

# THE GEORGE WASHINGTON UNIVERSITY

## WASHINGTON, DC

### New Employee Benefits Information Checklist and Acknowledgement

The Employee Retirement Income Security Act of 1974 (ERISA) requires that you be informed of all benefits offered by the University and be given an opportunity to participate in those you desire. As part of the benefit orientation process, you will receive an oral presentation and an opportunity to obtain plan brochures. You do not need to make an election decision during orientation. However, you must be aware that there are time limitations for enrollment in some benefits. To receive any of the benefits, you must complete the online enrollment process and provide the required documentation by any applicable deadlines. If any portion of an offered benefit is unclear, you should ask questions to insure your understanding of its provisions, coverage, claims procedures and cost.

<b>Employee Name:</b>	<b>GWID (preferred) or SSN:</b>
<b>Date of Hire or Change in Status:</b>	<b>Status:</b> Full-Time      Part-Time
<b>Employee Type:</b> Staff    Faculty    Research	<b>Department:</b>

Please initial next to the boxes below to acknowledge that you have been informed of the benefits available to you as well as the corresponding enrollment periods.

Benefit Description	Initials
<p><b>ENROLLMENT DEADLINE:</b></p> <p>Unless otherwise noted, you have <b>30 calendar days from your Date of Hire</b> to enroll online for your health and welfare benefits at <a href="http://www.benedetails.gwu.edu">www.benedetails.gwu.edu</a>. If you do not enroll at that time, you will need to wait until Annual Open Enrollment (generally in October, changes made during Open Enrollment are effective January 1) to do so.</p> <p>You cannot change or cancel your election(s) outside of the Annual Open Enrollment period unless you experience a Qualified Life Event (QLE). Election changes as a result of a QLE must be submitted online within <b>30 calendar days</b> of the event and must be consistent with the event. <b>Supporting documentation is also required.</b></p> <p><b>Examples of a QLE are: change in marital status, birth/adoption, or spouse gains/loses coverage.</b></p>	
<p><b>REQUIRED ENROLLMENT DOCUMENTATION:</b></p> <p>To enroll your spouse, domestic partner or dependents, you need to provide the following documents (along with completing your online enrollment at <a href="http://www.benedetails.gwu.edu">www.benedetails.gwu.edu</a> <b>within 30 calendar days of your Date of Hire</b>) as applicable:</p> <ul style="list-style-type: none"><li>✓ Marriage Certificate</li><li>✓ Birth Certificate(s) for children</li><li>✓ Declaration of Domestic Partnership (provide 3 supporting documents)</li></ul>	
<p><b>SUMMARY PLAN DESCRIPTIONS</b></p> <p>Summary Plan Descriptions may be found on the GW Benefits Administration website <a href="http://benefits.gwu.edu">benefits.gwu.edu</a>.</p>	

Benefit Description	Initials
<p><b>GROUP MEDICAL INSURANCE</b></p> <p>Benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire.</p> <p>You have 30 calendar days from your date of hire to enroll in Medical benefits. If you do not enroll as a new hire your next opportunity to enroll would be through a QLE or during Annual Open Enrollment.</p>	
<p><b>HEALTH SAVINGS ACCOUNT</b> (<a href="#">for employees electing the High Deductible Health Plan only</a>)</p> <p>If electing within 30 days of your hire, benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire.</p> <p>Amendments to a Health Savings Account election can be made at anytime online at <a href="http://www.benedetails.gwu.edu">www.benedetails.gwu.edu</a>.</p>	
<p><b>GROUP DENTAL INSURANCE</b></p> <p>Benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire.</p> <p>You have 30 calendar days from your date of hire to enroll in Dental benefits. If you do not enroll as a new hire your next opportunity to enroll would be through a QLE or during Annual Open Enrollment.</p>	
<p><b>GROUP VISION INSURANCE</b></p> <p>Benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire.</p> <p>You have 30 calendar days from your date of hire to enroll in Vision benefits. If you do not enroll as a new hire your next opportunity to enroll would be through a QLE or during Annual Open Enrollment.</p>	
<p><b>FLEXIBLE SPENDING ACCOUNT</b></p> <p>Benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire.</p> <p>You have 30 calendar days from your date of hire to enroll in a Flexible Spending Account. If you do not enroll as a new hire your next opportunity to enroll would be through a QLE or during Annual Open Enrollment.</p>	
<p><b>BASIC GROUP TERM LIFE and AD&amp;D INSURANCE</b></p> <p>Benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire. (Part-time Staff employees: Benefits are effective on the first of the month following 6 months of service.)</p> <p>The University provides you with coverage of 1x your annual salary at no cost to you.</p> <p><b>The cost of any basic group life coverage exceeding \$50,000 is considered “imputed income” by the IRS. Imputed income will be reported as taxable income to you.</b> If you wish to limit your coverage to \$50,000 you must indicate this online at <a href="http://www.benedetails.gwu.edu">www.benedetails.gwu.edu</a>. If you wish to remove the \$50,000 limit to increase your coverage at a later date, you will need to provide Evidence of Insurability and be approved by the carrier.</p>	

