Planning for Retirement Guide
2017

This Guide is not a contract. Its purpose is to provide summary information about retiree benefits. It does not fully describe each benefit. Please refer to the Summary Plan Descriptions and the material that is provided by the insurance carriers for details of each benefit. Every effort has been made to ensure that the information contained in this Guide is accurate. The provisions of the actual contract will govern in the event of a discrepancy.
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Planning for Retirement

Introduction

The purpose of this guide is to provide important information to regular staff and faculty who are starting to consider, or are currently planning, retirement from the George Washington University. This guide is a general overview of the benefits currently available to retirees. GW retains the right to change or terminate retiree benefits with or without notice.

We encourage you to review this information in detail. Consult directly with GW Benefits, insurance carrier representatives, the Social Security Administration and Medicare, as applicable, for more comprehensive information about your benefits. The information in this guide is not intended to advise you which particular retirement choices are most appropriate for you or your family. Those decisions should be made by you, in consultation with your family and financial advisors.

The “Benefit Contacts and Additional Information” section on page 18 contains information to assist you in locating the appropriate benefit carrier or agency to contact when you need additional assistance. Telephone numbers and addresses for benefit carriers are included in this section. Please retain this information in a convenient place so you can use it as a reference.

Retirement Eligibility for Faculty, Staff and Research Personnel

Faculty, regular staff and research personnel are eligible for retirement under the following circumstances:

- Reach age 65
- Reach age 60 with a minimum of ten (10) years of continuous full-time service
- Reach age 55 with a minimum of twenty (20) years of continuous full-time service
Retirement Timeline

At age 50, you are eligible to make catch-up contributions to the GW Supplemental Retirement Plan (403(b) Plan). A catch up is also available for the Health Savings Account (HSA) if you are participating in the GW Health Savings Plan.

At age 59½, you are eligible for in-service withdrawals from your 403(b) Plan account and from any matching contributions in your 401(a) Plan account.

At age 62, you are eligible for in-service withdrawals from any base contributions in your 401(a) Plan account.

At age 64 and 8 months, you will be eligible to apply for Medicare. If you are still working for GW and covered under a GW medical plan, you do not have to enroll in Medicare until you plan to retire.

ONCE YOU DECIDE TO RETIRE, PLEASE CONTACT GW BENEFITS AT BENEFITS@GWU.EDU OR 571-553-8283 SO THAT WE CAN ASSIST YOU AND ENSURE YOU ARE ENROLLED IN ALL BENEFITS FOR WHICH YOU ARE ELIGIBLE.

Approximately 90 days prior to retirement, contact local Social Security and Medicare office if retiring at age 62 or older. This is the time to arrange for the start of your Social Security Retirement Income. You can call for an appointment at 1-800-772-1213. You can find booklets as well as a local office locator at the Social Security Administration home page, located at www.ssa.gov.

Approximately 90 days prior to retirement make an appointment with your retirement investment representative. The purpose of this meeting should be to clarify any questions you may have about your accounts including current fund allocation, accumulated balances, and distribution options.

Approximately 60 days prior to retirement, make an appointment with GW Benefits at (571) 553-8382, or email benefits@gwu.edu. This appointment will help you to evaluate your benefit options and complete required paperwork for certain benefits that you are eligible to continue during retirement.

If you are a Staff member, inform your supervisor of your retirement approximately 90 days in advance. If you are a Faculty member, please contact Faculty Personnel or your Department Chair to discuss your approaching retirement.

At age 70½, if you are no longer working for GW you must begin taking Required Minimum Distributions (RMDs) from your 403(b) and 401(a) accounts.
What Happens to Benefits at Retirement?

Accrued Leave

For staff and research personnel, all accrued but unused annual leave will be included in your final paycheck. For faculty, there is no payment for unused leave.

Accrued sick leave is not paid out upon retirement for faculty, staff or research personnel.

