TOOLS, INFORMATION AND SERVICES AVAILABLE TO YOU

It’s important that you take the time to review the information about your benefits - 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
Several Benefits Fairs are planned to give you the opportunity to speak to medical, dental, vision and life insurance plan providers, as well as get a flu shot*:

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.

*Register for your flu shot at 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 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.

Website
Please visit the GW Benefits Open Enrollment webpage at https://benefits.gwu.edu/annual-open-enrollment for details regarding the 2018 GW benefit offerings.

Call Center Hours
We understand the need for timely and accurate responses to your benefit plan questions and concerns during this period. The call center will have extended hours through October 27, 2017, from 9 a.m. to 8 p.m. EST. Call (888) 4GWUBEN (449-8236) for assistance with any benefits questions.
DEAR GEORGE WASHINGTON UNIVERSITY LONG TERM DISABILITY (LTD) PARTICIPANT,

Welcome to the 2018 Benefits
Open Enrollment season!

The Open Enrollment period is your once-a-year opportunity to review the benefits offered by the university and to change your benefit selections for the upcoming year. You can add or remove benefits, dependents 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, change in your spouse’s work status or coverage, etc.

*IMPORTANT: The Open Enrollment period that runs October 9-27, 2017, is only for those LTD participants or dependents who are continuing benefits via PayFlex. For those continuing benefits via OneExchange, please see the “Post-Age 65 LTD Participants - OneExchange” section.

WHAT'S NEW AND WHAT'S CHANGING

Healthcare Plan Options for 2018

Pre-Age 65 LTD Participants - GW LTD PPO

For 2018, GW will continue to offer the GW LTD PPO medical plan with CVS prescription coverage for LTD participants and their dependents under age 65. Plan participants will see a 7 percent increase in premiums for 2018.

NEW! Applied Behavior Analysis (ABA)

Beginning January 1, 2018, ABA therapy will be covered under the GW LTD PPO. 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.

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

Aetna Dental Plans

In 2018, DMO participants will see a 3 percent decrease in their contributions, and High PPO and Low PPO participants will see a 3 percent increase in their contributions.

Post-Age 65 LTD Participants - OneExchange

For LTD participants and dependents age 65 and over enrolled in coverage with OneExchange, the Open Enrollment period will be October 15 - December 7, 2017. For more information, contact OneExchange at (855) 232-5748.

NOTE: LTD participants enrolled at OneExchange who opted to continue dental and/or vision coverage through PayFlex, please see “How to Enroll” section for more Open Enrollment details.

WHAT'S STAYING THE SAME

The following programs and benefits will continue to be available in 2018:

UnitedHealthcare Vision Plans

GW’s Basic and Enhanced vision plans will remain the same for 2018, with no changes in plan coverage or LTD participant contributions.

Health Advocate

For hassle-free assistance with resolving healthcare and insurance issues, look no further than GW’s Health Advocate program, which will continue to be a special benefit offering available to eligible LTD participants. By utilizing Health Advocate, you will gain personalized, prompt and reliable expert help while realizing savings in time and money.

Freestanding Imaging & Labs

Prices vary significantly for imaging and lab work — even if you go in-network. The GW LTD PPO will continue to offer a preferred network — including a lower coinsurance — when you use a freestanding network facility or GW Hospital for labs, X-rays and major diagnostics.

UnitedHealthcare (UHC) Virtual Visits

Skip the waiting room with UHC’s Virtual Visits, which will continue as a GW LTD PPO offering in 2018. The convenient service allows you to connect with a doctor from your mobile device or computer without an appointment. Visits often take 10-15 minutes, during which time doctors can diagnose and treat a wide range of non-emergency conditions as well as write prescriptions (if needed), which you may subsequently pick up at your local pharmacy.

The cost for in-network Virtual Visits will remain the same for 2018: GW LTD PPO: $10 co-pay (deductible does not apply)

Centers of Excellence

GW will continue to offer UHC's Centers of Excellence for Cancer and Infertility. Centers of Excellence provide access to leading healthcare facilities, physicians and services to support safe, specialized and cost-effective care. UHC’s nurse consultants provide the information you need to make decisions about your care and help guide you to a particular Centers of Excellence Networks program that meets your specific needs.

Tuition

LTD participants are eligible for the tuition remission benefit, which pays a percentage of tuition costs based on years of service. The benefit may also be used by an LTD participant’s spouse/domestic partner and eligible dependents. Please consult the LTD Guide for details on the tuition remission program.

2018 LTD GUIDE

The 2018 LTD Guide can be viewed and downloaded at https://benefits.gwu.edu/annual-open-enrollment.

HOW TO ENROLL

If you are enrolled in benefits through PayFlex, PayFlex will be mailing you an Open Enrollment packet. Included in this packet will be a cover letter and an enrollment form. Please be sure to review this information. If you choose to change or select new benefits, you must return your completed form to PayFlex.

PLEASE NOTE: Your enrollment form must be returned to PayFlex and postmarked no later than October 27, 2017. If you have any questions regarding the enrollment process, premiums or billing, please contact PayFlex at (800) 359-3291, visit www.payflex.com or send correspondence to the address below:

PayFlex Systems USA, Inc.
P.O. Box 593374
St. Louis, MO 63195-3374

REMINDER: All of your eligible 2017 benefit elections (medical, dental and vision) will roll over to 2018. If you do not wish to make any changes, no action is needed; however, we recommend that you review your current elections to ensure that they still provide the coverage you need.

Please remember that changes made to GW group benefits via PayFlex during this period become effective January 1, 2018. For those enrolled at OneExchange, please contact OneExchange directly for coverage effective dates.

IN THE COMING WEEKS, if you have medical, dental and/or vision coverage through PayFlex, you will be receiving your Open Enrollment materials and forms from PayFlex. Please be sure to carefully review the benefits options described in the Open Enrollment Guide.

Please contact the GW Benefits Call Center at (888) 4GWUBEN (449-8236) with any questions you have during the Open Enrollment period.

For additional information on these and all of GW’s benefit offerings, please visit https://benefits.gwu.edu/annual-open-enrollment.