Long Term Disability Participant Resource Guide - 2016
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Long Term Disability Eligibility and Coverage

The purpose of this resource guide is to provide important information to faculty and staff who were approved for long term disability (LTD) while covered by the LTD policy. This guide is a general overview of the benefits currently available to long term disability participants. The George Washington University Health and Welfare Plan and Summary Plan Description and the applicable benefit descriptions constituting part of the Plan (collectively the “Plan”) more fully describe the benefits available to you. If there is any conflict or inconsistency between this guide and the Plan, the terms of the Plan will control; and the Plan Administrator in its sole discretion may interpret the conflicting provisions and determine what benefits will be provided under the Plan. The university reserves the right to change, amend, or terminate the Plan and any of the benefit options at any time and for any reason. Also, please keep in mind that the Plan, the LTD policy, any changes to either, or any payments to you under its terms, does not constitute a contract of employment with the university and does not give you the right to be retained in the employment of the university.

This resource guide describes benefits available to employees who become disabled while actively employed or during certain limited leaves of absence provided their LTD is approved while employed and covered by the LTD policy. As such, this resource guide, with the limited exception noted in the next paragraph below, does not apply to faculty and staff who terminated employment with the university prior to or after being approved for LTD benefits.

Terminated and retired employees may be eligible for the continuation of certain benefits under COBRA or as a retiree, as applicable. In addition, terminated employees may be eligible for disability payments from the insurance carrier providing LTD coverage to the university if they became disabled when their LTD insurance coverage was in effect at the time of employment, filed a claim in a timely manner before or after employment terminated, and are approved for LTD. Benefits available to those approved for LTD after the termination of employment are summarized under the Long Term Disability Eligibility Information and Retirement Contributions sections of this resource guide, immediately below.

We encourage you to review this information in detail. The Benefits Contact section contains information to assist you with locating the appropriate benefit carrier or agency to contact when you need additional assistance. Telephone numbers and website information for benefit carriers and other agencies are listed in this section.

This resource guide and the Plan can also be accessed on the Benefits Administration website at http://benefits.gwu.edu/.

Long Term Disability Eligibility Information

Generally, all full-time faculty and full-time staff (and medical residents) receive basic LTD insurance coverage after one year of employment. Such LTD insurance coverage continues as long as participants remain actively employed and eligible for benefits. In addition, LTD insurance coverage also continues during certain limited leaves of absence. If you become disabled while your LTD insurance coverage is in effect and are approved for LTD, the basic benefit will replace 60% of your monthly benefits eligible salary,
up to a maximum of $10,000 per month, after 180 calendar days of disability (subject to an offset for certain income supplements). Full-time faculty or staff members have the option to elect a higher level of LTD coverage, known as the “Buy-Up” option. If you elect this option, your coverage will be 66-2/3 % of your monthly benefits eligible salary, up to a maximum of $12,000 per month, after 180 calendar days of disability.

Please note if you are on approved LTD, the premium for the LTD buy-up is waived if you had that benefit at the time of disability.

Your benefit may be reduced if you receive Social Security or other income supplements while you are disabled. The maximum duration of your benefit is determined by a medically supported need for disability leave as well as your age when you start receiving benefits.

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>Maximum Period of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 61 or less</td>
<td>To age 65, to the Social Security Normal Retirement Age (SSNA) or 5 years, whichever is longest</td>
</tr>
<tr>
<td>Age 62</td>
<td>To the SSNA or 5 years, whichever is longer</td>
</tr>
<tr>
<td>Age 63</td>
<td>To the SSNA or 4 years, whichever is longer</td>
</tr>
<tr>
<td>Age 64</td>
<td>To the SSNA or 3 years and 6 months, whichever is longer</td>
</tr>
<tr>
<td>Age 65</td>
<td>3 years</td>
</tr>
<tr>
<td>Age 66</td>
<td>2 years and 6 months</td>
</tr>
<tr>
<td>Age 67</td>
<td>2 years</td>
</tr>
<tr>
<td>Age 68</td>
<td>1 year and 6 months</td>
</tr>
<tr>
<td>Age 69 or older</td>
<td>1 year</td>
</tr>
</tbody>
</table>

The Social Security Normal Retirement Age (SSNA) is defined as the normal retirement age under the Federal Social Security Act, as amended.

Please note that there are some limited pay periods for certain disabilities as outlined in the Long Term Disability Certificate Booklet available on the Benefits Administration website at http://benefits.gwu.edu/.