Group Medical, Dental and Vision Insurance

Coverage under group medical, dental and vision insurance ends on the last day of the month in which you retire. For example, if you retire on May 15th, your active medical, dental and/or vision coverage will continue until May 31st. At the time of your retirement, as a retiree, you, your spouse or domestic partner, and eligible dependents that are currently covered under your active plan(s) have the option to be covered under the university’s retiree medical, dental and vision benefits. If you elect not to continue your medical coverage at the time you retire, you will not be eligible to participate in the GW medical plan in the future. For more information on group health plan benefits available to you after retirement, please see page 11.

Please note: You will receive a COBRA notice from PayFlex for your medical, dental and vision plans, which GW is required to send to all employees who terminate employment. If you are planning to select retiree medical, dental and/or vision you may disregard the COBRA notice.

Health Advocate

This GW-paid benefit is available to you, your spouse or domestic partner, dependents, parents and your spouse’s or domestic partner’s parents. You must be covered under one of GW’s active or retiree medical plans to be eligible.

As you transition into retirement, Health Advocate can help you in the following ways:

- Define eligibility for pre- and post-65 situations, including coordination of benefits, comparison of plans, Medicare, Medicare Advantage, and GW provided plans
- Clarify insurance plan(s) and help you decide which plan is right for you
- Locate a best in class doctor and get an appointment
- Find doctors, specialists, hospitals and treatment centers
- Help estimate costs for medical procedures
- Research all current treatments for a medical condition and obtain objective, unbiased information
- Research and correct claims issues, untangle medical bills, uncover costs
- Locate services possibly not covered by plan such as transportation, nurse accompaniment, or alternate living arrangement options
- Locate eldercare and caregiver support resources

Health Advocate does not replace your health insurance or the health plan’s customer service line. It is meant to supplement your basic health coverage by providing a range of services to smoothly facilitate your interaction with health care providers and insurers.
Life Insurance

Group Basic Life and Accidental Death/Dismemberment (AD&D)
Active faculty and staff receive group term life insurance in an amount equal to their annualized salary, rounded to the next highest thousand dollars. The maximum amount of coverage is one times salary or $500,000, whichever is less. Please note: age reduction provisions apply for active employees age 70 and older. Please see the life insurance certificate for details, and review your current benefit confirmation statement available through benedetails.gwu.edu.

- On your retirement date, the life insurance coverage is reduced to 80% of the life insurance in effect on your last full day of active work, rounded up to the nearest $1,000.
- On July 1 coinciding with or next following the anniversary of retirement, the life insurance coverage is reduced to 60% of the life insurance in effect on your last full day of active work (not rounded), or $2,500 if age 70
- On July 1 coinciding with or next following the second anniversary of retirement, the life insurance coverage is reduced to 40% of the life insurance in effect on your last full day of active work (not rounded) or $2,500 if age 70
- On July 1 coinciding with or next following the third anniversary of retirement, the life insurance coverage is reduced to 20% of the life insurance in effect on your last full day of active work (not rounded) or $2,500 if age 70
- On July 1 coinciding with or next following the fourth anniversary of retirement, the life insurance coverage is reduced to $2,500

Example 1: An employee with a life insurance benefit of $104,000 prior to retirement at age 60:

- On the date of retirement the benefit reduces to $84,000
- On July 1 following the 1st anniversary of retirement the benefit reduces to $62,400
- On July 1 following the 2nd anniversary of retirement the benefit reduces to $41,600
- On July 1 following the 3rd anniversary of retirement the benefit reduces to $20,800
- On July 1 following the 4th anniversary of retirement the benefit reduces to $2,500

Example 2: An employee with a life insurance benefit of $104,000 prior to retirement at age 68:

- On the date of retirement the benefit reduces to $84,000 (age 68)
- On July 1 following the 1st anniversary of retirement the benefit reduces to $62,400 (age 69)
- On July 1 following the 2nd anniversary of retirement the benefit reduces to $2,500 (age 70)

Premiums for retiree group term life insurance are fully paid by the university. Premiums paid by GW for benefits in excess of $50,000 are taxable to active employees and to retirees, and are reported on form W-2 each year. While you are an active employee, this information appears on your regular W-2 from GW. Once you are retired GW will generate and mail to you a special W-2 for the purposes of reporting this benefit.

