Dear GW Faculty and Staff,

Benefits Open Enrollment is here, giving you the opportunity to review and make changes to your health and welfare benefits elections for 2016, or to enroll if you have been covered on another plan. We encourage you to review the information in this guide to understand the full range of available benefits options and make choices that fit for you.

GW’s medical and prescription drug plans are self-insured, which means that the university pays for claims directly and as employees we contribute a portion of the costs. WE are GW and each of us plays an important role in managing GW’s healthcare costs.

GW is committed to offering its employees a comprehensive benefits package at a competitive cost. As part of this commitment, we provide you with access to a variety of tools and resources—including this special issue of GW InTouch—to help you make informed and healthy benefits decisions.

There are also many opportunities to learn more at online and in-person information sessions, and at Open Enrollment Fairs being held throughout the month of October.
Overview Sessions
University Human Resources will be hosting a number of benefits overview sessions to help you navigate the benefit changes for 2016. 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 7, 2015: 10:00 – 11:30 a.m.
Thursday, October 15, 2015: 9:30 – 11:00 a.m.
Monday, October 26, 2015: 3:00 – 4:30 p.m.
Wednesday, October 28, 2015: 9:30 – 11:00 a.m.

**Virginia Science & Technology Campus:**
Monday, October 19, 2015: 9:30 - 10:30 a.m.

**Virtual:**
Wednesday, October 14, 2015: 2:00 – 3:30 p.m.
Thursday, October 29, 2015: 2:00 – 3:30 p.m.

Please register for an overview session, today! Visit go.gwu.edu/benetools.

Open Enrollment Fairs
For your convenience, 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 important information to help you select the best plan for you and your family, we strongly encourage you to attend one of these fairs.

**Virginia Science and Technology Campus:**
Monday, October 19, 2015
10:00 a.m. - 1:00 p.m.
Enterprise Hall, Room 175

**Foggy Bottom Campus:**
Thursday, October 15, 2015
10:00 a.m. - 3:00 p.m.
Marvin Center, Grand Ballroom

Wednesday October 28, 2015
10:00 a.m. - 3:00 p.m.
Marvin Center, Grand Ballroom

**Rockville Biostatistics Center:**
Thursday, October 22, 2015
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.

Fight the Flu for a Healthier GW
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. You are asked to bring your GW or other health insurance card to receive your shot.

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.

Can’t make it to one of the fairs? Flu shots are also available at CVS/pharmacy, RiteAid 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. For more information on the faculty and staff on campus clinics visit go.gwu.edu/flu.
Principles of Benefits Changes

While planning for this year’s benefit offerings that will take effect on January 1, 2016, members of the Human Resources and Benefits Administration teams focused on an approach with the intent to preserve the health plans on which you and your family rely. GW remains committed to these guiding principles:

• Fair: in cost-sharing between the university and its faculty and staff, and among health plan participants
• Affordable: for all of our faculty and staff
• Competitive: to attract and retain the best possible faculty and staff
• Transparent: so that we can all become more aware of how much healthcare actually costs and the cost differences between providers
• Sustainable: for the long term and future costs

2016 Benefit Changes

As was detailed in the GW Today articles that were released this summer, the average increase to employee medical premiums will be three percent for 80% of faculty and staff. The changes are outlined in more detail on the right. Any changes that you wish to make to your 2016 healthcare plan can be done during Open Enrollment, from October 1-30, 2015.

As you review these benefit changes, University Human Resources (UHR) welcomes and encourages all faculty and staff to send questions or comments regarding these changes to benefits@gwu.edu.
**EXPANDING SALARY BANDING FOR MEDICAL PREMIUMS**

Historically, GW has used two salary bands for medical premiums: employees making less than $35,000 annually and those making $35,000 or more. The new structure will add five more segments, creating salary bands among employees making between $35,000 and $240,000 a year. For calendar year 2016, if you make less than $120,000 a year you will see premium increases limited to three percent.

**HEALTH SAVINGS ACCOUNT MATCHING CONTRIBUTION**

Beginning in 2016, if you are enrolled in the High Deductible Health Plan (HDHP) and are eligible for a health savings account (HSA), GW will provide a matching contribution to your HSA. If you elect employee-only coverage, GW will contribute up to $300 or up to $600 if you are covering at least one dependent. To get the maximum match amount, you’ll need to contribute at least $300 if enrolled in individual coverage or $600 if you are covering dependents. To learn more about the benefits of an HSA and the new match go to page 9 or visit go.gwu.edu/HSA.

