

GW 2018 OPEN ENROLLMENT OCTOBER 9-27, 2017

WHAT'S NEW AND WHAT'S CHANGING FOR 2018

NEW! Applied Behavioral Analysis (ABA)

Beginning January 1, 2018, ABA therapy will be offered under both the GW PPO and GW Health Savings Plan (HSP). Participants will be eligible for coverage of ABA services for the diagnosis and treatment of autism spectrum disorders (ASD).

NEW! CVS Health Transform Diabetes Care™

New to GW's pharmacy benefit offerings is CVS Health Transform Diabetes Care™, a total condition level management program designed to improve health outcomes and lower pharmacy costs. Program features include highly personalized support and coaching, comprehensive diabetes visits at MinuteClinic locations at no out-of-pocket cost (including A1C checks), and access to digital tools to reduce the complexity of daily disease management.

*Note: Beginning January 1, 2018, diabetic medications and supplies **must** be filled through CVS Retail or CVS Mail Order.*

NEW! FOR FALL 2017 Castlight

Castlight is a free service for GW employees who are covered through one of the university's medical plans. The easy-to-use integrated platform, accessible via mobile app or intuitive website, promotes healthcare transparency by providing employees a personalized and powerful way to shop for their healthcare. Castlight is your one-stop shop to making better healthcare decisions and managing your healthcare budget.

NEW! Group Home and Auto

GW will expand its selection of voluntary benefits with the addition of Group Home and Auto coverage, through Liberty Mutual. Participants will receive preferred pricing on home and auto insurance packages, with premium rates that are often lower than the market place average!

NEW VENDOR Life, Disability and Family Medical Leave (FMLA)

In 2018, life, disability, and FMLA benefits will be administered through Liberty Mutual. The vendor change will result in overall program savings and improved leave administration.

HSP Family Out-of-Pocket Maximum (OOPM)

GW's HSP family OOPM will increase from \$7,150 to \$7,350.

IRS Account Based Plan Limit Updates Flexible Spending Accounts (FSA)

The FSA contribution limit

- The annual maximum for the Health Care FSA will increase by \$50, from \$2,550 to \$2,600.
- The annual maximum for the Dependent Day Care FSA plan will remain the same at \$5,000.

Health Savings Account (HSA)

The HSA contribution limit (employee + GW contribution)

- For those with individual HSP coverage, the limit will increase by \$50, from \$3,400 to \$3,450.
- For those with family HSP coverage, the limit will increase by \$150, from \$6,750 to \$6,900.
- There is no change to GW's HSA matching contribution: GW will continue to match up to \$600 for individuals who contribute at least \$600, and up to \$1,200 for those covering dependents who contribute at least \$1,200.

Employee Contributions

Medical and Prescription

For the GW PPO plan, employees with **Single** coverage can expect to pay \$1-\$8* more in monthly premiums, while those with **Family** coverage can expect to pay \$12-\$37* more per month. For the GW HSP, employees with **Single** coverage can expect to pay \$1-\$4* more in monthly premiums, while those with **Family** coverage can expect to pay \$4-\$18* more per month.

*Monthly contributions are dependent on an employee's "salary" band. "Salary" is based on benefits salary, defined as the salary(ies) of your active benefits eligible primary and secondary positions.

Dental

In 2018, DMO participants will see a 3% decrease in employee contributions, and High PPO and Low PPO participants will see a 3% increase in employee contributions.



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Legal

GW will continue to offer a group legal program, provided by Legal Resources®. Program enrollees gain protection against high legal fees as well as access to a nationwide network of 11,000 professional attorneys. Your contribution will remain the same for 2018.

Tuition Remission and Retirement Savings

GW's tuition remission and retirement savings programs will remain the same for 2018.

Health Advocate

For hassle-free assistance with resolving healthcare and insurance issues, look no further than GW's Health Advocate program, which will continue to be a special benefit offering in 2018. By utilizing Health Advocate, you will gain personalized, prompt, and reliable expert help while reaping in savings in time and money.

Freestanding Imaging and Labs

Prices vary significantly for imaging and lab work - even if you go in-network. The GW health plans will continue to offer a preferred network - including a lower coinsurance - when you use a freestanding network facility instead of a hospital for labs, X-rays, and major diagnostics.

Vision

GW's Basic and Enhanced vision plans will remain the same for 2018, with no changes in plan coverage or employee contributions.

UnitedHealthcare (UHC) Virtual Visits

Skip the waiting room with UHC's Virtual Visits, which will continue as a GW health plan offering in 2018. The convenient service allows you to connect with a doctor from your mobile device or computer without an appointment. Visits often take 10-15 minutes, during which time doctors can diagnose and treat a wide range of non-emergency conditions as well as write prescriptions (if needed), which you may subsequently pick up at your local pharmacy.

The cost for Virtual Visits will remain the same for 2018:

- **GW PPO:** \$10 co-pay (deductible does not apply)
- **GW HSP:** 20% coinsurance (after deductible)

Centers of Excellence

GW will continue to offer UHC's Centers of Excellence for Cancer and Infertility. Centers of Excellence provide access to leading healthcare facilities, physicians, and services to support safe, specialized, and cost-effective care. UHC's nurse consultants provide the information you need to make decisions about your care and help guide you to a particular Centers of Excellence Networks program that meets your specific needs.

More information about 2018 benefits will be available as we approach the open enrollment period. Questions regarding GW's health and welfare employee benefits plans may be directed to the GW Benefits Call Center at (888) 4GWUBEN (449-8236) or benefits@gwu.edu.