Benefit Description	Initials
<p><b>ADDITIONAL GROUP TERM LIFE and AD&amp;D INSURANCE</b></p> <p>If you enroll within 30 calendar days of your date of hire benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire or on the first of the month following the date the insurance company approves your application. (Part-time Staff employees: Benefits are effective on the first of the month following 6 months of service.)</p> <p>If you enroll within 30 calendar days of your date of hire you will be eligible to purchase a maximum of 5x your annual salary up to \$200,000 without Evidence of Insurability (EOI). Amounts above \$200,000 require that you submit EOI and that the insurance company approve your application.</p> <p>You may also select coverage for your spouse, domestic partner, and dependent children if you purchase Additional Group Term Life or AD&amp;D Insurance for yourself.</p>	
<p><b>VOLUNTARY SHORT-TERM DISABILITY INSURANCE (VSTD)</b></p> <p>If you enroll in VSTD within 30 calendar days of your date of hire VSTD will be effective on the first of the month following your date of hire unless your date of hire is the first of the month then VSTD will be effective on your date of hire. ( Part-time Staff employees : Benefits are effective on the first of the month following 6 months of service.)</p> <p>If you do not enroll during your initial enrollment period as a new hire, your next opportunity to enroll will be during Annual Open Enrollment or within 30 calendar days of a QLE. Evidence of Insurability will be required.</p>	
<p><b>GW PAID SHORT-TERM DISABILITY BENEFIT</b> <u>(Benefit Eligible Full-Time Employees Only)</u></p> <p>Benefits are effective on the first of the month following two years of continuous benefit eligible full-time service. If you are enrolled in the Voluntary Short-Term Disability plan, the voluntary benefit will end upon your reaching benefits eligibility for the GW Paid Short-Term Disability benefit.</p> <p>The GW Paid Short-Term Disability benefit provides you with either 50% or 100% of your benefits eligible salary, depending on years of benefits eligible service.</p>	
<p><b>LONG-TERM DISABILITY INSURANCE (LTD)</b> <u>(Benefit Eligible Full-Time Employees Only)</u></p> <p>Effective the first of the month following one year of continuous benefit eligible full-time service.</p> <p>The service requirement can be waived if you had prior group long term disability insurance with a previous employer and insured within the 12 month period preceding your GW hire date. You have 30 calendar days from your Date of Hire to complete and return the LTD year waiver form and supporting documentation.</p> <p>If the waiver form and supporting documentation is provided, coverage is effective the first of the month following the date of regular full time employment with GW.</p>	
<p><b>VOLUNTARY LEGAL SERVICES</b></p> <p>Benefits are effective on the first of the month following your date of hire unless your date of hire is the first of the month then benefits are effective on your date of hire. Please note: You may not cancel your membership in the plan until you have participated for at least 12 months.</p> <p>You have 30 calendar days from your date of hire to enroll in Legal Services. If you do not enroll as a new hire your next opportunity to enroll would be during Annual Open Enrollment</p>	

