Open Enrollment 2018

OCTOBER 9 - 27, 2017

Benefits Information Session
October 10, 2017
Agenda

• Introduction
• Benefits Renewal Process
• Communications
• 2018 Benefits Information
• Castlight
• 2018 Open Enrollment
• Q&A
Benefits Renewal Process

December 9, 2016 9 AM – 1 PM
January 13, 2017 10 AM - 12 PM
March 3, 2017 10 AM - 12 PM
April 7, 2017 10 AM - 12 PM
May 12, 2017 10 AM - 12 PM
Communications
Enhanced Communications Efforts

• Build GW Benefits’ visual identity
• Use various mediums to reach participants throughout the year
  • GWell blog (launched August 2017)
  • Newsletter (launched August 2017)
  • Social media (launched August 2017)
  • Website
• Ongoing educational series with focus on increasing health and financial literacy
• Website redesign for ease of navigation and accessing information – Coming soon!
Twitter
https://twitter.com/gw_benefits

GWell Blog
https://blogs.gwu.edu/gwbenefits

Monthly Email Newsletter
2018 Benefits Information
What’s New and What’s Changing for 2018

Changes and Initiatives

• Coverage of **Applied Behavior Analysis (ABA)** under the GW PPO and GW HSP medical plans for the treatment of autism spectrum disorders (ASD)

• The **GW HSP family out-of-pocket maximum (OOPM)** will increase by $200 from $7,150 to $7,350.

• Implementation of **CVS Health’s Transform Diabetes Care™**, a total condition level management program for diabetes.

A comprehensive guide with details of 2018 benefits offerings is now available at https://benefits.gwu.edu/annual-open-enrollment.
What’s New and What’s Changing for 2018

Changes and Initiatives

- Addition of **Group Home and Auto** insurance coverage, which will be administered through Liberty Mutual and provide 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.

- Move from The Standard to **Liberty Mutual** as the vendor for Life, AD&D, Disability and Family Medical Leave (FMLA).
  - Guaranteed Issue (GI) increases

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What’s New and What’s Changing for 2018

IRS Account Based Plan Limit Updates

Flexible Spending Accounts (FSA)

The FSA Contribution Limit

- **Health Care FSA (HCFSA)** annual maximum will increase by $50 from $2,550 to $2,600.
- **Dependent Day Care FSA (DCFSA)** annual maximum will remain the same at $5,000 (or $2,500 if you and your spouse file separate tax returns).

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What’s New and What’s Changing for 2018

IRS Account Based Plan Limit Updates

Health Savings Account (HSA)

The Annual HSA Contribution Limit (Employee + GW Contribution)

- **Individual HSP coverage:** limit will increase by $50 from $3,400 to $3,450.
- **Family HSP coverage:** 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.

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What’s New and What’s Changing for 2018

Employee Contributions

Medical and Prescription

GW PPO
- Single coverage: $1-$8* increase
- Family coverage: $12-$37* increase

GW HSP
- Single coverage: $1-$4* increase
- Family coverage: $4-$18* increase

Dental
- DMO: 3 percent decrease
- High PPO and Low PPO: 3 percent increase

*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.
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

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Castlight
Launched September 13, 2017, Castlight is a free integrated web and mobile platform that provides a personalized and powerful new way of shopping for healthcare.

Castlight is available to GW employees, spouses/partners and adult dependents covered under a university health plan, and is available for immediate use by current GW medical plan participants.

Currently, the burden is on members to navigate the system and identify the best program for their needs. Castlight offers a "one-stop-shop," connecting members with the right program at the right time.
With Castlight, you can see:

- Personalized cost estimates based on location, health plan and whether or not you’ve reached your deductible
- Your past bills in one place, with step-by-step explanations of past medical spending
- Contact information for doctors and hospitals
- Ratings and reviews of in-network doctors
- Benefits program information
- Timely information about conditions and treatments
- Current balances for your HCFSA and HSA
- Prescription drug options

Current GW medical plan participants can register at https://mycastlight.com/GW by October 27, 2017, for a chance to win a $400 Visa® Gift Card. (Winnings are subject to payroll tax withholding.)
2018 Open Enrollment
Open Enrollment Dates and Events

Open Enrollment will begin on October 9, 2017, and run for three weeks through 8 p.m. EST on October 27, 2017. Most benefits elected during this period will become effective on January 1, 2018.

Open Enrollment Fairs

**Foggy Bottom**
Tuesday, October 17, 2017
10 a.m. to 3 p.m.
Marvin Center, Grand Ballroom

Wednesday, October 25, 2017
10 a.m. to 3 p.m.
Marvin Center, Grand Ballroom

**Virginia Science & Technology Campus**
Thursday, October 19, 2017
10 a.m. to 1 p.m.
Enterprise Hall, Room 175

*Flu shots will be offered at all Open Enrollment fairs. Registration is now open at [go.gwu.edu/flu](go.gwu.edu/flu). Be sure to bring your health insurance ID card, if applicable.*
Websites to Bookmark

Annual Open Enrollment Webpage
https://benefits.gwu.edu/annual-open-enrollment
(Open Enrollment Guide for Faculty & Staff now available)

Twitter
https://twitter.com/gw_benefits

GWell Blog
https://blogs.gwu.edu/gwbenefits

EasyEnroll
go.gwu.edu/openenrollment
Q&A

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