DEAR GEORGE WASHINGTON UNIVERSITY COMMUNITY,

Welcome to the 2018 Benefits Open Enrollment season!

Open Enrollment begins on Monday, October 9, 2017, and closes at 8 p.m. EST on Friday, October 27, 2017.

Open Enrollment is your annual opportunity to reflect upon your benefit elections and make any needed changes for the upcoming year. During this period, you may add or remove eligible dependents, and alter your benefit elections, with most changes going into effect on January 1, 2018. Changes cannot be made outside of the three-week Open Enrollment period unless you experience a Qualified Life Event (QLE), such as a change in marital status, birth or adoption of a child, change in spouse’s work status or coverage, etc. If you choose not to take action, your existing coverage options will “roll over” into the next year with the exception of the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, which require you to actively re-enroll each year.

With the input of faculty and staff advisory and stakeholder groups, we have completed our annual review of the university’s benefit offerings and have identified changes for Open Enrollment 2018. Additionally, we will be providing enhanced, multifaceted communications throughout the year, including a monthly email newsletter featuring posts from our new GWell blog (https://blogs.gwu.edu/gwbenefits).

Information about the new 2018 benefit programs and changes is outlined below. Any changes that you wish to make to your health and welfare plans must be done during Open Enrollment, from October 9-27, 2017. As you review these benefit changes, we strongly encourage you to send questions or comments to benefits@gwu.edu.

Follow @gw_benefits on Twitter for the latest Open Enrollment information, updates and reminders.

WHAT’S NEW AND WHAT’S CHANGING FOR 2018

Consumerism in healthcare is a rising trend that encourages patients to be stewards of their own healthcare, making decisions based on quality of care and cost. Shopping for healthcare and lowering costs is easier than you think – in fact, with new tools and resources available, there is a renewed focus on improving price transparency and helping patients navigate a complex system where costs can vary significantly based on a range of factors. The bottom line? When it comes to shopping for healthcare, carefully reviewing your options and resources will go a long way in ensuring that you are choosing the right health plan for you and your family.

NEW FOR FALL 2017! Castlight

Castlight is a free service for GW employees who are covered through one of the university’s medical plans. The easy-to-use integrated platform, accessible via mobile app or intuitive website, promotes healthcare transparency by providing employees a personalized and powerful way to shop for their healthcare. Castlight is your one-stop shop to making better healthcare decisions and managing your healthcare budget.

Current GW medical plan participants: Register at https://mycastlight.com/GW by October 27, 2017, for a chance to win a $400 Visa® Gift Card*.

*Winnings are taxable and will be included in payroll.
TIME FOR A CHECK-UP!
Prevention and early detection of diseases are the best routes to achieving optimal health. In-network preventive care is 100 percent covered by all GW medical plans. Get regular check-ups to help identify problems before they start. For more information, visit http://uhcpreventivecare.com.

NEW! Applied Behavior Analysis (ABA)
Beginning January 1, 2018, ABA therapy will be offered under both the GW PPO and GW Health Savings Plan (HSP). Participants will be eligible for coverage of ABA services for the diagnosis and treatment of autism spectrum disorders (ASD).

NEW! CVS Health’s Transform Diabetes Care™
New to GW’s pharmacy benefit offerings is CVS Health’s Transform Diabetes Care™, a total condition level management program designed to improve health outcomes and lower pharmacy costs. Program features include highly personalized support and coaching, comprehensive diabetes visits at MinuteClinic locations at no out-of-pocket cost (including A1C checks) and access to digital tools to reduce the complexity of daily disease management.

Please note: Beginning January 1, 2018, diabetic medications and supplies must be filled through CVS Retail or CVS Mail Order.

NEW! Group Home and Auto
GW will expand its selection of voluntary benefits with the addition of Group Home and Auto discounts, through Liberty Mutual. Participants will receive preferred pricing on home and auto insurance packages, including discounts of up to 10 percent on auto and 5 percent on home, renters and condo insurance. For details, call (800) 699-4378 or visit https://www.libertymutual.com/gw-university. Discounts are available immediately.

NEW VENDOR! Life, Accidental Death and Dismemberment (AD&D), Disability and Family Medical Leave (FMLA)
In 2018, life, AD&D, disability and FMLA benefits will be administered through Liberty Mutual. The vendor change will result in overall program savings and improved leave administration.

WELLBEING HOTLINE
Get around-the-clock, confidential assistance ranging from life event planning to personal counseling with the Wellbeing Hotline. Our work-life specialists will do the research and provide valuable connections that will help simplify any situation. Call toll-free (866) 522-8509 or log in through my.gwu.edu portal and click on Wellbeing Hotline under the Working tab.

GW Health Savings Plan (HSP) Family Out-of-Pocket Maximum (OOPM)
GW’s HSP family OOPM will increase by $200 from $7,150 to $7,350.

IRS Account Based Plan Limit Updates
Flexible Spending Accounts (FSA)
The FSA contribution limit
• The annual maximum for the Health Care FSA (HCFSA) will increase by $50 from $2,550 to $2,600.
• The annual maximum for the Dependent Day Care FSA (DCFSA) will remain the same at $5,000 (or $2,500 if you and your spouse file separate tax returns).