**PREFERRED NETWORK FOR LABS, IMAGING AND MAJOR DIAGNOSTICS**

Costs for routine labs and imaging services vary greatly depending on whether a facility is freestanding or affiliated with a doctor’s office or hospital. Beginning in 2016, GW will introduce a new preferred network for labs, x-rays, and major diagnostics. When you go to a provider within GW’s preferred network, you will experience a lower overall cost. Common facilities used by GW employees such as LabCorp and GW Hospital are included in the preferred network. Learn more about the preferred network on page 8.

**PRESCRIPTION DRUG CHANGES EXCLUSIVELY FOR THE BASIC AND MEDIUM PLANS**

**Removing Separate Deductible for Brand Drugs**

For 2016, you will no longer pay a separate annual deductible of $50 for brand name drugs if enrolled in either the Basic or Medium Plans.

**Coinsurance for Prescription Drugs**

For 2016, generic, brand formulary and brand non-formulary drugs will be paid by fixed percentage of the total cost each time you fill a prescription instead of a fixed copay that we currently use. GW has established a cap to limit the amount you will spend on a prescription, referred to as a maximum. Learn more about coinsurance on page 10.

**ADDITIONAL PRESCRIPTION BENEFIT MANAGEMENT CHANGES**

Additionally, GW will be implementing pharmacy management programs that will focus on improving adherence and safety. For 2016, GW will be offering a special program for employees or dependents managing multiple medications for chronic conditions by obtaining additional in-person support with a local CVS pharmacist or via telephone to help members in managing multiple medications.

**INTRODUCING TELEMEDICINE: UNITEDHEALTHCARE VIRTUAL VISIT**

Beginning in 2016, a network of care providers offering virtual visits by phone or video will enable you to consult with an in-network physician using real-time audio and video technology to obtain a diagnosis for minor medical needs including allergies, sinus and bladder infections, bronchitis, and other conditions. A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment or physical visit to a physician’s office. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local CVS/pharmacy.
Did you know that GW’s medical and prescription drug plans are self-insured? Self-insured means that the institution pays for healthcare claims directly out of its operating budget. Every one of us plays an important role in keeping healthcare costs low. Taking steps to lower healthcare costs will benefit us as individuals as well as the entire university. What can you do to reduce healthcare costs? Check out these 10 cost saving tips.

1. **TAKE TIME FOR A CHECKUP**
   Prevention and early detection of disease are the best ways to live a healthy life. A simple checkup could mean the difference between treating a chronic condition for an indefinite amount of time and making small lifestyle changes to prevent the onset of disease. The better your health, the lower your healthcare costs are likely to be. Preventive health screenings are 100% covered by all GW health plans if you go to an in-network provider. Need a provider? Call Health Advocate, a GW-provided benefit, to help you navigate the healthcare system at 866-695-8622.

2. **SWITCH TO GENERIC MEDICATIONS**
   Generic prescription medications are nearly identical to their brand-name equivalents in quality and composition, but generally cost much less due to the lower coinsurance. Every time you fill a prescription, you could be saving money by asking for a generic version of the medicine. The difference in cost can add up to big savings in a short time.

3. **USE IN-NETWORK PROVIDERS**
   UnitedHealthcare negotiates with providers and healthcare facilities for discounted fees. These providers make up the health plan’s network. When you visit an in-network provider, you usually pay a lower copayment, lower deductible and lower coinsurance. Using an out-of-network provider can cost you more money out-of-pocket.
GO TO THE EMERGENCY ROOM ONLY FOR EMERGENCIES
You will save money when you visit an in-network provider or walk-in clinic for routine ailments such as sore throats, colds, flu, earaches, minor back pain, and tension headaches. If you are not sure if your condition requires a trip to the ER, call UHC's Nurseline any time day or night 877-706-1739.

CHOOSE FREESTANDING FACILITIES FOR IMAGING AND LABS
By choosing to go to a freestanding in-network lab, imaging or imaging facility. An MRI at a hospital can cost the plan more than $1,500 while the same MRI at a freestanding facility may cost only $500. You will also pay less for the services if you choose freestanding facilities.

TAKE CARE OF YOURSELF AND STAY HEALTHY
A great way to save money on your healthcare is to stay healthy! When you get regular exercise, eat healthy, drink plenty of water and avoid smoking or drinking too much alcohol, you’re improving your health and reducing the likelihood of future health problems. Lowering your risk for future health problems not only improves your quality of life, it also lowers healthcare costs for you and the university. 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 hr.gwu.edu/colonial-community to learn about the many programs and resources available to keep you healthy.

USE MAINTENANCE MAIL ORDER
If you have a condition that requires ongoing prescription medication, you will receive the lowest total copays possible by requesting that your doctor provide a prescription for a 90-day supply of your medication. Not only will you save money, you also save a trip to the pharmacy!

UNDERSTAND YOUR HEALTH PLAN
Take a few minutes to understand how your plan can work for you to ensure you take full advantage of all of your healthcare benefits. Make sure that you read details about the services your plan covers so that you can be prepared for whatever surprises life throws at you.

