

# Benefits Highlights 2019

Welcome to the George Washington University! As a regular part-time faculty member, you are eligible for a myriad of benefits and perks offered by the university, which are outlined in this document. Also available to you are additional resources, including a New Employee Summary, Benefits Guide and New Employee webpage all of which may be accessed on the GW Benefits website at [benefits.gwu.edu](http://benefits.gwu.edu). If you have any additional questions regarding your benefits please contact GW Benefits at (571) 553-8382 or [benefits@gwu.edu](mailto:benefits@gwu.edu).



## Medical

*UnitedHealthcare (UHC)*

GW offers two medical plan options:

- GW Health Savings Plan (HSP) - a lower premium, high deductible health plan, which means you pay less out-of-pocket each paycheck and more at the point of care before the plan pays for services that are not considered preventive.
- GW PPO - higher premiums, with lower deductible and out-of-pocket maximum

Both plans include prescription drug coverage through CVS Caremark.



## Vision

*UnitedHealthcare (UHC)*

GW offers two vision plan options:

- Basic - lower premium; comprehensive eye exam, eye glasses (lens and frame), contact lenses
- Enhanced - higher premium; Basic Plan offerings + replaces frames every 12 months (vs. 24 in Basic) and includes six boxes of contacts (vs. four in Basic)

All GW vision plans are standalone - you can enroll in vision coverage even if you don't have medical coverage through GW.



## Health Savings Account (HSA)

*PayFlex*

If you participate in the GW HSP medical plan option, you may be eligible\* to enroll in an HSA. With an HSA, you may set aside funds through pre-tax payroll deductions to cover qualified health care expenses. HSAs benefit from a GW matching contribution, and funds remaining in the account roll over from year to year.

\*See eligibility criteria at [benefits.gwu.edu/health-savings-account-hsa](http://benefits.gwu.edu/health-savings-account-hsa).



## Dental

*Aetna*

GW offers three dental plan options:

- Low PPO - lower premium, with basic and preventive coverage
- High PPO - higher premium; Low PPO offerings + coverage for Major Care (e.g., crowns, dentures)
- DMO - lowest premium, with no deductible (requires PCD election)

All GW dental plans are standalone - you can enroll in dental coverage even if you don't have medical coverage through GW.

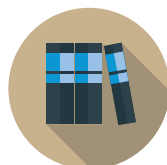


## Flexible Spending Accounts (FSAs)

*PayFlex*

With FSAs, you may set aside funds through pre-tax payroll deductions to cover qualified expenses. GW offers two FSAs:

- Health Care FSA (HCFSA) - for eligible health care expenses that are not covered by insurance
- Dependent Day Care FSA (DCFSA) - for eligible dependent care expenses, such as daycare (child/adult), summer day camp, before- and after-school care (not tuition)



## Tuition

*Tuition Remission*

GW offers tuition remission benefits for eligible faculty, dependent children and spouses/domestic partners to attend GW.

*Tuition Exchange*

GW participates in a national tuition exchange program that administers tuition remission scholarships for dependents of eligible employees for baccalaureate degree programs at participating institutions.



## Retirement

*Fidelity Investments & TIAA*

GW offers two primary retirement plan options:

- 403(b) Plan - you are immediately eligible and may contribute on a pre- and/or post-tax basis.
- 401(a) Plan - you are automatically enrolled after two years of service at the university\*; GW makes a base contribution of 4% of your eligible salary. If you participate in the 403(b) Plan, GW will also match 150% of the first 4% of your contributions, up to a maximum match of 6%.

GW offers two retirement providers: Fidelity Investments and TIAA. You may select one or both, depending on your investment and service needs.

**\*Note:** The two-year service requirement may be satisfied in whole or in part by 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 the United States with accreditation or similar designation from the country where it is located.

If applicable, please complete the **401(a) Prior Employment Verification Form**, which is available at [benefits.gwu.edu/benefits-for](http://benefits.gwu.edu/benefits-for).

*A year of creditable service is a 12-consecutive month period during which you were credited with at least 1,000 hours of service. Credit will be granted for full years of service only.*



## Don't wait!

If you are credited with two years of service under the Plan, you will be eligible to receive university contributions effective the first of the month following receipt of your form in good order.