The group accidental death/dismemberment plan terminates on your last day of employment and is not available after retirement.
**Supplemental Group Term Life Insurance**

If you elected Supplemental Group Term Life for you or members of your family, you are eligible to apply for portability of your coverage up to, but not more than, the amount of life insurance in effect on your date of retirement. You must submit a portability form to The Standard within 60 days of your retirement date. Otherwise, your coverage will terminate on your last day of employment.

The group accidental death & dismemberment plan terminates on your last day of employment and is not available after retirement.

Contact: The Standard 1-866-756-8116

**Disability Insurance**

**Long Term Disability**

The long-term disability plan provided by the university to full-time faculty and staff ends on your date of retirement. You will not be covered for any disability that arises after this time.

**Short Term Disability and Supplemental Long Term Disability**

If you are participating in the voluntary short-term disability or supplemental long-term disability plans, these plans will end at retirement.

**Current Recipients of Long Term Disability Benefits**

Faculty and staff who are disabled and are receiving benefits under the group long term disability plan provided by the university may continue to receive payments past retirement age, depending on the date of disability. However, your disability payments may be offset by some portion of your retirement benefits. For more detailed information, please contact GW Benefits at (571) 553-8362.

**Flexible Spending Account**

If you are participating in a Flexible Spending Account (FSA), your participation will end on your date of retirement. If you are retiring in 2017, claims for eligible expenses incurred prior to your retirement must be submitted by April 30, 2018. You may continue participation in the healthcare FSA during retirement through COBRA for the remainder of the plan year in which you retire; however, payments (including an administrative fee) will be on an after-tax basis.

Note: the 75 day grace period is only available to COBRA participants who pay FSA healthcare premiums for the full calendar year.

The dependent care FSA cannot be continued after retirement. However, participants can submit claims for eligible expenses incurred prior to December 31st up to the contributed amount, regardless of retirement date.

Contact: FSA PayFlex 1-800-284-4885
Claims Fax: 1-402-231-4310
www.payflex.com

Contact: COBRA PayFlex 1-800-359-3921
www.payflex.com
Health Savings Account

If you are enrolled in the GW Health Savings Plan (HSP) and have opened a Health Savings Account (HSA) through PayFlex, you may continue to access those funds tax-free for medical expenses and premiums for yourself and any dependents after you retire.

If you reach age 65, become permanently disabled, or pass away, the funds in your HSA can be withdrawn for any reason without penalty, but normal income taxes will apply.

Contact: PayFlex 1-800-284-4885
www.payflex.com

Legal Resources

If you participate in the legal resources plan, your coverage will end at midnight on the last day of the month following your retirement date. You will receive information for continuing coverage from Legal Resources within 45 days of your retirement date. If you choose to continue coverage, send your completed election from with payment directly to Legal Resources.

Contact: Legal Resources 1-800-728-5768
www.legalresources.com

Tuition Benefits

Retirees with more than ten years of full time equivalent service retain benefits for themselves, their spouse or domestic partner, and eligible dependent children who were dependents at the time of retirement, following their termination from the university. Dependents acquired after retirement are not eligible.

Retirees with less than ten years of full time equivalent service who retire at the normal retirement date retain tuition benefits for themselves, their spouse or domestic partner, and eligible dependent children who are already using the benefit at the time of retirement.

The level of benefits is based on the retiree's initial date of regular employment and their years of service credit. Eligible dependents of retirees may also participate in the Tuition Exchange Program on a space available basis.