**Retirement Contributions**
The amount you were contributing to the Retirement Program (403(b) or 457(b) Plans) cannot continue because your salary deferrals must be made through payroll deduction. However, if you were a participant in the George Washington University Retirement Plan (the 401(a) Plan) for Faculty or Staff immediately prior to your disability date, you may be eligible for Pension Contribution Benefits under the LTD policy. Your LTD claims representative can provide more information on Pension Contribution Benefits or you can review this information in the group certificate booklet located on the Benefits Administration website at: http://benefits.gwu.edu/.

For information on withdrawals, please contact your retirement plan administrator.

Contact: TIAA/CREF (800) 842-2776
LTD Settlements
If at any time you are considering a LTD settlement offered by the disability vendor managing your LTD claim, please be sure to contact the university’s Benefits Administration Department first at (571)553-8382 or benefits@gwu.edu as this action may impact your eligibility for other benefits.

Changes of Address or Personal Contact Information
We periodically mail information to LTD participants, and may be unable to contact you without current contact information. In the event that you relocate in the future, please be sure we are notified of your new address and any change to your phone number.

Please send address updates by mail, email or fax to:

The George Washington University
Benefits Administration
45155 Research Place, Suite 160
Ashburn, VA 20147
Fax: (571) 553-8385
Email: benefits@gwu.edu

Social Security Disability Information
Individuals who are unable to work due to a disability may be eligible for Social Security Disability Income benefits (SSDI). Standard Life Insurance Company (Standard), our current LTD insurance carrier, offers complimentary assistance with completing Supplemental Security Disability Income (SSDI) applications for eligible employees who have been approved for LTD. Your Standard claims representative can provide you with more detailed information on your eligibility for that service. (If you are approved for long term disability by a prior LTD insurance carrier, please contact the carrier managing your LTD benefit to inquire about this service.)

Contact: Standard (855) 554-2918
www.thestandard.com

Contact: Social Security Administration (800) 772-1213
www.ssa.gov

Medicare Information
If you are under 65 and receiving disability benefits from Social Security, you may also be eligible for Medicare, one of our country’s health insurance plans.
Once you become eligible for Medicare and you want to continue GW medical insurance, you are only eligible to continue medical insurance under the UHC BLUE 65 - PPO Medicare supplemental plan or, possibly, COBRA. In addition, once you (or your dependents) become eligible for Medicare, the university’s medical plans will assume that you (or your dependents) have enrolled in Medicare once eligible and will reduce the benefits paid under the applicable plan by the amount that Medicare would pay if you, your spouse/domestic partner, or your dependents were enrolled in Medicare even if you decline to enroll in Medicare Part B. Medicare Parts A and B are required for full benefit coordination between Medicare and the UHC BLUE 65 PPO plan.

More information on the coordination of benefits between the UHC BLUE 65 PPO plan and Medicare can be found in the Summary Plan Description (SPD) on the Benefits Administration website at http://benefits.gwu.edu.

Contact: Medicare (800) MEDICARE www.medicare.gov

Employment Status while on Long Term Disability
An individual on LTD has no right to re-employment in a former or any other position at the university. If The Standard (or a prior or successor disability carrier, if applicable) determines that you are able to work, with or without reasonable accommodation, and you are interested in returning to active employment with the university, the university will attempt to help you to identify possible university job opportunities for which you qualify. It will be up to you to apply and compete for any position that interests you. If you believe that you may need a reasonable accommodation as part of the application process, or after being selected for a position in order to perform the essential functions of the position, please contact the Office of Equal Employment Opportunity at (202) 994-9656 or eeo@gwu.edu.
Status of Benefits after Long Term Disability Approval

Benefits Continuation during Long Term Disability
If you are a plan participant when LTD is approved, you have the option to continue eligible voluntary benefits at the LTD participant premium rates for yourself, your spouse/domestic partner and your eligible dependents, per qualifying life event rules. As previously noted, the benefit continuation described in this guide is not available if you retired or your employment terminated prior to or after the time you were approved for LTD benefits. In such cases, the benefits that you are eligible to continue will be those applicable to retired and terminated employees, as applicable.

In order to continue eligible benefits, you must notify the university in writing of the benefits you wish to continue within 30 calendar days after the start of your approved LTD. If you elect to continue any of the benefits for which you are eligible, the university’s billing administrator (currently, PayFlex) will bill you monthly for your benefits premiums. If you have been approved for Medicare, please include a copy of your Medicare approval letter or card with your enrollment form when signing up for benefits.