TAKE ADVANTAGE OF YOUR HSA OR FSA
With a flexible spending account (FSA) or a health savings account (HSA), you choose to have pre-tax dollars deducted from your paycheck for out-of-pocket medical costs. These accounts are great for covering expected and unexpected medical expenses and lowering your taxable income, which saves you money.

ASK YOUR DOCTOR QUESTIONS
Become an active participant in your healthcare and ask questions about all the services your physician recommends, including radiological services, hospital stays, lab tests, medications, and anything else. Talk to your doctor and find out if a procedure is absolutely necessary. You could lower your healthcare costs by eliminating needless test or procedure. Visit healthadvocate.com/gwu to create a personal medical visit checklist.

BECOME A HEALTH CARE CONSUMER!
Being an informed consumer is the best way to get the healthcare you need and the most value from your GW benefits.

CHECK OUT SOME HELPFUL TIPS AT go.gwu.edu/benetools.
Save Money by Using Freestanding Facilities

Prices vary significantly for imaging and lab work – even if you go in-network.

Not only do prices vary, but you will pay a lower coinsurance when you use a freestanding network facility instead of a hospital for healthcare services or treatments that do not require an overnight hospital stay. A freestanding facility performs outpatient services and submits claims separately from any hospital affiliation. Beginning in 2016, GW will introduce a preferred network for labs, X-ray, and major diagnostics. When you go to a preferred network freestanding facility for these services, you will pay 20% coinsurance for the Basic or HDHP plans or 15% for the Medium plan. If you go to a facility that is not in the preferred network you will pay 40% coinsurance for the Basic or HDHP plans or 35% for the Medium plan. Lab Corp will remain the preferred vendor for lab work.

When you do need outpatient lab tests, and imaging refer to the checklist below of what to ask.

Visit go.gwu.edu/preferred for directions on how to compare costs and locate a preferred provider for networks and labs.

### Average costs of imaging and diagnostic services for the Basic Plan

<table>
<thead>
<tr>
<th>Selected Imaging, X-Ray, Major Diagnostic Service</th>
<th>In-Network Freestanding Facility Total Cost / Member Cost (20% Coinsurance)*</th>
<th>Hospital Total Average Cost / Member Cost (40% Coinsurance)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>MRI Scan</td>
<td>Total - $559 Member - $112</td>
<td>Total - $1,087 Member - $435</td>
</tr>
<tr>
<td>Ultrasound - Abdomen</td>
<td>Total - $114 Member - $23</td>
<td>Total - $323 Member - $129</td>
</tr>
<tr>
<td>General Blood Health Panel Test</td>
<td>Total - $15 Member - $3</td>
<td>Total - $21 Member - $8</td>
</tr>
<tr>
<td>PET Scan with CT Scan</td>
<td>Total - $539 Member - $108</td>
<td>Total - $730 Member - $292</td>
</tr>
</tbody>
</table>

*Coinsurance after deductible has been met

### When using outpatient lab tests and imaging, ask:

- Do you know the cost of the tests you are ordering?
- Is the provider or laboratory in my network?
- Since my share of the cost is less for services performed in a freestanding facility that is not connected to a hospital, can the test or service be performed at a freestanding facility?
- Can you recommend a freestanding facility in the UnitedHealthcare network? (Your doctor can access a list of participating laboratories by visiting www.unitedhealthcareonline.com)
Considering GW’s High Deductible Health Plan for 2016?

GW’s High Deductible Health plan with a health savings account is a different approach to how you pay for today’s healthcare and save for your future.

It is a lower-premium, high deductible health insurance plan, which means you pay less out of your paycheck for premiums and more out-of-pocket at the point of care—before the plan pays for services (including prescription drugs) that are not considered preventive.

As with any benefit choice, there are things you should carefully consider prior to enrolling.

As you think about your healthcare needs, be sure you understand how the plan works.

Referring to the infographic will better help you understand how the plan works.

100% Preventive in-network coverage

In-network preventive care and preventive prescriptions are covered at 100% with no deductible. You pay $0 out-of-pocket for your annual wellness visit, routine immunizations, and other eligible preventive services.

Contribute pre-tax to your HSA

Beginning in 2016 GW will match your contribution to a HSA up $300 for individual coverage or $600 if you cover a dependent. You can contribute additional pre-tax money up to the annual maximum too!

HSA and medical and prescription drug expenses

If you are eligible for a HSA you can use your HSA to pay for additional medical and prescription drug expenses as you incur them until your annual deductible is met. Your deductible amount depends on your coverage level. Unused funds from your HSA roll over to the next year, and your account balance earns interest (tax-free) over time.
HOW IT WORKS

Prescription Coinsurance

Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20 percent) of the cost for the service or prescription drug. GW pays the rest of the cost. If you are on the Medium or Basic plan, beginning in 2016 generic, brand formulary, and brand non-formulary drugs will be paid by coinsurance instead of the current fixed copay.