Changes of Address or Personal Contact Information

Please be sure to provide your current address and phone number to PayFlex. We periodically mail information to retirees, and may be unable to contact you without this information. In the event that you relocate in the future, please be sure PayFlex is notified of your new address and any change to your phone number.

Contact: PayFlex 1-800-359-3921
Retirement Plans

University and employee contributions to the retirement plans end at retirement. Prior to your retirement, you should contact your investment provider(s) to request an analysis of the options available to you upon retirement, and any necessary forms for distribution. Rules regarding the transfer or withdrawal of retirement funds vary. You should consult with your provider(s) and with GW Benefits for more information.

Investment representatives with Fidelity Investments, TIAA, and The Equitable will provide you with the necessary forms which you must complete to begin receiving your retirement funds. If you request, they will also provide you with illustrations of the options available to you upon retirement. The phone numbers for the providers are listed below:

- Fidelity Investments: 1-800-343-0860
- TIAA: 1-800-842-2776
- The Equitable: 1-800-248-2138

In most cases, your investment provider(s) will be able to complete your distributions without additional authorization from GW Benefits. Please send completed forms back to your provider(s) for processing. Include the entire form and not just the signature page, and be sure that the form is completed and signed before sending it to your provider. If you have questions regarding how to complete the distribution form, please contact the appropriate investment representative at the number above. Please allow two to three days for processing by the provider.

If you have a specific problem or need additional assistance, please feel free to contact GW Benefits.
Continuation of Medical, Dental and Vision Insurance

To be eligible for medical, dental, or vision benefits through the university in retirement, an employee must be enrolled in such a plan through the university at the time of retirement. Employees are offered benefits according to their age at retirement. *(Please note: If an employee does not elect to continue GW medical coverage at the time of retirement, they will not be able to enroll in any university-sponsored medical plan in the future.)*

For Retirees and Dependents under age 65:

**Medical Benefits**

You and any members of your family who are covered under a GW medical plan and are under age 65 are eligible for the GW Retiree Health Savings Plan (HSP), and for retiree dental and vision coverage, all offered through PayFlex.

The GW Retiree HSP has the same features as the GW Health Savings Plan (HSP). It is designed to give you freedom and flexibility, and covers in- and out-of-network services. The GW Retiree HSP is bundled with prescription coverage through CVS Caremark.

If you enroll in the GW Retiree HSP you are also eligible to open a Health Savings Account (HSA) at any institution you choose. An HSA allows you to make tax-deductible contributions to an account that can be used to pay for medical premiums, copayments, deductibles, and other out-of-pocket costs.

**Finding a Physician**

UnitedHealthcare (UHC) has one of the largest networks in the nation, with more than 520,000 doctors and 4,700 hospitals. The UHC plan offered by GW is a national plan, so almost anywhere you are in the country, you’ll be able to find a network doctor or hospital and get the same benefit coverage level you find at home.

To locate a physician, go to [www.myuhc.com](http://www.myuhc.com) and select “Find a Physician”. You will be asked to select a plan; select “UnitedHealthcare Choice Plus”.

**Dental and Vision Plans**

To be eligible to continue dental and/or vision insurance plans through the university at the time of retirement, an employee must be enrolled in the plans through the university. If a retiree is not currently enrolled at the time of retirement but later wishes to enroll, he/she will need to wait to enroll during the following open enrollment period.

Retirees who elect to continue the GW group medical, vision and/or dental coverage will be billed monthly by PayFlex which is a contracted university service.

**Changing Plan Options**

Retirees may reduce their coverage option (for example, change from family to two-party, or from two-party to individual coverage) at any time. However, changes to increase coverage may only be made during open enrollment periods, or within 30 days of a qualified life event (QLE), such as
birth of a baby or marriage.

**Open Enrollment**

Retirees will be notified of changes in health plans offered by the university in advance of scheduled open enrollment periods. Open enrollment is generally in October or November, with an effective date of January 1. Changes in rates, coverage, or services effective with the next plan year will be announced at this time. During open enrollment, you may increase coverage to a two-party or family plan.