Contact: PayFlex (800) 359-3921
www.payflex.com
PayFlex Systems USA, Inc.
P.O. Box 2239
Omaha, NE 68103-2239

More detailed information on group health plan benefits available to you during LTD is provided later in this guide as well as on the Benefits Administration website at http://benefits.gwu.edu/.

Open Enrollment
LTD participants will be notified of new premiums and given a chance to change plans at annual Open Enrollment. Open Enrollment occurs each fall 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.

Qualified Life Events
In most cases, you may only make changes to your benefits during Open Enrollment. However, if you have a qualified life event, you may make changes to certain benefits, as defined by the summary plan documents, related to that event. For example, if you have a baby, you may add your child to your medical coverage.
You must complete the steps below within 30 calendar days of the qualified life event to make changes to your benefit elections. (60 calendar days for the birth, adoption or foster care placement of a dependent child) Changes are effective on the first of the month* following completion of the following steps:

- Contact GW Benefits Administration for instructions on how to make changes to your benefits due to a qualified life event
- Gather supporting documentation of the life event
- Send the documentation to GW Benefits Administration within 30 calendar days of the life event

*Please note that coverage for dependent children acquired through birth, adoption, or foster care placement is effective the date of the family status change, provided you complete the steps above within 60 calendar days of the birth, adoption, or placement.

Contact: Benefits Administration (571) 553-8382
benefits@gwu.edu

Flexible Spending Accounts (FSA)
If you are eligible and choose to continue the Healthcare FSA that you had the time LTD is approved, you must continue your contributions to your Healthcare FSA on a post-tax basis. You can only continue your Healthcare FSA through the end of the calendar year in which your LTD was approved. If you choose to cancel your Healthcare FSA upon LTD approval, you can only submit claims incurred prior to the first day of the month following (or coincident with) the date on which you elected to cancel your contributions. Please note that once you are approved for LTD, FSA debit cards are deactivated. If you have elected to continue a Healthcare FSA for the remainder of the benefit plan year, you will have to submit paper claims for reimbursement for eligible expenses.

Dependent Day Care FSAs cannot be continued during long term disability.

More information on FSAs is located on the Benefits Administration website at http://benefits.gwu.edu/.

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

Health Savings Accounts (HSA)
If you had a Health Savings Account (HSA) through the university, please note that contributions to that account cannot be continued after LTD has been approved. However, your HSA is an individually-owned account and remains with you even after LTD has been approved or you terminate from the university. Please contact PayFlex for more information on HSAs.

Contact: PayFlex (800) 284-4885
www.payflex.com
Fax: (855) 703-5305
**Tuition Benefits**
Faculty and staff retain tuition benefits for themselves, their spouses or domestic partners, and eligible dependent children while on an approved LTD. The level of benefits is based on your initial date of employment in a benefit eligible (full-time or part-time) position. Eligible dependents may also participate in the Tuition Exchange Program, Inc. on a space available basis.

Contact: Benefits Administration (571) 553-8382
benefits@gwu.edu

**Universal Life**
For participants in the Transamerica Universal life insurance plan, you do have the option to continue coverage directly through Transamerica. Please contact Transamerica Insurance Company within 30 calendar days of your LTD approval to retain your right to continue this coverage.

Contact: Transamerica Insurance Company (800) 400-3042
http://transamericaemployeebenefits.com

**Legal Resources**
If you had The Group Legal program, provided by the Legal Resources® Plan, when LTD is approved, you can elect to continue this benefit directly through Legal Resources. Please contact Legal Resources within 30 calendar days of your LTD approval to retain your right to continue this coverage.

Contact: Legal Resources® Plan (800) 728-5768
www.legalresources.com
Continuation of GW Group Health Insurance

This section describes the benefits available to you under the university’s group health plans, which include coverage for medical care, prescription drugs, dental care and vision care.

MEDICAL

For 2015, GW will offer two medical plans for LTD participants, the UHC Choice Plus Basic plan and the UHC BLUE – 65 PPO plan.

LTD participants and their dependents who are eligible for Medicare can only enroll in the UHC BLUE – 65 PPO plan. LTD participants and their dependent who are NOT eligible for Medicare can only enroll in the UHC Choice Plus Basic plan. Please see enrollment examples below to assist you with making correct enrollment choices based on the Medicare eligibility of yourself and dependents. Please also note that your spouse/domestic partner and dependents cannot enroll in any university-sponsored medical plan unless you are also enrolled. Please also include a copy of the Medicare card(s) for any person you are newly enrolling in the UHC Blue 65 PPO plan for the first time.

