The George Washington University
BENEFITS & PERKS
Our Philosophy

The George Washington University is committed to investing in the health of its faculty and staff. We honor this commitment not only by offering employees a comprehensive benefits package at a competitive cost, but also by providing various health and financial wellness resources – including educational opportunities, wellness programs and work-life benefits. We encourage you to take full advantage of all programs available to you to elevate your personal health, financial strength and overall wellbeing.

Learn more at
benefits.gwu.edu
Where to Find Benefits Information

GW Benefits Website
benefits.gwu.edu
Where to Find Benefits Information (Cont’d.)

Twitter
twitter.com/gw_benefits

GWell Blog
blogs.gwu.edu/gwbenefits

Monthly GWell Email Newsletter
Sent to all GW benefits eligible employees
ENROLLMENT DEADLINES & ELIGIBILITY
New Hire Enrollment

New employees may enroll in:
Medical insurance
Dental insurance
Vision insurance
Legal insurance
Basic Life/AD&D insurance
Optional Life/AD&D insurance
Short-Term Disability
Long-Term Disability (FT employees only)
Flexible Spending Accounts
Health Savings Account

Complete enrollment via Easy Enroll and submit supporting documents within 30 calendar days from date of hire

Most benefits effective on the first day of the month following your date of hire.*

Note: Once enrolled, you may only make changes to these benefit elections during the annual Open Enrollment period, or if you experience a Qualified Life Event.

* If you are hired on the first day of the month, your benefits begin on your hire date.
# Enrollment Deadlines

## New Hire Enrollment

You have **30 calendar days** from your date of hire to enroll in benefits.*

**Important:** During your new hire enrollment period (30 calendar days from date of hire), you may access the benefits enrollment system, EasyEnroll, as often as you like. The elections on file as of the enrollment deadline will be your final coverage for the year.

## Qualified Life Event (QLE)

You have **30 calendar days** to change your benefit elections due to:
- Marriage
- Death of spouse/domestic partner or dependent child
- Dependent becomes eligible/ineligible for coverage
- Gain or loss of coverage elsewhere
- Start or end of a Qualified Domestic Partnership

You have **60 calendar days** to change your benefit elections due to:
- Birth or adoption of a child
- Divorce
- Change in eligibility for Medicaid/CHIP

*You may enroll in a retirement savings plan at any time during the year.

## Annual Open Enrollment

The annual Open Enrollment period takes place each fall, and is an opportunity for you to change your benefit elections or enroll in new benefits.

Most changes made during Open Enrollment are effective on January 1 of the following year.

Learn more at benefits.gwu.edu/new-employees

Learn more at benefits.gwu.edu/qualified-life-events

Learn more at benefits.gwu.edu/annual-open-enrollment

Enroll via EasyEnroll at go.gwu.edu/easyenroll
Dependent Eligibility

Eligible dependents include:

• Spouse

• Domestic partner*

• Children

* Under IRS regulations, the value of your domestic partner’s coverage is considered taxable income to you, resulting in additional income tax withholding. This additional taxable income is called “imputed income.”

A child includes a biological child, stepchild, child placed with you for adoption, legally adopted child, the biological or adopted child of your covered Partner and a child for whom you are the legal guardian. Note: In the case of legal guardianship, there may be restrictions on the types of coverage available for the child.
Free Benefits

GW employees receive the following benefits at no cost:

- 4% base retirement contribution after two years of service*
- Group Life Insurance equal to 1x your annual salary, up to a maximum of $500k
- Group Accidental Death and Dismemberment (AD&D) equal to 1x your annual salary, up to a maximum of $500k
- Long-Term Disability (LTD) coverage equal to 60% of monthly salary, up to a monthly maximum of $10k, after one year of service.**
- Health Advocate
- Wellbeing Hotline (Employee Assistance Program)
- Castlight

* The two year service requirement may be fulfilled by prior service at another educational organization. Requires completion of 401(a) Prior Employment Verification form.

** You may be able to have the one year waiting period waived if you have prior coverage within 12 months preceding your employment with the university. Requires completion of LTD Prior Coverage Verification form.
PAID TIME OFF
SICK LEAVE
HOLIDAYS
Paid Time Off and Sick Leave

Full-time, regular employees can accrue annual time and sick leave. Medical residents may refer to the Resident Manual, and Faculty may contact the faculty personnel office, for additional paid time off options.

### Time Off

*One day = eight hours*

**Full-Time Exempt**

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Months of Service</th>
<th>Annual Days Accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 2</td>
<td>0 – 24</td>
<td>15</td>
</tr>
<tr>
<td>3 – 4</td>
<td>25 – 48</td>
<td>18</td>
</tr>
<tr>
<td>5 – 15</td>
<td>49 – 180</td>
<td>21</td>
</tr>
<tr>
<td>15 +</td>
<td>180 +</td>
<td>24</td>
</tr>
</tbody>
</table>

**Full-Time Nonexempt**

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Months of Service</th>
<th>Annual Days Accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 2</td>
<td>0 – 24</td>
<td>13</td>
</tr>
<tr>
<td>3 – 4</td>
<td>25 – 48</td>
<td>15</td>
</tr>
<tr>
<td>5 – 15</td>
<td>49 – 180</td>
<td>21</td>
</tr>
<tr>
<td>15 +</td>
<td>180 +</td>
<td>24</td>
</tr>
</tbody>
</table>

Full-time research employees accrue annual time at a rate of 1.75 days per month. The accrual rate does not change with years of service.

