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 receive direct assistance with the enrollment process and to speak to medical, dental, and vision plan providers. Dates, times, and locations will be distributed in the coming weeks.

• WEBSITE: Please visit the Benefits Administration website at http://benefits.gwu.edu/annual-open-enrollment and click on the Open Enrollment page 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 with extended hours from 9:00am-8:00pm EST. Call (888) 4GWUBEN (449-8236) for assistance with any benefits questions.

HOW TO ENROLL

PayFlex will be mailing you an Open Enrollment packet. Included in this packet will be a cover letter, an updated 2016 Benefits Guide, 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 October 30, 2015. If you have 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 2239
Omaha, NE 68103-2239

Reminder: All of your eligible 2015 benefit elections (medical, dental, vision, and additional life and AD&D) will rollover to 2016. 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, 2016.
Dear George Washington University
Long-Term Disability (LTD) Participant,

Welcome to the 2016 Benefits Open Enrollment season!
Open Enrollment begins on October 1, 2015, and closes on October 30, 2015.

The Open Enrollment period is your once a year opportunity to review the various 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, 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. As in years past, these decisions and changes were made with a goal of providing a selection of plans that meet your family’s needs, manage plan costs, and reflect the culture of health and wellness at GW.

HEALTHCARE PLAN OPTIONS FOR 2016

For 2016, GW will continue to offer two medical plans for LTD participants. For LTD participants and their dependents who are under 65 years of age or who are not Medicare eligible, GW will offer the UHC Choice Plus Basic Plan. For LTD participants and their dependents who are 65 years of age or who are Medicare eligible, GW will offer the UHC Blue 65 PPO Plan.

Overall, there are minimal changes to our medical plans' designs. If you are in the Basic plan, you will see increases to the out-of-network, deductible. Overall, there are minimal changes to our medical plans’ designs. If you are in the Basic plan, you will see increases to the out-of-network, deductible. GW has put in safeguards for you to cap the amount you will spend on a prescription, referred to as a maximum.

If you have any questions about which plan to choose or the requirements for enrollment in a certain plan, please visit http://benefits.gwu.edu/annual-open-enrollment.

CHANGES FOR 2016

PREFERRED NETWORK FOR IMAGING AND LABS IN THE BASIC PLAN
Beginning in 2016, GW will introduce a preferred network in the Basic Plan for labs, x-rays, and major diagnostics. When you go to an in-network freestanding facility, GW Hospital, or GW Medical Faculty Associates (MFA) for these services, you will experience a lower overall cost. Visit go.gwu.edu/preferred for more information.

Before you make your appointment, be sure to visit myuhc.com® or call the toll-free member phone number on your health plan ID card to confirm your facility is in the preferred network.

UNIFIEDHEALTHCARE VIRTUAL VISITS
Beginning January 1, 2016, a new network of care providers offering virtual visits by phone or video will enable you to see and speak with an in-network doctor using real-time audio and video technology to obtain a diagnosis for minor medical needs including allergies, sinus and bladder infections, bronchitis, and other conditions. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy. A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment or physical visit to a physician’s office.

PHARMACY BENEFIT CHANGES

Removing Separate Deductible for Brand Name Drugs
For 2016, you will no longer pay a separate annual deductible of $50 for brand name pharmacy drugs.

Coinsurance for Prescription Drugs
For 2016, GW will be changing from the current copay approach (fixed price per prescription) to a coinsurance approach (fixed percentage of total cost per prescription) for all drug types (generic, brand formulary, and brand non-formulary). GW has put in safeguards for you to cap the amount you will spend on a prescription, referred to as a maximum.

HOW IT WORKS - If your doctor writes you a prescription, here are some examples of how the new approach will work when you arrive at the pharmacy in 2016:

<table>
<thead>
<tr>
<th>Type</th>
<th>New Coinsurance</th>
<th>if the Drug Costs…</th>
<th>You Pay…</th>
<th>Maximum You Will Pay For Each Drug…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>10%</td>
<td>$180</td>
<td>$18</td>
<td>$30</td>
</tr>
<tr>
<td>Brand, Formulary</td>
<td>20%</td>
<td>$200</td>
<td>$40</td>
<td>$50</td>
</tr>
<tr>
<td>Brand, Non-Formulary</td>
<td>25%</td>
<td>$1,000</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>

LTD participants can leverage consumer tactics to lower their out-of-pocket pharmacy expenses and thus lower plan expenses. Talk to your doctor or visit go.gwu.edu/benetools to compare the costs of your prescriptions and for additional information about coinsurance.

For 2016, GW will be offering a special program for LTD plan members or dependents managing multiple medications for chronic conditions by obtaining additional support through in-person consultation with a local CVS pharmacist or via telephone to help members obtain additional support.

AETNA DENTAL PLANS
In 2016, there will be a 2 percent increase in contributions for the PPO (Low and High options) plans. There will be no premium increase in the DMO Plan.

IN THE COMING WEEKS you will be receiving more detailed information regarding the 2016 Open Enrollment period and Benefits Fairs. Please be sure to carefully review the benefits options described in the Open Enrollment Guide. Benefits Fairs have been organized to provide an opportunity for you to receive direct assistance with the enrollment process and to speak with medical, dental, and vision plan providers. We strongly encourage you to attend one of these fairs.

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: http://benefits.gwu.edu