**For Retirees and Dependents age 65 and older:**

You and any members of your family who are covered under a GW medical plan and are 65 or older are eligible to enroll in medical, dental and vision benefits through OneExchange. You are also eligible for retiree dental and vision coverage offered through PayFlex.

**Medical Benefits**

You must contact the Social Security Administration regarding your eligibility for Medicare Benefits. OneExchange cannot assist you with enrolling in a medical plan until you are enrolled in Medicare Parts A and B.

OneExchange will guide your transition to individual Medicare medical/pharmacy supplemental coverage. GW has chosen OneExchange to support you specifically because of the OneExchange expertise in helping Medicare eligible retirees find and enroll in supplemental coverage in the Medicare individual market.

**Finding a Physician**

OneExchange will assist you in finding a supplemental plan that your current providers participate in. You should also check with your providers to make sure they will accept Medicare.

**Dental and Vision Plans**

To be eligible to continue dental and/or vision insurance plans through the university at the time of retirement, an employee must be enrolled in the plans through the university. If a retiree is not currently enrolled at the time of retirement but later wishes to enroll, he/she will need to wait to enroll during the following open enrollment period. Retirees who elect to continue the GW group dental or coverage will be billed monthly by PayFlex which is a contracted university service.

Retirees participating with OneExchange are eligible to enroll in dental and vision plans through the exchange, regardless of whether they were covered at the time of retirement. Retirees who elect dental and/or vision coverage through OneExchange will be billed directly by their selected provider.

**Open Enrollment**

Every year an Open Enrollment Period, held October 15 – December 7, allows retirees on the exchange to investigate other Medicare supplemental plans and enroll in a different plan. However, after initial enrollment, a retiree’s medical status may limit the plans available. Retirees will be able to enroll in a Medicare Advantage plan without having to worry about pre-existing conditions.
conditions, but may be subject to medical underwriting when switching to a Medigap plan at a later date.

**COBRA Coverage**

Federal Regulations (COBRA) requires the university to notify you of your right to continue group health coverage through GW. Therefore, you will receive a COBRA notification from PayFlex via mail at the time of retirement. However, if you elected to continue your coverage through the university retiree benefits program, please ignore the COBRA notice.

In the event that your spouse or child becomes ineligible to participate in the university group health plan through divorce, legal separation, age or student status (in the case of dependents), they may continue participation in the university group health plan under COBRA. You must notify GW Benefits within 60 days if one of above events occurs in order to maintain COBRA eligibility.

COBRA provides continuation of coverage rights for spouse and dependents for a maximum of 36 months. During the period of COBRA coverage, participants are responsible for paying the entire cost of the insurance premium, plus an administrative fee. Our COBRA program is administered through PayFlex. Information is available from GW Benefits.

Additionally, your spouse and dependents have some protection from pre-existing conditions when changing benefit plans. You, your spouse, or dependents will automatically receive a Certificate of Creditable Coverage when coverage with the university group health insurance plan is terminated. The Certificate of Creditable Coverage will verify periods of health coverage which may be credited toward the reduction of pre-existing condition clauses in the future.

**Continued Coverage upon the Retiree's Death**

In the unfortunate event that a retiree should die, group health coverage can be continued for the spouse or domestic partner and dependents. The spouse or domestic partner may continue indefinitely. The dependents may continue on the plan as long as they meet the requirements of a dependent (after which they would be eligible for COBRA coverage).
Medicare Benefits

The Medicare Program has three parts: Part A, Part B, and Part D. Medicare becomes available at the beginning of the month in which you turn 65, whether you are retired or still working. You may defer enrollment in Parts A, B and D until retirement if you are covered under a GW group medical plan.

The Social Security Administration will notify persons who are approaching age 65 of eligibility for benefits.

What is Covered

Medicare Part A  Pays part of the cost of hospitalization, certain related inpatient care, skilled nursing facility or psychiatric hospital care, home health services, hospice care, and some durable medical equipment.

