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:

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<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>Tuesday, October 11</td>
<td>10am-1pm</td>
<td>Virginia Science and Technology Campus Enterprise Hall, Room 175</td>
</tr>
<tr>
<td>Thursday, October 13</td>
<td>10am-3pm</td>
<td>Foggy Bottom Campus Marvin Center Grand Ballroom</td>
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<tr>
<td>Tuesday, October 18</td>
<td>10am-3pm</td>
<td>Foggy Bottom Campus Marvin Center Grand Ballroom</td>
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<tr>
<td>Thursday, October 13</td>
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**Office Hours**
During the Open Enrollment period, Benefits Administration staff will be available to answer questions and assist with your enrollment:

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday, November 9</td>
<td>10am-4pm</td>
<td>Foggy Bottom Campus Marvin Center Room 311</td>
</tr>
<tr>
<td>Friday, November 11</td>
<td>10am-4pm</td>
<td>Virginia Science and Technology Campus Enterprise Hall, Room 175</td>
</tr>
</tbody>
</table>

**Website**
Please visit the Benefits Administration website at: [https://benefits.gwu.edu/annual-open-enrollment](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 on Monday-Friday, from 9:00am-6:00pm EST.

Call (888) 4GWUBEN (449-8236) for assistance with any benefits questions.
DEAR GEORGE WASHINGTON UNIVERSITY RETIREE,

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 changes in marital status, birth of a child, a change in 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 retiree participants.

Pre-Medicare Option

NEW! Health Savings Plan (HSP) with Health Savings Account (HSA) for Pre-Medicare Retirees and Dependents

Basic Plan Discontinued

For retirees and their dependents who are under 65 years of age or who are not Medicare eligible, the Retiree Choice Plus Basic Plan will be discontinued and replaced with the GW Retiree Health Savings Plan (HSP) with Health Savings Account (HSA). This plan is designed to give you control over your healthcare dollars and save for your future. It is a lower-premium, high deductible health insurance plan, which means you pay less out-of-pocket each month and more at the point of care.

The network for the HSP is identical to the Choice Plus Basic Plan, and there is no need to designate a Primary Care Physician or to obtain specialist referrals. The GW Retiree HSP covers in- and out-of-network services (you’ll pay more for out-of-network providers). In-network preventive services and medications are covered at 100%. For all other services, you are responsible for paying the full cost of care until you reach the plan’s deductible. You are then responsible for a portion of the cost of care (your coinsurance) until you reach the plan’s out-of-pocket maximum.

If you or your dependent(s) are currently enrolled in the Retiree Choice Plus Basic Plan, you will be moved to the GW Retiree HSP unless you waive benefits for 2017.

Retiree Health Savings Account

When you are covered by a high deductible health plan like the GW Retiree HSP and meet certain criteria, you are eligible to participate in a Health Savings Account (HSA).

An HSA is an investment tool that helps you save for healthcare expenses, including deductibles, coinsurance and copays.

• Contributions to your HSA are deductible on your annual tax form, and any interest earned on the account is tax-free.
• 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.
• Contributions to your HSA roll over from year to year, and accumulate if not used. You may use the funds to pay for any qualified health expenses occurred after the account is opened. Payments and withdrawals made from your HSA to cover qualified healthcare expenses are tax-free.

For additional details on eligibility criteria, eligible expenses and more, visit https://benefits.gwu.edu/health-savings-account-HSA.

Medicare Option

For retirees and their dependents that are age 65 or older, GW will continue to offer the UHC Blue 65 PPO plan. There are no changes to the premiums, deductibles or benefits of this plan.

If you have any questions about requirements for enrollment in a certain plan, please contact Benefits Administration at benefits@gwu.edu or (571) 553-8382.

Retiree Medicare Exchange - coming summer 2017!

Beginning next summer, retirees and dependents over age 65 will move to a private Medicare exchange. The individual insurance marketplace for Medicare-eligible retirees 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 retirees. 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 Retiree Medicare Exchange will be available and provided to each eligible retiree beginning in February 2017.

PLEASE BE SURE that your contact information, including mailing address and phone number, is up to date with PayFlex, so that you will receive upcoming communications about this change.

OTHER CHANGES FOR 2017

Medical Plan Enhancements

NEW! Acupuncture

Acupuncture will now be covered under both the HSP and GW Blue 65 PPO, 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.

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.

2017 OPEN ENROLLMENT GUIDES

The 2017 Open Enrollment Guides will be available at 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 Retiree Choice Plus Basic Plan, you will be automatically enrolled in the Retiree HSP. 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 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