### Sick Leave

*One day = eight hours*

Used for absences due to illness, medical treatment or care of a family member.

**Regular full-time employees** accrue sick time at a rate of *one day per month*, regardless of years of service.

May carry over up to 180 days.

In accordance with the DC Sick and Safe Leave Act, sick time may also be used in the event that an employee or an employee’s family member is the victim of stalking, domestic violence or sexual abuse, and the abuse is directly related to seeking medical, social or legal services pertaining to the violent or abusive conduct.

Credited on the last working day of the month.

For regular part-time employees, the annual time accrual rate is based upon percentage of effort (number of hours worked per week divided by 40) and does not change with years of service ([https://hr.gwu.edu/leave-programs](https://hr.gwu.edu/leave-programs)).
# Paid Holidays

<table>
<thead>
<tr>
<th>13 Paid Holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Martin Luther King, Jr. Day</strong></td>
</tr>
<tr>
<td><strong>President’s Day</strong></td>
</tr>
<tr>
<td><strong>Memorial Day</strong></td>
</tr>
<tr>
<td><strong>Independence Day</strong></td>
</tr>
<tr>
<td><strong>Labor Day</strong></td>
</tr>
<tr>
<td><strong>Thanksgiving Holiday</strong></td>
</tr>
<tr>
<td><strong>Winter Break</strong></td>
</tr>
</tbody>
</table>
RETIREMENT SAVINGS PLANS
403(b) Retirement Plan

Eligibility
Immediately eligible

Providers
TIAA
Fidelity

Contribution Options
Pre-tax
Post-tax (Roth)
Combination

Enroll!
You can enroll in the 403(b) plan anytime at www.netbenefits.com/GW.
401(a) Retirement Plan with GW Contribution

Eligibility

You are automatically enrolled after two years of service at GW.*

* May be satisfied in part or in whole by prior service at another educational organization described in IRC Section 170(b)(1)(A)(ii) or 511(a)(2)(B), or with a college or university located outside of the U.S. with accreditation or similar designation from the country where it is located. A year of creditable service is a 12-consecutive month period during which you were credited with at least 1,000 hours of service.

GW’s Base Contribution

4% of your eligible compensation

EXTRA! GW’s Matching Contribution

If you also contribute to the 403(b) Retirement Plan, GW will match 150% of the first 4% of your annual benefits eligible salary that you contribute to the 403(b) plan (up to 6% of your salary contributed).
Putting It All Together

<table>
<thead>
<tr>
<th>GW Base Plan Contribution</th>
<th>Your Plan Contribution</th>
<th>GW Match</th>
<th>Total Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>4%</td>
<td>2%</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>4%</td>
<td>4%</td>
<td>6%</td>
<td>14%</td>
</tr>
<tr>
<td>4%</td>
<td>10%</td>
<td>6%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Free money!
Once you are eligible for the 401(a), GW’s base and matching contributions combine with your 403(b) deferrals to increase your retirement savings.

Know the limit.
Your contribution is subject to the annual IRS limit (for 2018, the individual maximum is $18,500). Be sure to understand the annual limit and take into account any retirement plan contributions you have already made for the year (including any other contributions you made to another employer’s retirement plan).

If you would like to contribute the maximum allowed, calculate your contributions using this equation:

\[
\text{Annual IRS limit} \div \# \text{ of paychecks remaining for the year} \text{ minus Any retirement plan contribution you have already made in the current year}
\]
Start Saving Today

Ready to Enroll?
Visit www.netbenefits.com/GW to get started.

Need help? 24-hour service is available:
Fidelity: (800) 343-0860
TIAA: (800) 842-2776

Prefer to meet in-person?
Schedule a one-on-one appointment with a Fidelity or TIAA representative at benefits.gwu.edu/retirement-counseling.
MEDICAL PLANS
# Medical Plans

**Two medical plan options: GW Health Savings Plan (HSP) & GW PPO Plan**

*The GW medical plans use the UHC Choice Plus network*

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>GW HSP</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
</tr>
<tr>
<td>Annual Deductible*</td>
<td>Individual - $2,000 Family - $4,000</td>
<td>Individual - $3,000 Family - $6,000</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td>Individual - $4,000 Family - $7,350</td>
<td>Individual - $6,000 Family - $12,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td><strong>GW – 80%</strong> Employee – 20%</td>
<td><strong>GW – 60%</strong> Employee – 40%</td>
</tr>
<tr>
<td>PCP Office Visit</td>
<td>After deductible: GW – 80% Employee – 20%</td>
<td>After deductible: GW – 60% Employee – 40%</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>After deductible: GW – 80% Employee – 20%</td>
<td>After deductible: GW – 60% Employee – 40%</td>
</tr>
<tr>
<td>Preventive Visit</td>
<td>GW covers 100%</td>
<td>After deductible: GW – 60% Employee – 40%</td>
</tr>
</tbody>
</table>

## Imaging and Labs

*(LabCorp is the preferred lab for GW medical plans)*

<table>
<thead>
<tr>
<th>Diagnostic Test (x-ray, blood work) and Imaging (CT/PET scans, MRIs)</th>
<th>Preferred</th>
<th>Non-Preferred</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

Premiums are due beginning on the **first pay date** after the benefit effective date. If premiums are not deducted when due, missing premiums will arrear and be deducted from a later paycheck.