Medicare Part B  Pays for physician services, physical therapy, diagnostic x-ray, laboratory fees, most out-patient services, and certain related services.

Medicare Part D  Helps with the cost of prescription drugs.

Enrollment

Medicare Part A  Once you have applied for Social Security and your eligibility has been confirmed, you are automatically enrolled in Part A.

Medicare Part B  Enrollment in Part B is optional, and you are not automatically enrolled in Part B when you become entitled to Part A. You must contact Medicare to enroll in Part B. If you are still employed at age 65, Medicare will allow you to defer enrollment in Part B until you terminate employment or waive plan coverage through GW.

There is a penalty equal to 10% of the premium for each twelve-month period after you are first eligible, but not enrolled in Part B. The penalty amount will be added to subsequent premiums. You may defer enrollment past age 65 without penalty if you are still employed and participating in a group health plan or if your spouse is an active employee and you are covered under his or her group plan. Upon retirement, persons who wish to enroll in Part B must notify the Social Security Administration. You should notify Social Security at least 90 days prior to your retirement, to allow sufficient time to process coverage by the effective date of your retirement, to avoid the 10% penalty to future premiums.

Medicare Part D  Enrollment in Part D is optional. If you are covered by a GW retiree medical plan, which includes prescription coverage, you may delay your enrollment in Part D until you terminate employment or waive your coverage through GW, without incurring any penalty.
Premiums for Part B and Part D are calculated based on the recipient's income from two years prior. Therefore if you sign up in 2017, your premiums for 2017 will depend on your income in 2015. Please visit www.Medicare.gov for detailed information about premiums.

Limitations in Medicare Coverage

Medicare does not provide complete health protection, and coinsurance and deductibles apply to many covered services. A deductible is the amount of out-of-pocket expense that must be incurred before Medicare will pay for a covered expense. Coinsurance is the portion or percentage of Medicare's approved amounts that you are responsible for paying. In some cases, the cost of deductibles and coinsurance payments may be substantial. For example, Medicare generally does not cover charges for expenses which occur outside of the U.S. or territories.

Medigap Insurance

Medigap policies are only available for Medicare participants. These voluntary contributory private insurance plans are available to cover the cost of deductibles, coinsurance payments, and other charges not covered under Medicare. Medigap insurance plans are regulated by federal and state law and must be clearly identified as Medicare supplemental insurance.

Retirees generally enroll in Medigap policies when Medicare serves as the sole provider of medical services and there is no secondary insurance policy to cover unpaid medical expenses. Federal law prohibits issuing duplicate coverage to Medicare beneficiaries, even if a combination of policies would pay full benefits.

There are ten (10) different types of Medigap plans, each with a letter designation ranging from the basic plan “A” to the most comprehensive plan “J”. The plans are standardized to ensure that insurance carriers provide the same combination of benefits for each lettered plan, regardless of
which plans are made available. All Medigap insurance carriers are required to offer at least the basic plan "A".

If you are 65 or older, state and federal laws guarantee that for a period of six (6) months from the date you first enroll in Medicare Part B, you have a right to buy the Medigap policy of your choice. You cannot be denied Medigap insurance within this time period.
Benefit Contacts and Additional Information

Benefit Communication Materials
Many of the benefit plan carriers have additional materials available upon request to assist retirees and those contemplating retirement. Contacts for benefit plans and services are listed below. Additionally, GW Benefits maintains a variety of information about your benefits, and can provide assistance to you on many issues which arise during your retirement years.

Benefit Information Available Online
In addition to written materials which are available to you, an increasingly broad range of benefit information is available to you online. Listed below are sites related to our benefit carriers, and a sampling of information and resources which may be relevant to you as a retiree.

Please note that the site locations change occasionally without notice.

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<th>ORGANIZATION</th>
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<td>GW Benefits</td>
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