EXAMPLE 1:
Thomas, who was recently approved for LTD, is Medicare eligible. Thomas would like to continue medical coverage for himself only during LTD. Thomas would need to choose LTD Participant Only coverage under UHC BLUE 65 PPO at the monthly rate of $446.26.

EXAMPLE 2:
George, who was recently approved for LTD, is Medicare eligible however his spouse, Martha, is not Medicare eligible. George would like to continue medical coverage for both himself and his spouse during LTD. George would need to choose LTD Participant Only coverage under UHC BLUE 65 PPO at the monthly rate of $446.26 for himself and choose Spouse Only coverage under UHC Choice Plus Basic at the monthly rate of $674.11 for Martha.

EXAMPLE 3:
John, who was recently approved for LTD, and Abigail, his spouse, are both Medicare eligible. John would like to continue medical coverage for both himself and Abigail during LTD. John would need to choose LTD Participant + One coverage under the UHC BLUE 65 PPO plan at the monthly rate of $960.06.

EXAMPLE 4:
Benjamin, who was recently approved for LTD, and Deborah, his spouse, are both Medicare eligible. They have three dependent children who are not Medicare eligible. Benjamin would like to continue medical coverage for himself, Deborah and their children during LTD. Benjamin would need to choose LTD Participant + One coverage under the UHC BLUE 65 PPO plan at the monthly rate of $960.06 for himself and Deborah as well as choose 3 or More Children coverage under the UHC Choice Plus Basic plan at the monthly rate of $1,989.73 for their three children.
Medicare Parts A and B are required for full benefit coordination between Medicare and the BLUE 65 PPO plan. Please include a copy of the Medicare card(s) for any person you are newly enrolling in the UHC Blue 65 PPO plan for the first time.

Coordination of Benefit Coverage
If you are eligible for Medicare in addition to the group health coverage with GW, your Medicare plan(s) will pay as the primary carrier and GW will serve as the secondary payer. Claims must be sent to the primary carrier first. Any claims unpaid by the primary carrier should be submitted to the secondary payer.

If you are eligible for Medicare and are not enrolled in Medicare Part B, the GW plan will apply the deductibles, copayments and other plan limits and pay the remaining charges minus what Medicare Part B would have paid. You will be responsible for any charges not covered by the GW plan.

Medicare Parts A and B are required for full benefit coordination between Medicare and the BLUE 65 PPO plan. Please refer to your medical plan’s SPD for additional details on Coordination of Benefits with Medicare.

Health Savings Accounts
Please note that if you are enrolled in Medicare or Medicaid, you cannot continue contributing to an HSA. If you had an HSA prior to enrolling in Medicare, you can still use the funds, you just cannot make any further contributions.

The Benefits Guide for LTD Participants also provides summary information about benefit options available to you.

For more detailed information, you can also visit http://benefits.gwu.edu/ltd-medical-benefits.

Contact: UnitedHealthcare (877) 706-1739
www.myuhc.com

PRESCRIPTION

When you enroll in one of the medical plan options, you are automatically provided with prescription drug coverage through CVS Caremark.

For more detailed information on the prescription plan, you can visit http://benefits.gwu.edu/ltd-prescription-benefits.

Contact: CVS Caremark (877) 357-4032
www.caremark.com

DENTAL
LTD participants are eligible to continue dental coverage. The three GW dental plans are “stand-alone” plans, so you can continue dental coverage whether or not you have medical coverage through GW.

For more detailed information, you can visit http://benefits.gwu.edu/ltd-dental-benefits.

Contact: Aetna (877) 238-6200 www.aetna.com

VISION

LTD participants are eligible to continue vision coverage. The vision plans are “stand-alone” options, so you can continue vision coverage whether or not you have medical coverage through GW.

For more detailed information, you can visit http://benefits.gwu.edu/ltd-vision-benefits.

