Dear GW Benefit Participant:

This document provides important information regarding your current benefit coverage and available options for continued coverage should you leave the university. Your current benefit confirmation statement is available at www.benedetails.gwu.edu

Medical, Prescription, Dental, and Vision
Medical, prescription, dental and vision coverage terminate at midnight on the last day of the month you either end your employment or lose eligibility. If you receive medical, dental or vision coverage from another source before your coverage ends with The George Washington University, your new coverage becomes primary.

CONTACT: UnitedHealthcare (UHC) (877) 706-1739 or www.myuhc.com
CVS/Caremark (877) 357-4032 or https://www.caremark.com
Aetna (877) 238-6200 or www.aetna.com
UnitedHealthcare Vision (800) 638-3120 or www.myuhcvision.com

COBRA
COBRA provides employees and their covered beneficiaries the option of continuing coverage for group medical and/or voluntary dental and/or voluntary vision under our group plan for at least 18 months. You will receive information from PayFlex, our COBRA administrator, officially notifying you of your eligibility for continuation of coverage, along with an application and rate information. If you elect to continue your group coverage under COBRA, you should return your completed application and payments directly to PayFlex. You will be responsible for paying 102% of the cost of the insurance premium(s). (If you would like to review COBRA rate information prior to receiving your packet from PayFlex, please visit http://benefits.gwu.edu/leaving-university and click on Leaving the University.)

Contact: PayFlex (800) 359-3921 / www.healthhub.com

Life Insurance
Group Basic Life / Accidental Death and Dismemberment (AD&D)
The group basic life and AD&D plans paid by the university terminate on your last day of employment however you may be eligible to port some or all of your life insurance coverage to an individual policy. You will receive a notice from The Standard containing application instructions. Applications for coverage and payment for the first premium must be received by The Standard within 60 calendar days from the date your coverage ends. If you have any questions, please contact The Standard directly.

Contact: The Standard (855) 554-2918
Additional Group Term Life / Accidental Death and Dismemberment Insurance (AD&D)
If you elected additional group life and/or accidental death and dismemberment (AD&D) for yourself and/or your family, the coverage terminates on your last day of employment however you may be eligible to port some or all of your life insurance coverage to an individual policy. You will receive a notice from The Standard containing application instructions. Applications for coverage and payment for the first premium must be received by The Standard within 60 calendar days from the date your coverage ends.
If you have any questions, please contact The Standard directly.

Contact: The Standard (855) 554-2918

Disability Insurance
Voluntary and GW-Paid Short-Term Disability
Your short-term disability insurance terminates on your last day of employment. If previously eligible for group short-term disability coverage, you will not be covered for any disability, which arises after your last day of employment with The George Washington University.

Long-Term Disability / Long-Term Disability Buy-Up
Your long-term disability insurance terminates on your last day of employment. If previously eligible for group long-term disability coverage, you will not be covered for any disability, which arises after your last day of employment with The George Washington University.

Contact: The Standard (855) 554-2918

Retirement
The George Washington University 401(a) Retirement Plan for Faculty and Staff
Your base and matching contributions are always fully vested. Your contributions and any earnings will remain invested in your selected funds with your carrier(s) until you elect to begin distributions. If all or a portion of your contracts are invested in the TIAA Traditional Fund, please contact TIAA-CREF at the number below for information on the withdrawal schedule.
To request a distribution from the Plan, or for more information, please contact your investment fund manager(s) directly.

Contact: TIAA-CREF (800) 842-2776
Fidelity (800) 343-0860
Equitable (800) 248-2138

The George Washington University 403(b) Supplemental Plan
Your 403(b) contributions are always fully vested. Your contributions and any earnings (if applicable) will remain invested in your selected funds with your carrier(s) until you elect to begin distributions. Former employees are eligible to withdraw or roll over funds after the last day of employment. In the event of cash withdrawal, participants are responsible for any applicable income taxes and penalties for each withdrawal.
To request a distribution from the Plan, or for more information, please contact your investment fund manager(s) directly.

Contact: TIAA-CREF (800) 842-2776
**Health Savings Account (HSA)**
The health savings account is yours after leaving GW. Please see available options for using your HSA.

**Contact:** PayFlex HSA: 800-284-4885

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**Flexible Spending Accounts (FSA)**
If you are participating in the 2017 FSA healthcare plan, your coverage will end on your last date of employment. Claims for eligible health care expenses incurred prior to your last day of employment must be submitted by April 30, 2018. You may continue your FSA healthcare through COBRA; 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 plan (calendar) year.

**FSA dependent care** cannot be continued; however, participants can submit claims for eligible expenses incurred prior to December 31st up to contributed amount; regardless of termination date.

**Contact:** PayFlex FSA (800) 284-4885 or www.healthhub.com
PayFlex COBRA (800) 359-3921 or www.healthhub.com

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**Tuition Remission**
If you receive tuition benefit coverage and end your employment during the covered semester, Student Accounts will prorate the benefit and issue a bill for the difference; this includes coverage received by you, dependent children and/or spouse. The adjusted benefit is based on your last day of employment or loss of eligibility and the last day of the examination period of the covered semester, not the last day of class. If you have any questions regarding your adjusted tuition benefit or student account balance, please contact the Student Accounts/Colonial Central department.

**Contact:** Student Accounts/Colonial Central (202) 994-9000 or http://colonialcentral.gwu.edu

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

**Contact:** Legal Resources (800) 728-5768 or legalresources.com
**Website** http://www.legalresourcesplan.com/index-flash.cfm
**Pre-Tax Transportation & Metro Parking – SmartBenefits**
If your final pre-tax deductions have already been processed, benefits will automatically load to your elected SmarTrip card as scheduled. Benefit amounts loaded to your SmarTrip card do not expire.

**Contact:** Payroll Services (571) 553-8508

**Pre-Tax Parking Reimbursement**
If you elected the pre-tax parking benefit, your participation in the plan will cease on your last day of employment. Expenses incurred after this date are not eligible for reimbursement. Employees have 90 days from their last day of employment to submit claims; at the end of the 90-day period, unclaimed funds will be forfeited to the plan.

**Contact:** Payroll Services (571) 553-8508

**W-2**
Prior to leaving George Washington University, please log into the GWEB info systems and verify your home address so we can be sure your W-2 form is routed appropriately. If you have a change of address, you must complete a W4 federal tax withholding form. You can also submit a W2 Address Change Request form once you have left the university. Both forms can be downloaded from the Payroll website or obtained from the Faculty Staff Service Center located on the first floor of Rice Hall on the Foggy Bottom Campus.

**Contact:** Payroll Services (571) 553-4277

[http://financeoffice.gwu.edu/taxpayrollbenefits/payroll/index.html](http://financeoffice.gwu.edu/taxpayrollbenefits/payroll/index.html)

If you have any questions about this notice, please contact the Benefits Help Line at (571) 553-8382 or benefits@gwu.edu.

Sincerely,

GW Benefits Administration Department