There is financial protection built into the prescription drug benefit in that you will never pay more than the "maximum," outlined in the table below. In addition, once you reach the out-of-pocket-maximum GW pays 100% of prescription drug costs.

George is enrolled in the Basic Plan. He isn't feeling well so he goes to his primary care physician. He has bronchitis and his physician recommends a prescription antibiotic as treatment. George asks physician if he can prescribe a generic antibiotic.

Martha is also enrolled in the Basic Plan and does not feel well. Martha goes to her primary care physician and also has bronchitis. Her physician writes her a prescription for a preferred brand antibiotic with a similar chemical formula to the antibiotic George received. She gets to the pharmacy and finds out the total antibiotic cost is $400.

<table>
<thead>
<tr>
<th></th>
<th>George</th>
<th>Martha</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic Coinsurance</strong></td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td>$30</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Cost of Drug</strong></td>
<td>$160</td>
<td>$400</td>
</tr>
<tr>
<td><strong>GEORGE PAYS</strong></td>
<td>$16</td>
<td>$50</td>
</tr>
<tr>
<td><strong>GW Pays</strong></td>
<td>$144</td>
<td>$350</td>
</tr>
<tr>
<td><strong>Preferred Brand Coinsurance</strong></td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td><strong>Cost of Drug</strong></td>
<td>$400</td>
<td></td>
</tr>
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<td>$50</td>
<td></td>
</tr>
<tr>
<td><strong>GW Pays</strong></td>
<td>$350</td>
<td></td>
</tr>
</tbody>
</table>
UTILIZING YOUR CARE

Confused by your Explanation of Benefits (EOB)?

When you or your family member goes to the doctor for a checkup, lab work, or other medical procedure, you should receive an Explanation of Benefits (EOB) in the mail. An EOB is not a medical bill. It is an itemized statement that includes the healthcare services you received, how much was charged for the service, what was paid by your insurance carrier, and what you are expected to pay out-of-pocket. Below are some of the important items to pay attention to when reading your EOB.

1 Contact Info
The name and member number of the person who received the medical care.

2 Claims Summary
The summary section shows the “math” with details on how much your plan pays, plan discounts, and how much you may owe your provider.

3 Types of Service
This section lists the medical services that you or your family member received. This will also list any charges that you may owe that were not covered by your health plan. If you do receive a medical bill, it’s important to compare the bill to the EOB.

4 Your Plan Paid
The amount paid by GW for your medical care.

5 Deductible/Copay
This column shows how much you have paid in copays and toward your deductibles to date.

6 Notes Section
More details on why claim was paid or not paid. This section also shows your appeals options and other helpful information.

7 Account Summary
Even though this is an individual EOB, it also displays the family year-to-date deductible and out-of-pocket maximums.

8 Definitions
This section defines the key terms used to explain your claim.

Still feeling a little confused about your EOB? Call Health Advocate at 866-695-8622. If necessary, Health Advocate can also help you resolve any errors you may find on your EOB or medical bill.
GW is thrilled to introduce Rally!

**Rally can help you get healthier**, one small step at a time and shows you how to make simple changes to your daily routine, set smart goals, and stay on target.

**You’ll get personalized recommendations on how to move more, eat better, and feel happier — and have fun doing it.**

Plus, on Rally there are lots of ways to earn Rally coins, which you can use for chances to enter raffles for great rewards. It is available online via your computer, smartphone, or tablet. Rally even works with wearables like Fitbit®, Jawbone®, and more.

**Available now for GW’s health plan members.**

Just log on to [www.myuhc.com](http://www.myuhc.com), and click on the Health & Wellness tab located in the upper right-hand corner. Please note, the first time you visit the Rally site, you will need to create a user name and password.

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**CONFUSED ABOUT CHOOSING A HEALTH PLAN?**

**HEALTH ADVOCATE IS YOUR GO-TO EXPERT FOR HEALTHCARE HELP**

Find the right doctors, hospitals, and other providers including researching treatment options and securing second opinions.

- Clarify benefit coverage. Become informed about any changes, new plan options and additional programs
- Help schedule appointments and tests with doctors, hospitals, facilities, and hard-to-reach specialists
- Resolve billing and insurance claims issues, saving you time, money, and stress
- Estimate costs of common procedures
- and more!

**FIND OUT MORE TODAY**

866.695.8622
HealthAdvocate.com/gwu

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This is your newsletter! Please forward any article suggestions, ideas, and comments to askuhr@gwu.edu.