* The GW HSP has a combined medical/pharmacy deductible and a combined medical/pharmacy out-of-pocket maximum.
The HSA is a savings account that you may contribute to using pre-tax money deducted from your paychecks throughout the year; this money may be used to pay for eligible healthcare expenses (per IRS pub. 969).

While you may use HSA funds to pay for eligible healthcare expenses now, you may also use the account to save for healthcare costs in retirement:

• The account does not follow a “use it or lose it” rule
• Unused funds roll over from year-to-year
• The HSA remains with you even if you change insurance plans, retire or switch employers

More about the HSA:
GW contribution match – the full GW match is deposited in tandem with your first contribution of the year (with first paycheck):

**Individual:** $600  
**Family:** $1,200

Contribution limit (includes employee + GW contributions)

**Individual:** $3,450  
**Family:** $6,900

Participants age 55 and older allowed $1,000 “catch-up” contribution

May enroll in HSA anytime during the year at go.gwu.edu/easyenroll

HSAs offer a triple tax advantage:

• Contributions are made tax-free (via payroll deduction)
• Any interest earned is tax-free
• Account owners may make tax-free withdrawals for qualified medical expenses
HSA Eligibility

The HSA is limited to individuals enrolled in a qualified high deductible health plan (HDHP), like the GW HSP.

You must also meet a few other criteria:

• Cannot be covered by another non-HSA qualified plan
• Cannot be enrolled in Medicare or TRICARE
• You or your spouse cannot contribute to a general purpose Health Care FSA or HRA in the same year
• Cannot be claimed as a dependent on someone else’s tax return
• Cannot have received VA benefits within prior three months (except for service-connected disability services)
Flexible Spending Accounts (FSAs)

**FSAs are pre-tax savings accounts that you can use to pay for certain out-of-pocket healthcare and dependent care costs:**

- **Health Care FSA (HCFSA)** – used for eligible out-of-pocket healthcare costs for you or your eligible dependents
- **Dependent Care FSA (DCFSA)** – used for eligible dependent care expenses while you work

**More about FSAs:**

- May choose to contribute to one or both FSA options
- Funds may be used for all eligible dependents (do not need to be enrolled in GW health plans)
- Annual contributions are deducted pre-tax from paychecks in equal installments throughout the year
- Contribution limits
  - **HCFSA:** $2,600 (annual balance available immediately)
  - **DCFSA:** $5,000, or $2,500 if you and your spouse file separate income tax returns (available as contributions are made)
- Must re-enroll annually during Open Enrollment
- Per IRS regulations, unused funds at the end of the calendar year are forfeited
  - Exception: HCFSA funds may carry over into the next year and be available for use during a grace period that ends on March 15; any funds remaining as of the March 15 deadline are forfeited to the plan
- All claims and supporting documentation must be submitted by April 30 of the following year
Prescription Plan

All prescription coverage is provided through CVS Caremark, regardless of the medical plan that you choose.

<table>
<thead>
<tr>
<th>Prescription Drugs Retail (30 day supply)</th>
<th>GW HSP*</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive</td>
<td>Covered at 100% (deductible and coinsurance do not apply)</td>
<td>Subject to coinsurance</td>
</tr>
<tr>
<td>Generic</td>
<td>20% after deductible</td>
<td>10% Coinsurance (Min: $15, Max: $30)</td>
</tr>
<tr>
<td>Brand Formulary</td>
<td></td>
<td>20% Coinsurance (Min: $30, Max: $50)</td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td></td>
<td>25% Coinsurance (Min: $60, Max: $100)</td>
</tr>
</tbody>
</table>

*The GW HSP has a combined medical/pharmacy annual deductible, and a combined medical/pharmacy out-of-pocket maximum.

To review a list of preventive drugs, visit benefits.gwu.edu/prescription-benefit-gw-health-savings-plan-gw-hsp.
Pay the lowest amount possible by obtaining a 90-day prescription from your doctor and filling it via mail order or at a CVS/pharmacy.

<table>
<thead>
<tr>
<th>Options to Fill 90 Day Maintenance Prescription Drugs</th>
<th>GW HSP*</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>GW HSP*</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Through Mail Order and CVS Pharmacy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>10% Coinsurance (Min: $37.50, Max: $75)</td>
<td>$135 ($45 per month**)</td>
</tr>
<tr>
<td>Brand Preferred</td>
<td>20% Coinsurance (Min: $75, Max: $125)</td>
<td>$210 ($70 per month**)</td>
</tr>
<tr>
<td>Brand Non-Preferred</td>
<td>25% Coinsurance (Min: $150, Max: $250)</td>
<td>$405 ($135 per month**)</td>
</tr>
<tr>
<td><strong>At Retail Other Than CVS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Preferred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Non-Preferred</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*GW HSP covers preventive drugs at 100% (deductible/coinsurance do not apply). **Note:** Maintenance Choice provisions apply. After three 30-day retail fills, you will need to fill a 90-day prescription via CVS Retail or CVS Mail Order in order to continue receiving the preventive medication at no cost.

**30-day retail amount effective with fourth 30-day refill

**Diabetic medications and supplies** must be filled through CVS Retail or CVS Mail Order.

**Did You Know?**
GW offers CVS Health’s Transform Diabetes Care with Livongo. See the Faculty & Staff Benefits Guide at benefits.gwu.edu for more info.
Castlight

Integrated web and mobile platform that provides a personalized and powerful new way of shopping for healthcare.

Free for GW employees, spouses/domestic partners and adult dependents covered under a GW medical plan.

