Dear Faculty and Staff:

We hope this letter finds you well at the beginning of a new season which signals the start of a new and exciting academic year. As you settle back into your routine, we hope you remember to take advantage of our monthly tips and resources provided throughout the year in GWell, and also find some time to attend a wellbeing event such as our massage and meditation sessions. In addition, we are excited to share new benefit program enhancements for 2020. Read on to learn more!

October ushers in a new Open Enrollment season. This period offers faculty and staff the chance to explore the many health and welfare benefits that GW offers, including changes and enhancements to benefits programs available for 2020. This is your opportunity annually to make changes to your benefits to ensure they continue to support you and/or your family's needs and goals for the upcoming year.

Mark your calendars! **Open Enrollment begins on Monday, October 7, 2019, and closes at 8 p.m. (ET) on Friday, October 25, 2019.** Most changes made during this period will go into effect on January 1, 2020.

As we approach the Open Enrollment period, keep an eye out for additional details posted on the Benefits Open Enrollment webpage.

You may also continue to receive benefits information, updates and reminders through our GWell blog and by following us on Twitter.

**Benefits Highlights**

Below, you will find the enhancements and changes made to the 2020 benefit programs, which are also outlined and expanded upon in the 2020 Benefits Overview:

- GW has made an additional investment in the overall medical plan subsidy for 2020 to offset the total plan costs, resulting in a 2% increase in employee contributions for medical coverage.
  - GW will continue to offer two medical plans: the GW Health Savings Plan (HSP) and the GW PPO. UnitedHealthcare will continue to be the medical benefits administrator for both plans.
  - More than 65% of full-time medical plan participants will experience a slight increase of less than $5 per month.
  - Depending on your plan, coverage tier, and salary band, the monthly employee contribution increase will range from less than $1 to $16.
o For example in 2020, full-time, benefits-eligible employees earning more than $50k and up to $90k that enroll in the
  ▪ **GW PPO or HSP for individual coverage** will see an increase of about $2 per month
  ▪ **GW PPO with family coverage** will see an increase of about $11 per month
  ▪ **GW HSP with family coverage** will see an increase of about $6 per month
  ▪ There will be *no* changes in the salary bands for medical plan contributions.
    Note that benefits salary is defined as the salary(ies) of an employee’s active benefits-eligible primary and secondary positions.

- Two medical benefit enhancements will be added:
  o To support additional family planning, the in-network Infertility Benefit covered under the GW PPO plan will be expanded to become a Fertility Benefit. This enhancement removes the previous requirement that participants meet the medical definition of infertility and includes additional benefits not previously covered.
  o In continuing support of transgender-inclusive health insurance coverage, the Gender Dysphoria benefit included under both the GW PPO and GW HSP plans will be enhanced to now include coverage for associated procedures for individuals with a gender dysphoria diagnosis.

- There will no longer be a 5 times benefits salary cap on optional employee life insurance or optional employee AD&D 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.
- In-network family out-of-pocket maximum for the GW HSP will increase by $100, from $7,900 to $8,000.
- The annual maximum for HSA contributions will increase by $50 for individual coverage and $100 for family coverage.
- Health Care FSA contribution limits will increase by $50. There will be no changes to the Dependent Care FSA limit.

Benefits will be hosting a series of seminars and information sessions in the weeks leading up to Open Enrollment, including “How to Pick a Medical Plan” and Open Enrollment Info Sessions. The annual Open Enrollment Fairs, which will also include flu shot clinics, will be held throughout October at the Foggy Bottom and VSTC campuses. Visit the Benefits website in late September for the Open Enrollment Guide, additional resources and event details.

Questions regarding any of GW’s health and welfare employee benefit plans may be directed to the Benefits Call Center at (888) 4GWUBEN (4498236) or benefits@gwu.edu.

Best wishes for a successful academic year.

Sincerely,

Jennifer Lopez
AVP, Total Rewards
Human Resource Management and Development