DEAR GEORGE WASHINGTON UNIVERSITY COMMUNITY,

Welcome to the 2017 Benefits Open Enrollment season!

Open Enrollment begins on October 3, 2016 and closes on October 21, 2016.

The Open Enrollment period is your once-a-year opportunity to review the various benefits the university offers and to change your benefit selections for the upcoming year. You can add or remove benefits, dependents, amounts of insurance and more. 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, birth of a child, a change in spouse’s work status or coverage, etc.

Providing a comprehensive employee benefits package is essential to attracting and retaining world-class faculty and staff. Over the past few years, GW has focused efforts on building and providing plan designs aimed at managing costs. With these changes, and employee engagement, GW’s health plans are operating efficiently. However, keeping healthcare plan costs manageable for you and the university is an ongoing challenge that is not unique to GW as national healthcare costs continue to rise. With the input of various advisory and stakeholder groups across the university, we have been able to identify changes that will ensure that quality healthcare remains affordable and sustainable for the entire university. As in years past, these decisions and changes were made with a goal of providing a selection of plans that meet your and your family’s needs, manage plan costs, and reflect the culture of health and wellness here at GW.

Information about the new 2017 benefit programs and changes is outlined below. Any changes that you wish to make to your health and welfare plans can be done during Open Enrollment, from October 3-21. As you review these benefit changes, we strongly encourage all faculty and staff to send questions or comments regarding these changes to benefits@gwu.edu.

WHAT’S NEW AND WHAT’S CHANGING FOR 2017

Most of us are pretty good at spotting quality and researching the things we buy. We shop for cars with good gas mileage or look for the best hotel rates. But when it comes to healthcare, it may be less clear what quality means or how to choose which health plan is right for you and your family.

Become a healthcare consumer!

Being an informed consumer is the best way to get the healthcare you need and the most value from your GW benefits.

In 2017, GW will offer a new web-based cost comparison tool called Castlight to help.

Medical Plan Options

In 2017, GW employees and their families will have a choice between a PPO plan and a Health Savings Plan (HSP) option for healthcare benefits.

New GW PPO - Basic and Medium Plans Merging

• The new PPO plan will combine the current Basic and Medium plans into a single PPO option, called the “GW PPO Plan.”

• This plan’s value and features are similar to those of the current Basic and Medium plans and will offer some employees lower premium costs and others with additional coverage.

Visit go.gwu.edu/bplan to see the new features of the GW PPO Plan.

• The change from three plans to two plans provides clearer choice between the plan offerings and will assist employees in comparing their expected healthcare costs based on their individual and family needs. The Basic and the Medium plans were very comparable in terms of value, but the premiums for the Medium plan were substantially higher than the Basic plan. Merging the PPO plans corrects this difference and helps ensure that the costs of the plan remain stable long term.
GW PPO plan design
- Current Medium plan participants will have between a $42-$161 reduction in premiums per month depending on their salary band and coverage level.

- Basic plan participants will have between a $4-$59 increase in premiums per month depending on their salary band and coverage level. For those currently on the Basic plan, the new PPO plan will have a lower in-network deductible for individual coverage ($750) and family coverage ($1,500).

- The new PPO plan will continue to provide specialized services currently included in the Medium plan, such as infertility treatment, bariatric surgery and hearing aid coverage.

GW Health Savings Plan (HSP) design
- The GW High Deductible Health Plan (HDHP) will now be called the GW Health Savings Plan (HSP) and participants will have no increase to premiums.

- The HSP will continue to have unique plan design features, such as no-cost preventive drug coverage and the new name is aligned with the plan’s offering of a Health Savings Account (HSA), an optional savings account that you may elect to help offset eligible healthcare expenses on a tax-favorable basis.

- In 2017, the in-network deductible will increase to $2,000 for an individual and $4,000 for a family, and the family in-network out of pocket maximum will increase from $6,850 to $7,150.

Please note: This increase can be offset in part by the 2017 increase in the GW HSA match. Please see the HSA section for more details.

Medical Plan Enhancements
NEW! / Acupuncture
Acupuncture will now be covered under both the HSP and GW PPO plan, up to 20 visits per calendar year combined in and out of network.

NEW! / Transgender Coverage
In 2017, GW will add coverage for surgery and commonly used medications for gender reassignment.

Health Savings Account Matching Contribution Increasing
- If you enroll in the HSP and meet certain criteria, you are eligible to participate in a Health Savings Account (HSA). Together, the GW HSP and the HSA provide an alternate approach to managing your healthcare while supporting your and your family’s efforts to stay healthy.

- In 2017, you may contribute up to $3,400 if you have individual coverage, or up to $6,750 if you are covering yourself and additional family member(s). If you are age 55 or older, you may contribute an additional $1,000 to your account. Your contribution + the GW match cannot exceed these IRS limits.

- In 2017, GW will increase its matching contribution to your health savings account. If you elect employee only coverage, GW will match your contribution up to $600 and up to $1,200 if you are covering at least one dependent, which could be a spouse, domestic partner and/or child.

- To get the maximum match amount, you’ll need to contribute $600 if enrolled in individual coverage or $1,200 if you are covering dependents.

- In 2017, HSP participants who are NOT eligible for the HSA due to IRS restrictions (ex. enrolled in Medicare) will be eligible to participate in the Healthcare Flexible Spending Account (FSA) option.

