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
Several Benefits Fairs are planned to provide an opportunity for you to speak to medical, dental, and vision plan providers:

- **Tuesday, October 11**
  - 10am-1pm
  - Virginia Science and Technology Campus
  - Enterprise Hall, Room 175

- **Thursday, October 13**
  - 10am-3pm
  - Foggy Bottom Campus
  - Marvin Center

- **Tuesday, October 18**
  - 10am-3pm
  - Foggy Bottom Campus
  - Marvin Center

- **Thursday, October 13**
  - 10am-3pm
  - Virginia Science and Technology Campus
  - Enterprise Hall, Room 175

Office Hours
During the Open Enrollment period, Benefits Administration staff will be available to answer questions and assist with your enrollment:

- **Wednesday, November 9**
  - 10am-4pm
  - Foggy Bottom Campus
  - Marvin Center Room 311

- **Friday, November 11**
  - 10am-4pm
  - Virginia Science and Technology Campus
  - Enterprise Hall, Room 175

Website
Please visit the Benefits Administration website at: https://benefits.gwu.edu/annual-open-enrollment for details regarding the 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.

Please remember that the GW Benefits Call Center is available to assist you **Monday–Friday, from 9:00am–6:00pm EST.**

Call (888) 4GWUBEN (449-8236) for assistance with any benefits questions.
Dear George Washington University Long Term Disability (LTD) Participant,

Welcome to the 2017 Benefits Open Enrollment season!

Open Enrollment begins on November 1, 2016 and closes on November 15, 2016.

The Open Enrollment period is your once-a-year opportunity to review the benefits the university offers 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.

GW, like most employers, is challenged by the national trend of rising healthcare costs, particularly prescription drug costs. 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 university as a whole.

Healthcare Plan Options for 2017

For 2017, GW will continue to offer two medical plans for LTD participants.

Pre-Medicare Option

For LTD participants and their dependents who are under 65 years of age or who are not Medicare eligible, the LTD Choice Plus Basic plan will be discontinued, and replaced with the GW LTD PPO. The new GW LTD PPO will include many of the same features of the Basic plan including copays for many services like primary care and specialist visits. The network for the GW LTD PPO is identical to the Choice Plus Basic Plan, and there is no need to designate a Primary Care Physician or to obtain specialist referrals. In addition, the new GW LTD PPO will include specialized services such as infertility treatment, bariatric surgery and hearing aid coverage.

Basic plan participants who move to the GW LTD PPO plan will have between a 17%-24% decrease in premiums per month depending on their coverage level. The new plan will also include a lower in-network deductible for individual coverage ($750) and family coverage ($1,500).

If you or your dependents are currently enrolled in the LTD Choice Plus Basic Plan, you will be moved to the GW LTD PPO, unless you waive benefits for 2017.

Medicare Option

For LTD participants and their dependents who are age 65 or older or Medicare eligible, GW will continue to offer the UHC Blue 65 PPO plan. There are no changes to the premiums or deductibles of this plan.

Private Medicare Exchange – Coming Summer 2017!

Beginning next summer, LTD participants and their dependents over age 65 will move to a private Medicare Exchange. The individual insurance marketplace for Medicare-eligible participants is competitive and efficiently priced. This new approach will give participants access to independent medical insurance options offering greater choice that will reduce the cost of healthcare for most participants. The exchange will also allow participants to choose from dental and vision plans available in their area.

There is no action to take at this time. Detailed information about the Exchange will be available and provided to each eligible LTD participant beginning in February 2017.

Please be sure that your contact information, including mailing address and phone number, is up to date so that you will receive upcoming communications about this change.

Other Changes for 2017

UnitedHealthcare Virtual Visits

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

Aetna Dental Plans

In 2017, premiums for the Aetna High and Low PPO plans will increase by $1 to $3 per month. There will be no changes to premiums for the DMO Plan.

UnitedHealthcare Vision Plan

There will be no increase in premiums for the Basic Vision Plan or the Enhanced Vision Plan in 2017.

Medical Plan Enhancements

NEW! Acupuncture

Acupuncture will now be covered under both the GW LTD PPO and Blue 65 PPO, up to 20 visits per calendar year combined in- and out-of-network.

Medicare Option

For LTD participants and their dependents who are age 65 or older or Medicare eligible, GW will continue to offer the UHC Blue 65 PPO plan. There are no changes to the premiums or deductibles of this plan.

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There is no action to take at this time. Detailed information about the Exchange will be available and provided to each eligible LTD participant beginning in February 2017.

Please be sure that your contact information, including mailing address and phone number, is up to date so that you will receive upcoming communications about this change.

2017 Open Enrollment Guide

The 2017 Open Enrollment Guide will be available on https://benefits.gwu.edu/annual-open-enrollment in late October.

How to Enroll

• 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, change or select new benefits, and return your completed information to PayFlex.

• Please note: Your enrollment form must be returned to PayFlex and postmarked no later than November 15, 2016. If you have any questions regarding the enrollment process, premiums, or billing, please contact PayFlex at (800) 359-3921, visit www.payflex.com, or send correspondence to the address below:

PayFlex Systems USA, Inc.
P.O. Box 953374
St. Louis, MO 63195-3374

• Reminder: All of your eligible 2016 benefit elections (medical, dental, and vision) will roll over to 2017; if you are currently in the Choice Plus Basic Plan, you will be automatically enrolled in the GW LTD PPO. If you do not wish to make any changes, no action is needed; however, we do recommend that you review your current elections to ensure they still provide the coverage you need.

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

• In the coming weeks 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 note that beginning this Open Enrollment period, if you choose not to continue medical coverage, you will not be eligible to participate in the GW medical plan in the future.

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 go to https://benefits.gwu.edu