Contact: UHC Vision Customer Service: (800) 638-3120 Provider Locator: (800) 839-3242 www.myuhcvision.com

***Please note that if you had a benefit option as an active employee that is not available for continuation during LTD, you will receive a CORBA notice. (e.g., UHC Choice Plus Medium, UHC Choice Plus High Deductible Health Plan, etc.) However, if you are electing medical coverage through the university LTD participants’ benefits program, you can disregard the COBRA notice. For additional information on COBRA, please see COBRA information on page 16 of this resource guide.
**Additional Information on Medicare**

If you are under 65 and receiving disability benefits from Social Security for a period of time determined by the Social Security Administration (usually 24 months), you may also be eligible for Medicare, one of our country’s health insurance plans.

**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 outpatient services, and certain related services.

Medicare Part D - Helps with the cost of prescription drugs.

**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. You may elect to continue coverage through GW or obtain a Medigap policy to supplement coverage, depending on your needs.

**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.

To determine your eligibility for Medicare or for any other questions you have about Medicare, please contact a Medicare representative.

**Contact:** Medicare (800) MEDICARE

Life and AD&D Insurance Coverage

Faculty and staff who have been approved for LTD while employed and covered by the LTD policy continue to receive group basic life and accidental death and dismemberment (AD&D) insurance in an amount equal to their annualized benefits eligible salary in effect on the date the disability began, rounded up to the next highest thousand dollars. The maximum amount of coverage is one times salary or $500,000 whichever is less. In addition, you may continue any additional life and accidental death and disability in effect on the date your disability began, as long as you pay your premiums.

Life Insurance and Income Taxes

The university pays for your Basic Term Life and AD&D coverage. The cost of any basic life insurance coverage exceeding $50,000 is considered “imputed income” by the IRS. (The amount of GW provided basic AD&D insurance in excess of $50,000 is not taxable.) Imputed income will be reported on your W-2 form as part of your taxable income. If you wish to avoid imputed income, you may waive coverage over $50,000. Please note that if you waive coverage over $50,000 initially and later decide to change this election, you will need to provide Evidence of Insurability (EOI) at that time.

The university’s group life insurance and AD&D insurance policies (both basic and additional) include an age reduction clause. This means that the insurance coverage is reduced by certain percentages based on where you fall within the age bands. Please see the age reduction schedule below: As of January 1st:

- If you are age 70-74, your coverage is reduced to 67% of the amount of coverage prior to age 70.
- If you are age 75-79, your coverage is reduced to 45% of the amount of coverage prior to age 70.
- If you are age 80-84, your coverage is reduced to 30% of the amount of coverage prior to age 70.
- If you are age 85 or older, your coverage is reduced to 20% of the amount of coverage prior to age 70.

Please note that if you have spouse or dependent coverage, his/her coverage will also be reduced based on your age as of January 1st. You can verify your coverage, your spouse and/or dependent coverage by contacting Benefits Administration by calling (571) 553-8382 or emailing us at benefits@gwu.edu. Please also note that upon retirement from the university, a separate age reduction schedule applies for retirees.

You can review the Group Life and AD&D Certificate Booklets on the Benefits Administration website at http://benefits.gwu.edu/.

If you elect to continue additional life insurance coverage you had at the time you became disabled, you may be eligible for employee additional life insurance premium waiver. Premiums must be paid through the life premium waiver waiting period to qualify. Questions regarding premium waivers should be directed to your long term disability claims representative.

Beneficiary Information

Updating your beneficiary is very important. Your beneficiary is who you would like your life insurance to
be paid to in the event of your passing. You can update your beneficiary information at any time during the year by completing a Beneficiary Designation form and returning it to:

The George Washington University
Benefits Administration
45155 Research Place, Suite 160
Ashburn, VA 20147
Fax: (571) 553-8385

You can print a copy of the Beneficiary Designation form from the Benefits Administration website at http://benefits.gwu.edu/benefits-forms.

Contact: Standard (855) 554-2918
www.thestandard.com
COBRA

If you are no longer eligible to continue coverage as a LTD participant, you and your eligible dependents have the right to continue coverage under the group health plans under COBRA. You may elect continuation of coverage for yourself and your eligible dependents if you lose coverage under the plan because of one of the following qualifying events:

- Termination (for reasons other than gross conduct)
- Reduction in employment hours
- Retirement
- You become entitled to Medicare

In addition, continuation of coverage may be available to your eligible dependents if:

- You die
- You and your spouse divorce or separate
- A covered child ceases to be an eligible dependent
- You or your dependents become entitled to Medicare

If applicable, a COBRA election packet will be mailed to your home address by our COBRA administrator (currently PayFlex), if applicable. To apply for COBRA coverage, you or an eligible dependent must contact PayFlex within 60 days of a qualifying life event. You and/or your spouse/domestic partner and your eligible dependents must pay the full cost of COBRA coverage. Under the law, COBRA must be offered to eligible individuals at group rates. These rates are subject to change annually, based on plan experience.