Take the mystery out of your healthcare

Castlight is your personalized healthcare assistant. We’ll help you get more out of your health plan and benefits so you can experience healthcare in a whole new way.
With Castlight, you can see:

- Personalized cost estimates based on location, health plan and whether or not you’ve reached your deductible
- Your past bills in one place, with step-by-step explanations of past medical spending
- Contact information for doctors and hospitals
- Ratings and reviews of in-network doctors
- Benefits program information
- Timely information about conditions and treatments
- Current balances for your HCFSA or HSA
- Prescription drug options
Health Advocate

For hassle-free assistance with resolving healthcare and insurance issues.

Health Advocate helps you:
• Clarify insurance plan(s) and decide which plan is right for you
• Untangle medical bills, uncover errors and negotiate fees
• Find doctors, specialists, hospitals and treatment centers
• Locate eldercare and caregiver support resources
• Research and explain conditions and treatment options
DENTAL PLANS
The GW dental plans are standalone plans, meaning that you can enroll in dental coverage whether or not you have medical coverage through GW.

<table>
<thead>
<tr>
<th>Plan Design</th>
<th>Low PPO Option</th>
<th>High PPO Option</th>
<th>DMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Preventive</td>
<td>100%</td>
<td>100%*</td>
<td>100%</td>
</tr>
<tr>
<td>Basic</td>
<td>80%</td>
<td>70%*</td>
<td>90%</td>
</tr>
<tr>
<td>Major</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>50%</td>
</tr>
<tr>
<td>Annual Benefit Maximum</td>
<td>$1,000</td>
<td>$1,500</td>
<td>None</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>50%</td>
</tr>
</tbody>
</table>

*Of allowed amount
VISION PLANS
The GW vision plans are standalone plans, meaning that you can enroll in vision coverage whether or not you have medical coverage through GW.

**Basic Plan**

- In-network eye exams covered at 100% every 12 months
- In-network frames have a $20 copay every 24 months*
- In-network frames have a max benefit amount of $130
- In-network lens benefit available every 12 months after $20 copay*
- 4 boxes of contact lenses available every 12 months in lieu of spectacle lenses after $20 copay (up to $105 max)
- Out-of-network benefits available

* Only one $20 copay for materials if frames and lenses are purchased together

**Enhanced Plan**

- Same coverage as Basic Plan
- In-network frames have a $20 copay every 12 months*
- Covers following additional lens options:*
  - Standard progressive lenses
  - Polycarbonate lenses
  - Ultraviolet and anti-reflective coating
  - Glass coating and tints
- 6 boxes of contact lenses available every 12 months in lieu of spectacle lenses after $20 copay (up to $150 max)

* Only one $20 copay for materials if frames and lenses are purchased together
LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE
Basic Life and AD&D Insurance

Basic Life = 1x your annual benefits salary (up to $500,000)

Basic AD&D = 1x your annual benefits salary (up to $500,000)

Six-month waiting period for part-time staff.

Note: The cost of Basic Life insurance coverage exceeding $50,000 is considered “imputed income” by the IRS. 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.
### Optional Life and AD&D Insurance

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>Up to 5x benefits salary ($750,000 max)</td>
</tr>
<tr>
<td><strong>Spouse</strong></td>
<td>Up to 50% of your amount</td>
</tr>
<tr>
<td><strong>Domestic Partner</strong></td>
<td>Up to 50% of your amount</td>
</tr>
<tr>
<td><strong>Dependent</strong></td>
<td>Up to $10,000</td>
</tr>
</tbody>
</table>

#### Note:
You must have optional employee life coverage in order to elect coverage for your spouse/domestic partner or dependent children.

#### GI values for optional life insurance:
- **Employee**: lesser of $250k or 5x benefits salary
- **Spouse**: lesser of $30k or 50% of employee optional life insurance

As a new hire, you can elect up to the Guaranteed Issue (GI) without Evidence of Insurability (EOI). EOI is proof showing that you and/or your dependents are in good health. Amounts elected above the GI require EOI.
DISABILITY INSURANCE
Short-Term Disability (STD) Insurance

Voluntary

FT Faculty/Staff with less than 2 years of benefits eligible service,
PT Faculty/Staff, Medical Residents

Employee-paid

- 60% of benefits salary (up to $3,000 weekly) paid up to 150 days; 30-day waiting period applies
- Part-time staff are eligible after six months

* If you do not enroll in Voluntary STD as a new hire and are electing coverage for the first time during open enrollment, you will be required to provide EOI.

GW-Paid

FT Faculty/Staff with 2+ years of benefits eligible service

University-paid

- 50% or 100% of benefits salary paid (depending on employee status and full-time years of service at GW) up to 166 days; 14-day waiting period applies
Long-Term Disability (LTD) Insurance

<table>
<thead>
<tr>
<th>Basic</th>
<th>Buy Up</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>University-paid</strong></td>
<td><strong>Employee-paid</strong></td>
</tr>
<tr>
<td>- Automatic enrollment</td>
<td>- Enroll within 30 calendar</td>
</tr>
<tr>
<td>after one year of</td>
<td>days of hire; otherwise,</td>
</tr>
<tr>
<td>employment at GW*</td>
<td>you can only enroll</td>
</tr>
<tr>
<td>- Benefit Amount: 60% of</td>
<td>during annual Open</td>
</tr>
<tr>
<td>monthly benefits</td>
<td>Enrollment or if you</td>
</tr>
<tr>
<td>salary (up to a monthly</td>
<td>experience a Qualified</td>
</tr>
<tr>
<td>maximum of $10,000)</td>
<td>Life Event</td>
</tr>
<tr>
<td></td>
<td>- Benefit Amount: 66.67%</td>
</tr>
<tr>
<td></td>
<td>of monthly benefits</td>
</tr>
<tr>
<td></td>
<td>salary (up to a total</td>
</tr>
<tr>
<td></td>
<td>monthly maximum of $12,000)</td>
</tr>
</tbody>
</table>

* You may be able to have the one year waiting period waived if you have prior group coverage within 12 months preceding your employment with the university. Requires completion of LTD Prior Coverage Verification form.

