Dear George Washington University Community,

Welcome to the 2020 Benefits Open Enrollment season!

Open Enrollment begins on Monday, October 7, 2019, and closes at 8 p.m. (ET) on Friday, October 25, 2019.

Open Enrollment is your annual opportunity to reflect upon your current benefit elections and make any needed changes for the upcoming year. During this period, you may add or remove eligible dependents, and change your benefit elections, with most changes* going into effect on January 1, 2020. If you choose not to take action, your existing coverage options will roll over into the next year with the exception of the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, which require you to actively re-enroll each year.

We hope you take advantage of our monthly tips and resources provided throughout the year in GWell, and also find some time to attend a Benefits event such as our monthly massage and meditation sessions, or our upcoming annual Open Enrollment infosessions and fairs. Please see page 5.

GW is committed to providing you with a dynamic benefits program that is inclusive, diverse and cost effective. Information about enhancements and changes to current benefits programs for the 2020 Open Enrollment season is outlined below. Any changes that you wish to make to your health and welfare plans must be done during Open Enrollment, from October 7-25, 2019.

*Please remember that changes requested outside of Open Enrollment must be accompanied by a Qualified Life Event (QLE).

Online Enrollment is Now Easier

During this year’s Open Enrollment season, employees will experience a simpler way to log on to EasyEnroll to elect and/or make changes to benefits. Single sign-on will now be used in place of last year’s multi-step authentication process.

How to Access

When you are logged into your GW computer with your NetID and password, visit go.gwu.edu/openenrollment. You will automatically be able to enter EasyEnroll to elect and/or make changes to benefits for 2020. Your NetID and password are the only authentication tokens needed to enter the site securely. However, if you attempt to log into EasyEnroll from a non-GW computer, you will be required to enter your NetID and password.

We’re Here to Help

Email any questions to benefits@gwu.edu. Or, call the Benefits Call Center at (888) 4GWUBEN (449-8236). Follow @gw_benefits on Twitter for the latest Open Enrollment information, updates and reminders.
What’s New and What’s Changing for 2020

GW values the time and talent you invest at the university, and we also recognize the importance of taking care of you, our faculty and staff. After all, a healthy you brings renewed focus and creativity to your career at GW.

Supporting faculty and staff by investing in your health and wellbeing is a key component of our thriving community. We aim to build security for you, with benefits that help support and protect you, your family and your health and financial goals. By providing helpful tools and resources during Open Enrollment, and throughout the year, you can feel empowered and informed to make the best personal decisions.

2020 Medication Contribution Overview:

In an effort to offset increases in faculty and staff medical plan contributions, the university increased its share of medical plan costs. As a result, participating faculty and staff will experience a 2 percent increase in their contributions (across all salary bands and plans*).

Over 65 percent of full-time medical plan participants will see an increase of less than $5 per month. The monthly employee contribution increase will range from less than $1 to about $16, depending on your plan, coverage tier and salary band.

- For example, if you are full-time with a benefits-eligible salary of more than $50k and up to $90k, and you enroll in the GW PPO or HSP for individual coverage, you will see an increase of about $2 per month for 2020.

- On the other hand, if you enrolled in the GW HSP with family coverage, you will see an increase of about $6 per month. If you enrolled in the GW PPO with family coverage, you will see an increase of about $11 per month.

*Please note: There are no changes to the current salary bands and both the GW PPO and GW Health Savings Plan (HSP) will continue to be offered.

Fertility Benefit Enhancement

The infertility benefit under the GW PPO plan will expand to a fertility benefit. This enhancement removes the requirement for participants to meet the medical definition of infertility. In addition, the plan will offer:

- Fertility preservation (planned, non-medically necessary)
- Donor coverage
- Preimplantation genetic screening

For additional details, please view the Fertility Benefit Overview (PDF).
Transgender Benefit Enhancement

Under both the GW PPO and HSP plans, the gender dysphoria benefit will now include coverage for associated procedures. Some examples include lip, nose or cheek implants; voice modification surgery; and trachea shaving— for those with a gender dysphoria diagnosis. For additional details, please review the Gender Dysphoria Benefit Overview (PDF).