Benefit Description	Initials
<p><b>SUPPLEMENTAL RETIREMENT PLAN    PRE TAX 403(b) Plan</b></p> <p>Effective Date: Within one or two pay periods following completion of online enrollment at <a href="http://www.netbenefits.com/GW">www.netbenefits.com/GW</a>.</p> <p>This is a way for you to save for retirement on a before-tax basis. Your contributions are made free of federal and state taxes. You pay taxes on your contributions and earnings when you withdraw the money at retirement. We offer a choice of carriers and investment options.</p> <p>You can enroll at any time. <b>You must complete an online application at <a href="http://www.netbenefits.com/GW">www.netbenefits.com/GW</a>.</b></p>	
<p><b>SUPPLEMENTAL RETIREMENT PLAN    POST TAX 403(b) Plan</b></p> <p>Effective Date: Within one or two pay periods following completion of online enrollment at <a href="http://www.netbenefits.com">www.netbenefits.com</a>.</p> <p>This is a way for you to save for retirement on an after-tax basis. Your contributions are subject to federal, state, and all other applicable taxes. Any interest or investment earnings accumulate free of taxes, and you pay no tax when you withdraw the money at retirement. We offer a choice of carriers and investment options.</p> <p>You can enroll at any time. <b>You must complete an online application at <a href="http://www.netbenefits.com/GW">www.netbenefits.com/GW</a>.</b></p>	
<p><b>GW BASE RETIREMENT PLAN    401(a) Plan</b></p> <p>You are eligible to participate after 2 years of service. Contributions will be effective the first of the month following the date of eligibility.</p> <p>The service requirement can be fully or partially waived with proof of prior service (1,000 hours worked per 12-month period) at another college or university. <b>To allocate Employer contributions to the investment options of your choice and designate your beneficiary visit <a href="http://www.netbenefits.com">www.netbenefits.com</a>.</b></p> <p>GW contributes the equivalent of 4% of your base salary to the GW Base Retirement Plan. This money is 100% immediately vested.</p>	
<p><b>GW MATCHING RETIREMENT PLAN    401(a) Plan</b></p> <p>You are eligible to participate upon qualification for the Base Retirement Plan (401(a)) and participation in the Supplemental Retirement Plan (403(b)). Contributions will be effective the first of the month following the date of eligibility.</p> <p>GW matches 150% of the first 4% of your contributions to the Supplemental Retirement Plan (403(b)), up to a maximum university contribution equivalent to 6% of your salary. This money is 100% immediately vested</p>	
<p><b>TUITION REMISSION PLAN</b></p> <p><b>Staff:</b> eligible for Tuition benefits the first semester following successful completion of 180 days of regular employment. <b>Note: eligibility is determined by the start date of the semester, not the first day of the class.</b></p> <p><b>Faculty/ Research/Medical Residents:</b> eligible for Tuition benefits the first semester following or coinciding with your appointment date or date of hire.</p> <p>Tuition benefits are available for you, your spouse/same and opposite sex domestic partner, and unmarried dependent children. Generally, graduate tuition is taxable; however, you may apply for a tax exemption if your graduate course work is job related or you are research staff.</p>	

**EMPLOYEE ACKNOWLEDGMENT**

**A – Sign below if you HAVE attended a New Hire Employee Orientation session.**

If my benefit status changes to regular part-time or regular full-time, I understand that my current elections will remain the same, if I am still eligible, although my premiums may change. I may have the option to make benefit election change within **30 calendar days** of the change in status as long as the election change is consistent with the change in status.

I have initialed next to each of the above benefits indicating my understanding of the benefit, the effective dates and the limitations of the enrollment periods.

I have been informed of the benefits offered by GW and have received descriptive materials. I am aware of my rights and obligations.

\_\_\_\_\_  
**Employee Signature**

\_\_\_\_\_  
**Date**

**Or**

**B - Sign below if you HAVE NOT attended a New Hire Employee Orientation session.**

I, \_\_\_\_\_ (Employee Name), am waiving my right to the New Hire Employee Orientation session. I understand that by signing this, I am acknowledging that I have received the New Hire Benefit packet without counsel, but I can contact Benefit Services at 703-8382 with questions. I am also acknowledging that I understand that I have **30 calendar days** from my hire/change in status date to enroll online at [www.benedetails.gwu.edu](http://www.benedetails.gwu.edu).

\_\_\_\_\_  
**Employee Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Benefit Services Representative**

\_\_\_\_\_  
**Date**

**How to send signed form to Benefits Administration Department:**

**Scan and email:** [benefits@gwu.edu](mailto:benefits@gwu.edu)

**Fax:** 571-553-8385

**Mail:** Benefits Administration Department  
45155 Research Place, Suite 160,  
Ashburn, VA 20147