Full-time employees only
Legal Plan through Legal Resources

Monthly membership fee: $19.00

- Access to a nationwide network of highly-qualified legal firms comprising over 11,000 professional attorneys
- Covers the employee, spouse/domestic partner and eligible dependents
- Legal matters covered at 100% include:
  - Traffic violations
  - Will preparation, review and updates
  - Real estate (buying or selling a home)
  - Civil actions as plaintiff or defendant in District Court
  - Landlord and tenant issues
  - Uncontested domestic adoptions
  - And more!
- Other matters may be covered at discounted rate
TUITION ASSISTANCE
Tuition Remission Program

- Generous tuition assistance for employee, spouse/domestic partner and dependents
- Applies to the cost of tuition for GW programs, with some exclusions
- Must submit applications for each semester after completing normal university and registration procedures to enroll for classes
  - Application deadlines for each semester are listed at benefits.gwu.edu/tuition-remission.

Notes:
- Per IRS regulations, non-work related employee graduate tuition remission in excess of $5,250 is taxable income to the employee and 100% of dependent graduate tuition remission is taxable to the employee.
- Special programs such as World Executive MBA, PhD and MD degrees, and all online degrees, are excluded.
- Employees and their dependents must go through the normal admission and registration process with GW in order to be eligible for the tuition benefit.
## Tuition Remission for Employees

<table>
<thead>
<tr>
<th>Employee Type</th>
<th>Employee Eligibility</th>
<th>Employee Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty/Executive Management/</td>
<td>First semester coinciding with or</td>
<td><strong>Full-Time Coverage</strong></td>
</tr>
<tr>
<td>Research Personnel</td>
<td>following the appointment date</td>
<td>90% of 6 spring credits, 6 summer credits and 6 fall credits</td>
</tr>
<tr>
<td><strong>Staff</strong></td>
<td>First semester following 180 days of employment</td>
<td><strong>Part-Time Coverage</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>90% of 3 spring credits, 3 summer credits and 3 fall credits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note: Coverage not to exceed the current Columbian College rate.</td>
</tr>
</tbody>
</table>

- Dependent coverage effective date coincident with employee effective date. (Exception: Dependents of Research Staff are eligible following 90 days of employment.)
- The benefit is non-applicable to fees and student account financial penalties.
- For additional information, refer to the [Tuition Remission Policy](benefits.gwu.edu/tuition-remission) located at benefits.gwu.edu/tuition-remission
## Tuition Remission for Spouses/Domestic Partners and Dependents

<table>
<thead>
<tr>
<th>Spouse/Domestic Partner</th>
<th>Full-Time Employees</th>
<th>Tuition Benefit for Spouse/Domestic Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Years of Benefits</td>
<td>Eligible Service</td>
</tr>
<tr>
<td></td>
<td>Employee Years of Benefits</td>
<td>Eligible Service</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part-Time Employees</th>
<th>Tuition Benefit for Spouse/Domestic Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5 years</td>
<td>24%</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>35.5%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dependent Children</th>
<th>Full-Time Employees</th>
<th>Tuition Benefit for Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Years of Benefits</td>
<td>Eligible Service</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>57%</td>
</tr>
<tr>
<td></td>
<td>2 years</td>
<td>67%</td>
</tr>
<tr>
<td></td>
<td>3 years</td>
<td>77%</td>
</tr>
<tr>
<td></td>
<td>4 or more years</td>
<td>87%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part-Time Employees</th>
<th>Tuition Benefit for Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>23.5%</td>
</tr>
<tr>
<td>1 year</td>
<td>28.5%</td>
</tr>
<tr>
<td>2 years</td>
<td>33.5%</td>
</tr>
<tr>
<td>3 years</td>
<td>38.5%</td>
</tr>
<tr>
<td>4 or more years</td>
<td>43.5%</td>
</tr>
</tbody>
</table>

**Notes for Dependent Children Coverage:**
- Tuition benefit covers only one undergraduate degree
- Maximum coverage for graduate level is 8 semesters
- Dependents over age 24 must be tax dependents

**Note for Dependent Graduate Benefit:**
You must have been eligible for dependent undergraduate tuition benefits at GW when your dependent child was obtaining an undergraduate degree, and your dependent used less than eight semesters of tuition remission benefits in an undergraduate degree program at GW.
WORK-LIFE ASSISTANCE
Wellbeing Hotline (Employee Assistance Program)

- Financial Support
- Pet Needs
- Confidential Counseling
- Vacation Planning
- Finding Child Care
- and much more…

Learn more at benefits.gwu.edu/wellbeing-hotline.