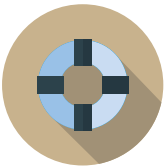
**Note:** If your hire date is the first of the month, and your prior service is certified by GW Benefits within 30 calendar days of your hire date, contributions will be effective the first of the month.



### Disability

#### Short-Term Disability (STD)

Under Voluntary STD insurance, part-time faculty can receive 60% of their benefit salary up to \$3,000 per week up to 150 days. (Benefit elimination period of 30 days applies to all Voluntary STD claims.)

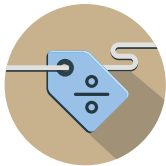


### Support

**Wellbeing Hotline** - GW's Employee Assistance Program (EAP); provides 24/7 assistance ranging from life event planning to personal counseling

**Health Advocate** - assists with resolving healthcare and insurance issues, comparing and clarifying plan offerings

**Child and Elder Care** - GW's Backup Family Care program provides up to five days per year of discounted backup care for children, adults and elders. You also receive discounted tuition rates and preferred access at select childcare centers.



### Discounts

GW employees enjoy a group discount on pet insurance through NationwideR. The plan offers best-in-show coverage for vet bills, with 90 percent reimbursement for accidents, illnesses and more. Visit [petinsurance.com/gw](http://petinsurance.com/gw) for a quote.

GW employees also enjoy a group discount on identity theft protection from InfoArmor. Get alerts on your credit, accounts opened, and financial transactions. Visit [infoarmor.com/gw](http://infoarmor.com/gw) for a quote.

GW employees enjoy discounted rates on: car rentals, Castlight healthcare transparency tool, Group Home and Auto insurance (through Liberty Mutual), hotels and lodging, personal mobile device plans, Verizon Fios and **more**.



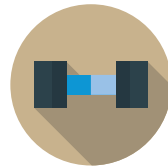
### Life and AD&D

#### Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

GW provides basic life and AD&D insurance equal to your benefits salary (up to \$500,000) for all benefits eligible faculty at no cost.

#### Optional Life, Dependent Life and AD&D through Liberty Mutual

You may purchase additional (optional) life and AD&D coverage for yourself and/or for your spouse/domestic partner or children.



### Wellness

**Quit For Life** - smoking cessation program for eligible employees and dependents.

**Healthy Pregnancy Program through UnitedHealthcare (UHC)** - provides 24/7 support from experienced nurses, educational materials, individual consultation, financial incentives and more

**Capital Bikeshare** - discounted \$25 annual membership

**Fitness Discounts** - free group exercise classes, discounted gym memberships



### Educational Seminars

GW employees have access to an array of health and financial seminars conducted on-line and in-person throughout the year. The annual Open Enrollment fairs in October allow you to speak directly with GW's benefit plan providers as well as receive assistance with the enrollment process; as an added perk, flu shots are administered on-site at no cost to faculty.



### Legal

#### Legal Resources

GW offers a group legal program through Legal Resources, which provides access to a nationwide network of highly qualified legal firms comprising over 11,000 professional attorneys. Legal matters covered at 100% include traffic violations; will preparation, review and updates; real estate; civil actions as plaintiff or defendant in District Court; landlord and tenant issues; uncontested domestic adoptions and more.



### Transportation

#### Metro

With the SmartBenefits program, you may set aside funds through pre-tax payroll deductions to cover work-related expenses on public transportation (Metrorail and Metrobus) as well as Metro parking.

#### Parking

You may set aside funds through pre-tax payroll deductions to cover off-campus and occasional on-campus parking expenses.



### Easy Access to Benefits Information

GW employees may receive updates, reminders and benefits information through the following resources:

- Website - [benefits.gwu.edu](http://benefits.gwu.edu)
- Twitter - [@gw\\_benefit](https://twitter.com/gw_benefit)
- Blog (GWell) - [blogs.gwu.edu/gwbenefit](http://blogs.gwu.edu/gwbenefit)
- Events: [benefits.gwu.edu/events](http://benefits.gwu.edu/events)

For additional assistance regarding the university's health and welfare benefits, you may contact GW Benefits at (571) 552-8382 or [benefits@gwu.edu](mailto:benefits@gwu.edu).



## Benefits