Cap Removal for Optional Employee Life and AD&D Insurance

There will no longer be a five times salary cap on optional employee and AD&D life insurance through Lincoln Financial. Employees may continue to elect up to $750,000 in $10,000 increments.

Note: If you are newly electing or changing your election, Evidence of Insurability (EOI) provisions may apply. Visit benefits.gwu.edu for details.

IRS Account Based Plan Limit Updates

Flexible Spending Accounts (FSAs)

The FSA contribution limit

- The annual maximum for the Health Care FSA will increase by $50, from $2,650 to $2,700.
- The annual maximum for the Dependent Day Care FSA will remain the same at $5,000 (or $2,500 if you and your spouse file separate tax returns).

Health Savings Account (HSA)

The HSA contribution limit (combined employee + GW contribution)

- For those with individual Health Savings Plan (HSP) coverage, the annual maximum for the HSA will increase by $50, from $3,500 to $3,550.
- For those with family HSP coverage, the annual maximum for the HSA will increase by $100, from $7,000 to $7,100.
- GW’s HSA matching contribution continues: GW will 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.

GW Health Savings Plan Family Out-of-Pocket Maximum

- The in-network family out-of-pocket maximum (OOPM) for the GW HSP will increase by $100, from $7,900 to $8,000.

TIP

The Power of Prevention

Time for a Check-Up!

Prevention and early detection of diseases are the best routes to achieving optimal health. The GW health plans cover in-network preventive care at 100 percent. Get regular check-ups to help identify potential problems before they start.

For more information, visit uhcpreventiveare.com.

REMINDER

Give Your Addresses a Check-Up!

Each year, take some time to review and confirm your Campus, Check & W-4 and Work Location* addresses in GWeb to ensure you receive timely information: Log in to GWeb at banweb.gwu.edu and access the Personal Information tab to review/update and confirm your address information.

*Work Location is defined as the physical location where an employee performs his or her work more than 50 percent of the time.
What’s Staying the Same for 2020?

- Basic and Enhanced Vision Plans
- Castlight
- CVS Transform Diabetes Care with Livongo
- Dental Plans – Low PPO, High PPO, DMO
- Group Home and Auto Insurance
- Health Advocate
- Identity Theft Protection by InfoArmor
- Disability Insurance
- Legal Benefit
- Pet Insurance by Nationwide
- Retirement Savings
- Wellbeing Hotline

Medical Plan Features/Programs

- Centers of Excellence
- Freestanding Imaging and Labs Preferred Network
- Real Appeal
- Virtual Visits

Tools, Information and Services Available to You

The annual Open Enrollment period is a time of opportunity as well as responsibility. As you review the 2020 benefit programs and changes, be sure to include your family in the planning process. Several resources and information sessions are made available to you during the weeks leading up to and during Open Enrollment. We encourage you to attend our events and ask questions to ensure that you are choosing the plan(s) that are best for you and your family.

How to Pick a Medical Plan Seminars Hosted by UnitedHealthcare

These seminars will provide an overview of the university’s medical plans, including comparisons of the GW PPO and GW HSP, and include a Q&A session. Learn more about your options to help you choose the best plan for you and your family this Open Enrollment season.

Foggy Bottom (Marvin Center, Room 307)
Tuesday, September 24, 2019 | Noon - 1 p.m.

Virtual (via WebEx)
Wednesday, September 25, 2019 | Noon - 1 p.m.
WebEx/dial-in information is available at benefits.gwu.edu/annual-open-enrollment.

TIP
Take Advantage of an FSA or HSA

With an FSA or HSA, you can set aside pre-tax dollars from your paychecks for eligible healthcare expenses. These accounts can help you cover expected (and unexpected) health expenses while lowering your taxable income, which can save you money.

