DEAR GEORGE WASHINGTON UNIVERSITY COMMUNITY,

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, amounts of insurance, 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 entire university. As in years past, these decisions and changes were made with a goal of providing a selection of plans that meet you and your family’s needs, manage plan costs, and reflect the culture of health and wellness here at GW.

Information about the new 2016 benefit programs and changes is outlined below. Any changes that you wish to make to your health and welfare plans can be done during Open Enrollment, from October 1-30. As you review these benefit changes, we strongly encourage all faculty and staff to send questions or comments regarding these changes to benefits@gwu.edu.

WHAT’S NEW FOR 2016?

Most of us are pretty good at spotting quality and looking for discounts in the things we buy. We shop for cars with good gas mileage or look for the best hotel rates. But when it comes to healthcare, it may be less clear what quality means or how to go about shopping for discounts. The price or cost of a medical service does not always translate into higher quality.

BECOME A HEALTHCARE CONSUMER!

Being an informed consumer is the best way to get the healthcare you need and the most value from your GW benefits. Check out some helpful tips at go.gwu.edu/benetools.

PREFERRED NETWORK FOR IMAGING AND LABS

Beginning in 2016, GW will introduce a preferred network for labs, x-ray, and major diagnostics. When you go to an in-network freestanding facility or GW Hospital 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.

UNITEDHEALTHCARE VIRTUAL VISITS

Beginning January 1, 2016, a network of care providers offering virtual visits will enable you to see and speak with an in-network doctor using real-time video technology to obtain a diagnosis for minor medical needs including allergies, sinus and bladder infections, bronchitis, and other minor conditions. Most visits last 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 through myuhc.com or the Health4Me App without an appointment or physical visit to a physician’s office.
HEALTH SAVINGS ACCOUNT MATCHING CONTRIBUTION

If you enroll in the High Deductible Health Plan (HDHP), you are eligible to participate in a health savings account (HSA). Together, the HDHP and HSA provide an alternate approach to managing your healthcare. They provide choice and flexibility while supporting you and your family's efforts to stay healthy.

Beginning in 2016, if you are enrolled in the HDHP, GW will provide a matching contribution to your HSA. If you elect employee-only coverage, GW will provide a matching contribution up to $300 and up to $600 if you are covering at least one dependent.

HOW IT WORKS - Employee-only coverage
For every $1 you contribute to your health savings account, GW will match your contribution on a one-for-one basis up to $300.

Employees Covering Dependents
If you cover any dependents (spouse/domestic partner or children), for every $1 you contribute to your HSA, GW will match your contribution on a one-for-one basis up to $600.

To get the maximum match amount, you’ll need to contribute $300 if enrolled in individual coverage or $600 if you are covering dependents.

IMPORTANT: HSA balances roll over year-to-year and can be used for qualified health-related expenses. Furthermore, your HSA is fully portable, which means you can take the account and funds with you if you leave GW. To learn more about the HSA, visit go.gwu.edu/hsa.

WHAT'S CHANGING FOR 2016?

GW will continue offering Basic and Medium medical plans and the High Deductible Health Plan (HDHP). Overall, there are minimal changes to each plan’s design. If you are in the Basic plan, you will see increases to the out-of-network, out-of-pocket maximum and deductible. The HDHP in-network family out-of-pocket maximum will decrease slightly in order to comply with the Department of Health and Human Services regulations.

EXPANDING SALARY BANDING FOR MEDICAL PREMIUMS

Historically, GW has used two salary bands for health premiums: employees making less than $35,000 annually and those making more than $35,000. The new structure will add five more segments, creating salary bands among employees making between $35,000 and $240,000 a year. For calendar year 2016, if you make $120,000 or less a year, you will see premium increases limited to 3 percent. For more information about health care premium rates for 2016, visit http://benefits.gwu.edu/annual-open-enrollment.

PHARMACY BENEFIT CHANGES FOR THE BASIC AND MEDIUM PLANS

Removing Separate Deductible for Brand 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 established a cap to limit 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 coinsurance 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>

With consumer savvy, employees can lower their out-of-pocket pharmacy 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 implementing pharmacy management programs that will focus on improving adherence and safety. Additionally, GW will be offering a special program for employees 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.

PAYFLEX HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA):

For 2016, the maximum amount you can contribute will increase to $2,550. Please note, if you wish to participate in 2016, you must enroll during Open Enrollment as IRS rules do not allow your 2015 election to automatically rollover.
AETNA DENTAL PLANS
In 2016, there will be a 2 percent increase in the PPO (Low and High options) plans. There will be no premium increase in the DMO plan.

OTHER BENEFITS PLANS
The following benefit plans will continue to be offered in 2016, with no changes to rates or plan design:

- UHC Basic and Enhanced Vision Plans
- The Standard Basic Life and AD&D Insurance Plans
- The Standard Employee/Spouse/Domestic Partner/Dependent AD&D Insurance Plans
- The Standard Employee/Spouse/Domestic Partner Dependent Life Insurance Plans
- GW Paid Short-Term Disability (STD)
- The Standard Basic Long-Term Disability (LTD)
- The Standard Voluntary Short-Term Disability
- PayFlex Dependent Day Care – Please note, if you wish to participate in 2016, you must enroll during Open Enrollment as IRS rules do not allow your 2015 election to rollover
- Legal Resources

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 AND OVERVIEW SESSIONS:
  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, vision, insurance, and flexible spending plan providers. Dates, times, and locations will be distributed in the coming weeks.

  In addition to the advocacy services provided by Health Advocate, University Human Resources will also be hosting a number of benefits overview sessions to help you navigate the benefit changes for 2016. These sessions will be offered throughout the month of October, both in-person and online. For more information about these sessions and the resources available to you, visit go.gwu.edu/benetools.

- 2016 BENEFITS ENROLLMENT GUIDE:
  An updated and comprehensive Open Enrollment Guide on the 2016 benefit offerings and resources, including decision tools to help you decide which benefits best apply to you and your family’s needs, will soon be available through the Benefits Administration Department website located at: http://benefits.gwu.edu/annual-open-enrollment

- EXTENDED CALL CENTER HOURS:
  We understand the need for timely and accurate responses to your benefits and enrollment questions and concerns during this period, and that is why the Benefits Administration call center will be available to assist you from 9:00am–8:00pm EST from October 1st through October 30th. Call (888) 4GWUBEN (449-8236) for assistance with any benefits questions or concerns.

- WEB-BASED ENROLLMENT SYSTEM:
  Our online system will make your enrollment process quick and easy and will provide you with a statement confirming your elections. Beginning October 1st, log on to EasyEnroll at http://benedetails.gwu.edu/openenrollment to review, change, or select your 2016 benefits. You can also review or designate your life insurance beneficiaries.

- Please remember that most changes made during this period become effective January 1, 2016.

Health Advocate can help you navigate the healthcare maze. Visit http://healthadvocate.com/gwu for details.

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 and posted in the enrollment system. 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, vision, insurance, and flexible spending 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 in advance of the Open Enrollment period.
http://benefits.gwu.edu