Call toll-free: 1 (866) 522-8509
Additional Benefits and Perks

- Capital Bikeshare membership discounts
- Quit For Life smoking cessation program
- Healthy Pregnancy Program *(for UHC members)*
- Group Home and Auto Insurance Discounts *(Liberty Mutual)*
- Back-up child and adult dependent care
- Gym discounts and free group exercise classes

*A full list of wellness benefits and perks is available at benefits.gwu.edu/wellness-discounts.*
The George Washington University

YOUR PAY
Today’s Goals

• Identify and complete appropriate federal and state tax forms.
• Understand GW’s pay calendar and pay processes.
• Access and understand your pay statement.
• Understand GW’s transportation benefits.
• Find information and resources to support you along the way.
Where to Find Payroll Information

The Payroll Services department is dedicated to providing accurate and timely services to employees and other stakeholders. We are responsible for paying all employees in compliance with federal and local labor laws. We have a commitment to embrace change that promotes increased productivity and we strive to exceed the expectations of our customers.

Quick Links

- Payroll Forms
- View My Paystub
- Enroll in Direct Deposit
- The Work Number (PDF)
- New Employee Information
- Understanding your Paystub (PDF)
- University Human Resources
FEDERAL AND STATE TAX FORMS
Forms You Must Complete

**W-4 Federal Tax Withholding**
This is your official address for payroll and benefits information.

**State Tax Withholding**
- D-4 (Washington, DC)
- VA-4 (Virginia)
- MW 507 (Maryland)

Employees who are not U.S. residents (for tax purposes) must contact the GW Tax Department before completing tax withholding forms.

**GW Tax Department**
(571) 553-8313
taxdepartment.gwu.edu/meeting-tax-department
# Form W-4

## Employee's Withholding Allowance Certificate

- Whether you're entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.

### Form W-4

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Your first name and middle initial</td>
</tr>
<tr>
<td>2</td>
<td>Your social security number</td>
</tr>
<tr>
<td>3</td>
<td>Single ❑ Married ❑ Married, but withhold at higher Single rate.  Note: If married filing separately, check “Married, but withhold at higher Single rate.”</td>
</tr>
<tr>
<td>4</td>
<td>If your last name differs from that shown on your social security card, check here. You must call 800-772-1213 for a replacement card.  ❑</td>
</tr>
<tr>
<td>5</td>
<td>Total number of allowances you're claiming (from the applicable worksheet on the following pages)  ....  5</td>
</tr>
<tr>
<td>6</td>
<td>Additional amount, if any, you want withheld from each paycheck  .....  6 $</td>
</tr>
</tbody>
</table>
| 7      | I claim exemption from withholding for 2018, and I certify that I meet both of the following conditions for exemption.  
- Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and  
- This year I expect a refund of all federal income tax withheld because I expect to have no tax liability.  
If you meet both conditions, write “Exempt” here  ....  7 |

Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.

**Employee's signature**  (This form is not valid unless you sign it.)  ❑  **Date**  ❑  

### Employer's name and address (Employer: Complete boxes 8 and 10 if sending to IRS and complete boxes 8, 9, and 10 if sending to State Directory of New Hires.)  

### First date of employment  

### Employer identification number (EIN)  

---

For Privacy Act and Paperwork Reduction Act Notice, see page 4.
Employee Self-Serve Option through GWeb

Faculty and staff are now able to update the following on GWeb:

- W-4 address
- W-4 withholding allowances
- State withholding allowances for employees residing in DC, Maryland and Virginia

Instructions are available on the Payroll Services website at payroll.gwu.edu.

You are encouraged to take advantage of this self-service option, as it is a quick and secure way to update your tax and address information.

GWeb Link: banweb.gwu.edu
Moving?

If you are relocating, be sure to complete the following action items:

- Update your W-4 address through GWeb
- Complete a new form W-4
- Complete a new state tax form (if applicable)

Faculty and Staff Service Center:
2121 Eye Street, Suite 101
Washington, DC 20052
Electronic W-2

- Available earlier than a traditional, mailed paper form W-2
- Helps protect against identity theft
- Supports the university’s sustainability practices

Consent in GWeb, under the Employee Information & Tax Forms section.
- Secure on GWeb
- Remains on Gweb

Note: Instructions are available on the Payroll Services website at payroll.gwu.edu/online-w-2
PAY CALENDAR AND PAY PROCESSES
Employee Time Reporting

See your department manager to determine which method you should use to record time.

**Biweekly (Nonexempt) Employees**

Required to use the Time Reporting System (TRS) to record arrivals and departures for all time worked.

**Monthly and Biweekly (Exempt) Employees**

Not required to use the TRS system.
Pay Calendar

Biweekly Employees

Paid every other Friday.

Monthly Employees

Generally paid on the last business day of the month, unless it falls on a holiday (see holiday calendar at hr.gwu.edu/holiday-schedules).

Payroll calendars:
- Issued by Payroll Services each spring.
- Available at payroll.gwu.edu/payroll-calendar