Contact: PayFlex
(800) 359-3921
www.healthhub.com
PayFlex Systems USA, Inc.
P.O. Box 2239
Omaha, NE 68103-2239
Wellness and Other Resources

Wellbeing Hotline
LTD participants may continue to use the services of the Wellbeing Hotline. The Wellbeing Hotline provides expert guidance and support that's free and confidential. This service is available to help individuals dealing with personal problems that might adversely impact their health and well-being.

Contact: Wellbeing Hotline (866) 522-8509
www.ResourcesForLiving.com
Username: GW-Wellbeing
Password: Yourlife

Health Advocate
LTD participants may continue to use the services of the GW HealthAdvocate Program, an independent healthcare advocacy and assistance company that offers individuals and their families, personalized, expert help to navigate the healthcare and insurance systems to save time and money. 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 are not required to participate in one of GW’s medical plans to be eligible.

While on long term disability, 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
- 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.

We strongly encourage you to contact Health Advocate prior to enrolling in medical coverage during your approved long term disability period especially regarding your Medicare eligibility status and how Medicare coordinates with the university’s medical insurance plans.

Contact: Health Advocate (866) 695-8622
http://members.healthadvocate.com
Backup Family Care
LTD participants may continue to utilize the services of GW’s Backup Family Care program through CCLC. This program has been tailored to meet the unique needs of families when your usual family care arrangements are disrupted. CCLC provides access to a network of highly trained and experienced in-home care providers, select CCLC centers and more than 1600 KinderCare community-based, early learning centers. Faculty and staff have up to five days per year of backup care for children, adults and elders.

Contact: CCLC (877) 820-7190
www.cclc.com
Benefit Contacts

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

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 on the internet. Listed below are sites related to our current benefit carriers as well as other resources which may be relevant to you as a LTD participant.

Please note that the site locations change occasionally without notice.

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<thead>
<tr>
<th>ORGANIZATION</th>
<th>WEBSITE</th>
<th>PHONE NUMBER</th>
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<tbody>
<tr>
<td>GW Benefits Administration</td>
<td><a href="http://benefits.gwu.edu/">http://benefits.gwu.edu/</a></td>
<td>(571) 553-8382</td>
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<tr>
<td></td>
<td></td>
<td>(855) 216-9211 (toll free)</td>
</tr>
<tr>
<td>Social Security Administration</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
<td>(800) 772-1213</td>
</tr>
<tr>
<td>Medicare</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
<td>(800) MEDICARE</td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
<td>(800) 842-2776</td>
</tr>
<tr>
<td>Fidelity Investments</td>
<td><a href="http://www.fidelity.com">www.fidelity.com</a></td>
<td>(800) 343-0860</td>
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<tr>
<td>UnitedHealthcare (UHC) – medical</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
<td>(877) 706-1739</td>
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<tr>
<td>UnitedHealthcare (UHC) - vision</td>
<td><a href="http://www.myuhcvision.com">www.myuhcvision.com</a></td>
<td>(800) 638-3120</td>
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<td>Aetna</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>(877) 238-6200</td>
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<td>CVS Caremark</td>
<td><a href="http://www.caremark.com">www.caremark.com</a></td>
<td>(877) 357-4032</td>
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<tr>
<td>The Standard</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
<td>(866) 7568116</td>
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<tr>
<td>PayFlex – Direct Billing questions</td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>(800) 359-3921</td>
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<tr>
<td>PayFlex – FSA questions</td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>(800) 284-4885</td>
</tr>
<tr>
<td>PayFlex – HSA questions</td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>(800) 284-4885</td>
</tr>
<tr>
<td>HealthAdvocate</td>
<td><a href="http://www.HealthAdvocate.com/GWU">www.HealthAdvocate.com/GWU</a></td>
<td>(866) 695-8622</td>
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<tr>
<td>Wellbeing Hotline</td>
<td>hr.gwu.edu/wellbeing-hotline</td>
<td>(866) 522-8509</td>
</tr>
<tr>
<td>CCLC</td>
<td><a href="http://www.cclc.com">www.cclc.com</a></td>
<td>(877) 820-7190</td>
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</tbody>
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