TIP
Get Rewarded

If you haven’t already, register for the healthcare transparency tool Castlight during the month of October for a chance to win a Fitbit Charge 3. Castlight is free for GW employees and their adult dependents covered under a university medical plan. Register at mycastlight.com/GW. Value of winnings is taxable and will be included in employee’s payroll.
Benefits Information Sessions

Learn and ask questions about 2020 benefits changes during the annual Benefits Information Sessions.

- **Foggy Bottom (Marvin Center, Room 301)**
  Wednesday, September 25, 2019 | 1 - 2 p.m.

- **Virginia Science and Technology Campus (Enterprise Hall, Room 176)**
  Monday, September 23, 2019 | Noon - 1 p.m.

- **Virtual (via WebEx | 2 sessions)**
  Monday, September 30, 2019 | Noon - 1 p.m. and Friday, October 4, 2019 | Noon - 1 p.m.
  WebEx/dial-in information is available at [benefits.gwu.edu/annual-open-enrollment](http://benefits.gwu.edu/annual-open-enrollment).

Open Enrollment Fairs

Meet GW’s benefits vendors and partners, ask questions and receive assistance with the benefits enrollment process during the annual Open Enrollment Fairs. You may also get a free flu shot,* and fair attendees will be entered in a drawing for an Apple Watch.**

**Foggy Bottom (Marvin Center, Grand Ballroom)**

- Thursday, October 10, 2019 | 10 a.m. - 3 p.m.
- Wednesday, October 23, 2019 | 10 a.m. - 3 p.m.

**Virginia Science and Technology Campus (Enterprise Hall, Room 102)**

Wednesday, October 16, 2019 | 10 a.m. - 1 p.m.

*Faculty and staff: Flu shot registration is open at [go.gwu.edu/flu](http://go.gwu.edu/flu). You must present your GW or other health insurance card at the time of appointment. Please note that high dose flu shots, generally recommended for those over age 65, will not be available. If you require a high dose flu shot, please consult with your healthcare provider or pharmacy.

**Value of winnings is taxable and will be included in employee's payroll.

2020 Open Enrollment Guide

The annual Open Enrollment Guide, which provides information on the 2020 benefit offerings and resources, including decision-making tools to help guide your enrollment process, will soon be available at [benefits.gwu.edu/annual-open-enrollment](http://benefits.gwu.edu/annual-open-enrollment).

Extended Call Center Hours

The Benefits Call Center will have extended hours during the Open Enrollment period to address any benefits questions or concerns you may have. During **October 7-25, 2019, the call center will be available to assist you Monday-Friday, 9 a.m. - 8 p.m. (ET).**

Benefits Call Center: **(888) 4GWUBEN (449-8236).**
**EasyEnroll for Open Enrollment**

EasyEnroll is GW’s online enrollment system for health and welfare benefits. Beginning **October 7, 2019**, you may log in to EasyEnroll at [go.gwu.edu/openenrollment](http://go.gwu.edu/openenrollment) to review, change or select your 2020 benefits, and review or designate your life insurance beneficiaries.

You may log in to EasyEnroll and make changes as often as you would like during the three-week Open Enrollment period. **The deadline to make changes is 8 p.m. (ET) on October 25, 2019.**

Please remember that most changes made during the Open Enrollment period become **effective January 1, 2020.**

In the coming weeks:

- You will receive more detailed information regarding 2020 Open Enrollment and the Open Enrollment Fairs.
- Please carefully review the benefits options described in the 2020 Open Enrollment Guide and posted in the enrollment system.
- The Open Enrollment Fairs give you the opportunity to receive direct assistance with the enrollment process and speak with GW’s benefit plan providers. We strongly encourage you to attend one of these fairs. If you have any questions in advance of the 2020 Open Enrollment period, please contact the Benefits Call Center at **(888) 4GWUBEN (449-8236)** or visit [benefits.gwu.edu](http://benefits.gwu.edu).

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**Please contact the Benefits Call Center at (888) 4GWUBEN (449-8236) with any questions you have in advance of the Open Enrollment period.**

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