Bi-Weekly Payroll Calendar - Fiscal Year 2017-2018

<table>
<thead>
<tr>
<th>Banner Pay #</th>
<th>Period Begin Date</th>
<th>Period End Date</th>
<th>Department Approval Due Date</th>
<th>Pay Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>BW 14</td>
<td>06/18/2017</td>
<td>07/01/2017</td>
<td>07/05/2017</td>
<td>07/14/2017</td>
</tr>
<tr>
<td>BW 15</td>
<td>07/02/2017</td>
<td>07/15/2017</td>
<td>07/18/2017</td>
<td>07/28/2017</td>
</tr>
<tr>
<td>BW 16</td>
<td>07/16/2017</td>
<td>07/29/2017</td>
<td>08/01/2017</td>
<td>08/11/2017</td>
</tr>
<tr>
<td>BW 17</td>
<td>07/30/2017</td>
<td>08/12/2017</td>
<td>08/15/2017</td>
<td>08/25/2017</td>
</tr>
<tr>
<td>BW 18</td>
<td>08/13/2017</td>
<td>08/26/2017</td>
<td>08/29/2017</td>
<td>09/08/2017</td>
</tr>
<tr>
<td>BW 19</td>
<td>08/27/2017</td>
<td>09/09/2017</td>
<td>09/12/2017</td>
<td>09/22/2017</td>
</tr>
<tr>
<td>BW 20</td>
<td>09/10/2017</td>
<td>09/23/2017</td>
<td>09/26/2017</td>
<td>10/06/2017</td>
</tr>
<tr>
<td>BW 21</td>
<td>09/24/2017</td>
<td>10/07/2017</td>
<td>10/10/2017</td>
<td>10/20/2017</td>
</tr>
<tr>
<td>BW 22</td>
<td>10/08/2017</td>
<td>10/21/2017</td>
<td>10/24/2017</td>
<td>11/03/2017</td>
</tr>
<tr>
<td>BW 24</td>
<td>11/05/2017</td>
<td>11/18/2017</td>
<td>11/20/2017</td>
<td>12/01/2017</td>
</tr>
<tr>
<td>BW 25</td>
<td>11/19/2017</td>
<td>12/02/2017</td>
<td>12/05/2017</td>
<td>12/15/2017</td>
</tr>
<tr>
<td>BW 26</td>
<td>12/03/2017</td>
<td>12/16/2017</td>
<td>12/18/2017</td>
<td>12/28/2017</td>
</tr>
</tbody>
</table>

| BW 1        | 12/17/2017        | 12/30/2017     | 01/03/2018                  | 01/12/2018 |
| BW 2        | 12/31/2017        | 01/13/2018     | 01/17/2018                  | 01/26/2018 |
| BW 3        | 01/14/2018        | 01/27/2018     | 01/30/2018                  | 02/09/2018 |
| BW 4        | 01/28/2018        | 02/10/2018     | 02/13/2018                  | 02/23/2018 |
| BW 5        | 02/11/2018        | 02/24/2018     | 02/27/2018                  | 03/09/2018 |
| BW 6        | 02/25/2018        | 03/10/2018     | 03/13/2018                  | 03/23/2018 |
| BW 7        | 03/11/2018        | 03/24/2018     | 03/27/2018                  | 04/06/2018 |
| BW 8        | 03/25/2018        | 04/07/2018     | 04/10/2018                  | 04/20/2018 |
| BW 9        | 04/08/2018        | 04/21/2018     | 04/24/2018                  | 05/04/2018 |
| BW 10       | 04/22/2018        | 05/05/2018     | 05/08/2018                  | 05/18/2018 |
| BW 11       | 05/06/2018        | 05/19/2018     | 05/22/2018                  | 06/01/2018 |
| BW 12       | 05/20/2018        | 06/02/2018     | 06/05/2018                  | 06/15/2018 |
| BW 13       | 06/03/2018        | 06/16/2018     | 06/19/2018                  | 06/29/2018 |
Direct Deposit

- All employees are eligible
- Allocate pay to multiple accounts
- Entire pay or fixed amount/percentage

Don’t forget to select net/remaining balance for one of your accounts!

Sign up or make changes through GWeb at banweb.gwu.edu.

EXAMPLE

Total: $1,000
Want to allocate 50% to savings
and 50% to checking

Select options:
Savings: 50%
Checking: Net/Remaining Balance
Receiving Your Pay Statement

Direct Deposit
Notified at least two days prior via email – *Easy View*

Checks
For those who have not set up direct deposit. Checks are mailed to the employee’s W-4 address.
Understanding Your Pay Stub

