% with lower increase for employee + child(ren) tier
  – $44.0M (9.2% total cost increase) with plan design changes
    • Active employee contribution rates increase approximately 12.5% with lower increase for employee + child(ren) tier
Cost Sharing

• Total 2014 projected cost share for all GW benefits including medical, prescription drug, disability, life/AD&D, EAP, tuition, retirement, etc.

- $83.6M, 85%
- $14.9M, 15%
Health Care Reform - **Impacts**

- **GW:**
  - Addition of an Out-of-Pocket Maximum for both the Individual and Family on the Premium (Choice) plan.

- **Individual:**
  - Beginning in 2014, requirement that most individuals have health insurance for themselves and their spouses or dependents or pay a potential penalty for noncompliance.
  - Coverage may be obtained through government programs such as Medicare or Medicaid; employer or individual insurance market; or Health Insurance Marketplace (Exchange).
  - The Exchange is a competitive marketplace for Americans shopping for health insurance. Individuals can choose from a variety of plans that are administered by private insurance companies, which may include HMO or PPO type plans. Individuals are not required to purchase a plan that is included in the Exchange.
2014 Medical Contribution Strategy

• Re-name medical plan offerings to Basic (Choice Plus Blue), Medium (Choice Plus Buff), and Premium – In-Network Only (Choice)

• Implement plan design changes to Basic, Medium, and Premium plans

• Most employees will see a contribution increase of $10 - $90 per month over the prior year depending on the plan and number of dependents.

• Extended Network continues
# Plan Design Changes

<table>
<thead>
<tr>
<th>Plan Design</th>
<th>Premium (Choice)</th>
<th>Medium (Choice Plus Buff)</th>
<th>Basic (Choice Plus Blue)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network Only</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>None</td>
<td>$500 ($300)</td>
<td>$750</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
<td>$1,000 ($600)</td>
<td>$1,500</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (OOP)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$6,350 (None)</td>
<td>$2,500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family</td>
<td>$12,700 (None)</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Coinsurance (GW / Employee)</td>
<td></td>
<td>85% / 15% (90% / 10%)</td>
<td>60% / 40% (70% / 30%)</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Office Visit Copayment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$25</td>
<td>$25</td>
<td>60% (70%) after ded.</td>
</tr>
<tr>
<td>Specialist</td>
<td>$50 ($35)</td>
<td>$50 ($35)</td>
<td>60% (70%) after ded.</td>
</tr>
<tr>
<td>Preventive</td>
<td>$0</td>
<td>$0</td>
<td>60% (70%) after ded.</td>
</tr>
<tr>
<td>Hospital</td>
<td>$250 per admit ($200 per admit)</td>
<td>85% after $250 per admit (90% after $150/day; max 5 days)</td>
<td>60% (70%) after ded.</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Outpatient</td>
<td>$100</td>
<td>$100</td>
<td>60% (70%) after ded.</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$50</td>
<td>$50</td>
<td>60% (70%) after ded.</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 ($100)</td>
<td>$150 ($100)</td>
<td>80% after ded.</td>
</tr>
</tbody>
</table>
How It Works

Medium Plan

Preventive services 100% covered
How It Works

Medium Plan

$25 copayment for office visit
( primary care physician)
How It Works
Medium Plan

$25 copayment for office visit
Individual deductible: $500
Lab fees: $300
Remaining deductible: $200
How It Works
Medium Plan

Remaining deductible: $200
Outpatient surgery cost: $1,000
Pay $200 deductible
Remaining medical cost: $800
Co-insurance: $120 ($800 x 15%)
Total member cost: $320 ($200 + $120)
How It Works

Medium Plan

Two office visit copayments: $50
Lab fees: $300
Surgery: $320
Total Out-of-Pocket cost: $670
Max Out-of-Pocket cost: $2,500
New UHC Card

• All GW medical plan participants will receive a new UnitedHealthcare card with:
  – New plan name (Basic, Medium, Premium)
  – New specialist co-pay

• Member ID and Group Number will not change, however:
  – If using the old card, specialist may charge you the old co-pay if referencing the info on the card, leading to a bill later on
## 2014 Employee Contributions

<table>
<thead>
<tr>
<th></th>
<th>2013 Monthly</th>
<th>2014 Monthly</th>
<th>Dollar Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE</td>
<td>$88.00</td>
<td>$99.00</td>
<td>$11.00</td>
</tr>
<tr>
<td>EE + SP/DP</td>
<td>$267.00</td>
<td>$300.00</td>
<td>$33.00</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$242.00</td>
<td>$265.00</td>
<td>$23.00</td>
</tr>
<tr>
<td>Family</td>
<td>$403.00</td>
<td>$453.00</td>
<td>$50.00</td>
</tr>
<tr>
<td><strong>Medium</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE</td>
<td>$131.00</td>
<td>$148.00</td>
<td>$17.00</td>
</tr>
<tr>
<td>EE + SP/DP</td>
<td>$372.00</td>
<td>$418.00</td>
<td>$46.00</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$328.00</td>
<td>$359.00</td>
<td>$31.00</td>
</tr>
<tr>
<td>Family</td>
<td>$554.00</td>
<td>$623.00</td>
<td>$69.00</td>
</tr>
<tr>
<td><strong>Premium (In-Network Only)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE</td>
<td>$162.00</td>
<td>$183.00</td>
<td>$21.00</td>
</tr>
<tr>
<td>EE + SP/DP</td>
<td>$491.00</td>
<td>$552.00</td>
<td>$61.00</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$459.00</td>
<td>$502.00</td>
<td>$43.00</td>
</tr>
<tr>
<td>Family</td>
<td>$748.00</td>
<td>$841.00</td>
<td>$93.00</td>
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Pharmacy
## Prescription Drug Copays