Health Savings Account (HSA)
The annual HSA contribution limit (employee + GW contribution)
• For those with individual HSP coverage, the limit will increase by $50 from $3,400 to $3,450.
• For those covering dependents under the HSP, the limit will increase by $150 from $6,750 to $6,900.
• There is no change to GW’s HSA matching contribution: GW will continue to match up to $600 for individuals who contribute at least $600, and up to $1,200 for those covering dependents who contribute at least $1,200.

TAKE ADVANTAGE OF AN FSA OR HSA
With a Flexible Spending Account (FSA) or a Health Savings Account (HSA), you can set aside pre-tax dollars from your paycheck for eligible health care expenses. These accounts can help you cover expected (and unexpected) health expenses while lowering your taxable income, which saves you money – a win-win!

Employee Contributions
Medical and Prescription
For the GW PPO plan, employees with Single coverage can expect to pay $1-$8 more in monthly premiums, while those with Family coverage can expect to pay $12-$37 more per month. For the GW HSP, employees with Single coverage can expect to pay $1-$4 more in monthly premiums, while those with Family coverage can expect to pay $4-$18 more per month.

*Healthcare contributions are dependent on an employee’s salary band. “Salary” is based on benefits salary, defined as the salary(ies) of your active benefits eligible primary and secondary positions.

Dental
In 2018, DMO participants will see a 3 percent decrease in employee contributions, and High PPO and Low PPO participants will see a 3 percent increase in employee contributions.
WHAT’S STAYING THE SAME FOR 2018

- Basic and Enhanced Vision Plans
- Legal Benefit
- Tuition Remission
- Retirement Savings
- Health Advocate

Medical Plan Features

- Freestanding Imaging and Labs
- Virtual Visits
- Centers of Excellence

TOOLS, INFORMATION AND SERVICES AVAILABLE TO YOU

The annual Open Enrollment period is a time of opportunity as well as responsibility. As you review this year’s changes and plan your course of action, be sure to include your family in the process. Several resources are made available to you during the month of October to aid in your decision-making:

Benefits Fairs

The annual Benefits Fairs give you the opportunity to receive assistance with the enrollment process as well as speak with GW’s benefit plan providers. You may also receive a free flu shot*. The schedule for this year’s fairs is below:

- **Foggy Bottom (Marvin Center, Grand Ballroom)**
  - Tuesday, October 17, 2017 | 10 a.m. to 3 p.m.
  - Wednesday, October 25, 2017 | 10 a.m. to 3 p.m.

- **Virginia Science and Technology Campus**
  - (Enterprise Hall, Room 175)
  - Thursday, October 19, 2017 | 10 a.m. to 1 p.m.

* Faculty and Staff: Register for your flu shot at [go.gwu.edu/flu](http://go.gwu.edu/flu). (When prompted, enter the zip code of the GW campus where you wish to receive your flu shot: 20052 for Foggy Bottom and 20147 for VSTC.) You must present your GW or other health insurance card at time of appointment. Please note: High dose flu shots, generally recommended for those over age 65, will not be available. If you require a high dose flu shot, please consult with your healthcare provider or pharmacy.

Health Advocate

Receive personalized, prompt and reliable expert help in navigating the healthcare maze - while saving time and money - with Health Advocate. Visit [http://healthadvocate.com/gwu](http://healthadvocate.com/gwu) for details.

2018 Benefits Open Enrollment Guide

An updated and comprehensive Open Enrollment Guide on the 2018 benefit offerings and resources, including decision tools to help guide your enrollment process, will soon be available at [https://benefits.gwu.edu/annual-open-enrollment](https://benefits.gwu.edu/annual-open-enrollment).

Extended Call Center Hours

The GW Benefits Call Center will have extended hours during the Open Enrollment period to address any questions or concerns you may have. From October 9-27, 2017, the call center will be available to assist you from 9 a.m. to 8 p.m. EST.

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

EasyEnroll

Our online enrollment system simplifies the enrollment process and provides you with a statement confirming your benefits elections. Beginning October 9, 2017, log on to EasyEnroll at [go.gwu.edu/openenrollment](http://go.gwu.edu/openenrollment) to review, change or select your 2018 benefits. You may also review or designate your life insurance beneficiaries. The deadline to make changes is 8 p.m. EST on October 27, 2017.

Please remember that most changes made during the Open Enrollment period become effective January 1, 2018.

In the coming weeks:

- You will receive more detailed information regarding the 2018 Open Enrollment period and Benefits Fairs.
- Please be sure to carefully review the benefits options described in the 2018 Open Enrollment Guide and posted in the enrollment system.
- Benefits Fairs give you the opportunity to receive direct assistance with the enrollment process and speak with GW’s benefit plan providers. We strongly encourage you to attend one of these fairs.

If you have any questions in advance of the 2018 Open Enrollment period, please contact the GW Benefits Call Center at **(888) 4GWUBEN (449-8236)** or visit [https://benefits.gwu.edu](https://benefits.gwu.edu).