Fiscal Year 2017-2018 Pay Calendar for Employees Paid Bi-Weekly

<table>
<thead>
<tr>
<th>Period Begin Date</th>
<th>Period End Date</th>
<th>Pay Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/18/2017</td>
<td>07/01/2017</td>
<td>07/14/2017</td>
</tr>
<tr>
<td>07/02/2017</td>
<td>07/15/2017</td>
<td>07/28/2017</td>
</tr>
<tr>
<td>07/16/2017</td>
<td>07/29/2017</td>
<td>08/11/2017</td>
</tr>
<tr>
<td>07/30/2017</td>
<td>08/12/2017</td>
<td>08/25/2017</td>
</tr>
<tr>
<td>08/13/2017</td>
<td>08/26/2017</td>
<td>09/08/2017</td>
</tr>
<tr>
<td>08/27/2017</td>
<td>09/09/2017</td>
<td>09/22/2017</td>
</tr>
<tr>
<td>09/10/2017</td>
<td>09/23/2017</td>
<td>10/06/2017</td>
</tr>
<tr>
<td>09/24/2017</td>
<td>10/07/2017</td>
<td>10/20/2017</td>
</tr>
<tr>
<td>10/08/2017</td>
<td>10/21/2017</td>
<td>11/03/2017</td>
</tr>
<tr>
<td>10/22/2017</td>
<td>11/04/2017</td>
<td>11/17/2017</td>
</tr>
<tr>
<td>11/05/2017</td>
<td>11/18/2017</td>
<td>12/01/2017</td>
</tr>
<tr>
<td>11/19/2017</td>
<td>12/02/2017</td>
<td>12/15/2017</td>
</tr>
<tr>
<td>12/03/2017</td>
<td>12/16/2017</td>
<td>12/28/2017</td>
</tr>
<tr>
<td>12/17/2017</td>
<td>12/30/2017</td>
<td>01/12/2018</td>
</tr>
<tr>
<td>12/31/2017</td>
<td>01/13/2018</td>
<td>01/26/2018</td>
</tr>
<tr>
<td>01/14/2018</td>
<td>01/27/2018</td>
<td>02/09/2018</td>
</tr>
<tr>
<td>01/28/2018</td>
<td>02/10/2018</td>
<td>02/23/2018</td>
</tr>
<tr>
<td>02/11/2018</td>
<td>02/24/2018</td>
<td>03/09/2018</td>
</tr>
<tr>
<td>02/25/2018</td>
<td>03/10/2018</td>
<td>03/23/2018</td>
</tr>
<tr>
<td>03/11/2018</td>
<td>03/24/2018</td>
<td>04/06/2018</td>
</tr>
<tr>
<td>03/25/2018</td>
<td>04/07/2018</td>
<td>04/20/2018</td>
</tr>
<tr>
<td>04/08/2018</td>
<td>04/21/2018</td>
<td>05/04/2018</td>
</tr>
<tr>
<td>04/22/2018</td>
<td>05/05/2018</td>
<td>05/18/2018</td>
</tr>
<tr>
<td>05/06/2018</td>
<td>05/19/2018</td>
<td>06/01/2018</td>
</tr>
<tr>
<td>05/20/2018</td>
<td>06/02/2018</td>
<td>06/15/2018</td>
</tr>
<tr>
<td>06/03/2018</td>
<td>06/16/2018</td>
<td>06/29/2018</td>
</tr>
</tbody>
</table>

Employees paid on a monthly cycle are always paid on the last working day of the month.

Pay stubs are available on GWWeb for employees taking advantage of direct deposit.

Understanding Your Paystub

This brochure provides you with a sample paystub to help you better understand the information it contains. Also included is a list of the most commonly used earnings and deduction codes.

If you have any additional questions, please contact us at: payroll@gwu.edu.

Payroll Services
45155 Research Place, Suite 155
Ashburn, VA 20147
Phone: 571-553-4277
Fax: 571-553-4406
payroll@gwu.edu | payroll.gwu.edu

THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC

Tax, Payroll & Benefits Administration
TRANSPORTATION BENEFITS
Pre-tax deductions fund your WMATA SmarTrip card, which can be used to pay for work-related commuting expenses, including:

- Metrorail
- Metrobus
- Metro parking

Three different purses (not interchangeable):

1. Personal stored value
2. Transit benefit
3. Parking benefit
Enrolling in SmarTrip

Pre-Tax Transit and Metro Parking Benefit Plan Enrollment / Change Form

Available at payroll.gwu.edu
How the SmarTrip Card Works

Free SmarTrip card is available at the Faculty and Staff Service Center at the Foggy Bottom campus, or the Payroll Services office at the Virginia Science and Technology Campus.

Payroll deductions are taken out the month before the SmarTrip card is loaded (loaded on the first day of the following month).

Biweekly Employees

*Deductions are taken the first two pay dates of the month.*

New enrollments, changes or terminations must be received two weeks prior to the first day of the month in which the deduction is effective.

Monthly Employees

*Deductions are on each monthly pay date.*

New enrollments, changes or terminations must be received by the 10th of the month in order for the benefit to be available on the first of the following month.

Unused funds will roll over month-to-month.
Non-Metro Transit

Other forms of transportation may be used under the **SmartBenefits** program:

- VRE (Virginia Railway Express)
- MARC Train
- MTA commuter buses – Eyre, Dillon and Keller
- Metro Access
- Loudoun County Transit Authority

Learn more at [wmata.com/business/smartbenefits/For-Employees.cfm](http://wmata.com/business/smartbenefits/For-Employees.cfm)
SmarTrip Reassignments

If your SmarTrip card is lost, damaged or stolen, please notify WMATA by calling SmarTrip Customer Support. WMATA will deactivate your card to prevent unauthorized use of your funds, and transfer any money remaining in your personal stored value purse to a new card.

To complete the transfer of pre-tax benefits:
• Purchase a replacement card from WMATA or the Faculty and Staff Service Center, and register it at [wmata.com/fares/smartrip](http://wmata.com/fares/smartrip).
• Email the following information to payroll@gwu.edu:
  • Your GWID
  • Old card number
  • New card number
  • Reason for transfer request
On- and Off-Campus Parking

**On-Campus Parking**

*Through GW Transportation & Parking Services (TPS)*

Contractual agreement with the university

**PayFlex Parking Reimbursement Account***

*Through GW Payroll Services*

Reimbursement plan for expected expenses:
- Occasional on-campus parking
- Off-campus parking

How to Enroll through PayFlex:
1. Visit [go.gwu.edu/easyenroll](http://go.gwu.edu/easyenroll) to sign up and set your per pay period elections.
2. Visit [payflex.com](http://payflex.com) and create an account for your reimbursements.

*For more information on the PayFlex Parking Reimbursement Account, contact GW Benefits at benefits@gwu.edu.*
Questions?

Benefits Call Center: (888) 4GWUBEN (449-8236)
GW Benefits: benefits@gwu.edu or (571) 553-8382
GW Payroll Services: payroll@gwu.edu or (571) 553-4277