<table>
<thead>
<tr>
<th></th>
<th>2013 Current</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail – 30 Days Supply</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10</td>
<td>$15</td>
</tr>
<tr>
<td>Brand Formulary</td>
<td>$25</td>
<td>$35</td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td>$45</td>
<td>$70</td>
</tr>
<tr>
<td><strong>Mail Order – 90 Days Supply</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$25</td>
<td>$37.50</td>
</tr>
<tr>
<td>Brand Formulary</td>
<td>$62.50</td>
<td>$87.50</td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td>$112.50</td>
<td>$175</td>
</tr>
</tbody>
</table>
Pharmacy Collective

- National Collective Purchasing (NCP)
  - 95 member companies, 900,000 members
- In addition to financial savings due to group purchasing, the collective’s approach includes:
  - “Managed competition” to provide more choice
  - Continued autonomy over key plan elements
  - Guidance on a wide range of marketplace developments
  - Periodic calls with other participating companies on key topics
- No change to GW prescription drug coverage
Questions?
Additional Health & Welfare Benefits
Dental & Vision

• Increases in employee contributions for dental coverage ranging from $0 - $2 per month (depending on plan and coverage tier)

• PPO High plan will also include coverage for dental implants

• No increase to employee contributions for basic or enhanced vision coverage
Life, AD&D and Disability Vendor Change

- Current Provider: Unum since 2007
- Feedback from GW community through survey and stakeholder meetings indicated opportunities for improvement
- Review of market with primary criteria for selection being:
  - Improved employee and employer services and capabilities
  - Cost
  - Account management
- New Provider: The Standard
- No disruption to faculty and staff – same coverage as under current provider
2014 Additional Updates

- With the exception of Voluntary Short Term Disability, which will experience a slight rate reduction, the following benefit plans continue to be offered in 2014, with no change to rates or plan design:
  - Basic Life and AD&D Insurance Plans
  - Employee/Spouse/Domestic Partner/Dependent AD&D Insurance Plans
  - Dependent Life Insurance Plan
  - GW Paid Short-Term Disability (STD)
  - Basic Long-Term Disability (LTD)
  - Dependent Day Care and Healthcare Flexible Spending Accounts
  - Legal Resources
Work-Life & Wellness Initiatives
Wellbeing Hotline

• A one-stop-shop for help with personal issues, planning for life events, or simply managing daily life. Services include:

  – **Work-Life Solutions:** Qualified referrals and customized resources for child and elder care, moving and relocation, making major purchases, college planning, pet care, home repair

  – **Confidential Counseling:** A no-cost counseling service helps address stress, relationship and other personal issues

  – **Financial and Legal Resources:** Speak by phone with an attorney, Certified Public Accountants, or Certified Financial Planners on a wide range of legal and financial issues.
    
    • Includes access to free online will preparation services that allows you to quickly and easily write a will on your computer.
Paid Parental Leave

• Six weeks of continuous paid leave following the birth or adoption of a child
  – Eligibility: regular, full-time staff with at least two years of benefits-eligible service

• For birth mothers, paid parental leave runs concurrent with short-term disability coverage

• Staff must complete all required Family and Medical Leave Act (FMLA)

• Regular faculty should refer to Parental Childcare Leave in the Faculty Code.
Smoke-Free GW

- Beginning August 1, 2013
  - In any university owned outdoor space
  - Generally speaking, within a minimum of twenty-five feet (25 ft.) of buildings owned and used by the university on the Foggy Bottom, Mount Vernon, and Virginia Science and Technology campuses
  - In university owned and leased vehicles
  - In university parking garages and loading docks of university facilities

- Smoking cessation resources available for all students, faculty and staff
Your Wellbeing Support

Colonial Community provides a range of activities and resources to promote work-life balance, health & wellness, and employee recognition, with the goal of building a sense of community among faculty and staff. Take advantage of the many programs and resources we offer to you as a GW faculty or staff member.

Submit a Positive Vibe

Colonial Community Weekly Newsletter
Let’s Review...
# 2014 Changes

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- Add paid parental leave
- Smoke-free GW as of August 1, 2013
Open Enrollment
Open Enrollment

- Open Enrollment begins October 1 and ends October 31, 2013: www.benedetails.gwu.edu/openenrollment

- All changes effective for 2014 plan year
  - To participate in FSAs *must* enroll during Open Enrollment
  - All other elections will rollover to 2014
    - Medical, dental, life/AD&D insurance, disability
  - Encourage employees to login and review benefit elections and beneficiary information
# Open Enrollment Benefit Fairs

<table>
<thead>
<tr>
<th>Location</th>
<th>Date</th>
<th>Time</th>
<th>Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virginia Science &amp; Technology</td>
<td>Tuesday, October 8</td>
<td>10am – 2pm</td>
<td>Enterprise Hall</td>
</tr>
<tr>
<td>Foggy Bottom</td>
<td>Tuesday, October 15</td>
<td>10am – 3pm</td>
<td>Marvin Center, Grand Ballroom</td>
</tr>
<tr>
<td>Foggy Bottom</td>
<td>Thursday, October 24</td>
<td>10am – 3pm</td>
<td>Marvin Center, Continental Ballroom</td>
</tr>
</tbody>
</table>

*Free flu vaccines at all fairs!*
Questions?
A Year in Review

Ambassador Feedback
Improving the Experience

• What’s working?
• Ideas for improvement?
• Ambassador meeting themes/topics?
Thank you!