Important: Health savings account balances roll over year-to-year and can be used for qualified health-related expenses. Furthermore, your HSA is fully portable, which means you can take the account and funds with you if you leave GW.

To learn more about the HSA, visit go.gwu.edu/hsa.

Take advantage of an 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 can help cover expected and unexpected medical expenses and lower your taxable income, which saves you money.
What’s New and What’s Changing for 2017 (continued)

NEW! Leveraging Technology through Castlight Health

• In 2017, GW will offer a new web-based cost comparison tool called Castlight. This is a free service for GW employees and their dependents who are covered on a GW health plan (PPO or HSP).

• Castlight helps you find a high-quality doctor at an affordable price before you make an appointment. You can also discover in-network pharmacies nearby and compare costs for filling specific prescriptions either at a retail pharmacy or mail order.

Additional information will be shared during Open Enrollment.

NEW! Online Middle and High School Tuition Discount

• Beginning September 15, 2016, employees of GW, along with their extended family, may enroll students in grades 6–12 in the George Washington University Online High School (GWUOHS) through an exclusive 20 percent off tuition discount.

• This benefit may be applied to enrollment in either the full-time, diploma-granting program or part-time AP® courses.* Employees and their extended family may take advantage of this discount at any time during the year regardless of when the GW Open Enrollment window occurs.

Visit gwuohs.com/discount for more information or to begin the enrollment process. (Note: The enrollment process for Fall ‘16 is going on now through October 14th. Enrollment deadlines for upcoming semesters are available on the website.)

*Discount may not be combined with any other offer or discount.

Telemedicine: UnitedHealthcare Virtual Visit

• In 2016, GW added UnitedHealthcare’s Virtual Visits to health benefits. In 2017, the in-network co-pay will be reduced from $25 to $10 on the GW PPO plan to provide a cost efficient and convenient option for accessing care.

• 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.

Learn more at go.gwu.edu/virtualvisit.

AETNA DENTAL PLANS

In 2017, there will be a 2 percent increase in the PPO (Low and High options) plans. There will be no premium increase in the DMO plan.

WHAT’S STAYING THE SAME FOR 2017

The following benefit plans will continue to be offered in 2017, with no changes to rates or plan design:

• Basic and Enhanced Vision Plans
• Dental DMO
• Basic Life and AD&D Insurance Plans
• Employee/Spouse/Domestic Partner/Dependent AD&D Insurance Plans
• Employee/Spouse/Domestic Partner Dependent Life Insurance Plans
• GW Paid Short-Term Disability (STD)
• Basic Long-Term Disability (LTD)
• Voluntary Short-Term Disability
• Healthcare and Dependent Day Care FSAs – Please note, if you wish to participate in 2017, you must enroll during Open Enrollment as IRS rules do not allow your 2016 election to rollover
• Legal Benefit
TOOLS, INFORMATION, AND SERVICES AVAILABLE TO YOU

These changes represent new opportunities and responsibilities for you. It’s important that you take the time to review the information available—and be sure to include members of your family in the process. There are several resources available to help you make the decisions that best fit your personal situation.

Benefits Fairs and Overview Sessions:

• Several Benefits Fairs are planned to provide an opportunity for you to receive direct assistance with the enrollment process and to speak to medical, dental, vision, insurance, and flexible spending plan providers. Dates, times, and locations will be distributed in the coming weeks.

To review dates, times, and locations please visit https://benefits.gwu.edu/benefits-events.

Health Advocate
Navigate the healthcare maze with some help.

• In addition to the advocacy services provided by Health Advocate, University Human Resources will also be hosting a number of benefits overview sessions to help you navigate the benefit changes for 2017. These sessions will be offered September and October, both in-person and online. For more information about these sessions, visit https://benefits.gwu.edu/benefits-events.

2017 Benefits Open Enrollment Guide:

• An updated and comprehensive Open Enrollment Guide on the 2017 benefit offerings and resources, including decision tools to help you decide which benefits best apply to you and your family’s needs, will soon be at: https://benefits.gwu.edu/annual-open-enrollment

Extended Call Center Hours:

We understand the need for timely and accurate responses to your benefits and enrollment questions and concerns during this period, and that is why the Benefits Administration call center will be available to assist you from 9:00am-8:00pm EST from October 3rd through October 21st.

Call (888) 4GWUBEN (449-8236) for assistance with any benefits questions or concerns.

Web-based Enrollment System:

• Our online system will make your enrollment process quick and easy and will provide you with a statement confirming your elections. Beginning October 3rd, log on to EasyEnroll at go.gwu.edu/openenrollment to review, change, or select your 2017 benefits. You can also review or designate your life insurance beneficiaries.

Please remember that most changes made during this period become effective January 1, 2017.

In the coming weeks:

• You will be receiving more detailed information regarding the 2017 Open Enrollment period and Benefits Fairs.

• Please be sure to carefully review the benefits options described in the Open Enrollment Guide and posted in the enrollment system.

• Benefits Fairs have been organized to provide an opportunity for you to receive direct assistance with the enrollment process to speak with the medical, dental, vision, insurance (including life, AD&D, and disability) plan providers, as well as the flexible spending and health savings account administrator.

We strongly encourage you to attend one of these fairs.

Please contact the GW Benefits Call Center at (888) 4GWUBEN (449-8236) with any questions you have in advance of the Open Enrollment period. http://benefits.gwu.edu