Summary of Benefits 2019

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 a new hire, you will have the opportunity to participate in the benefits orientation. You do not need to make an election decision during orientation. However, you must be aware that time limitations exist for enrollment in some benefits. To receive benefits, you must complete the online enrollment process (or applicable form) and provide the required documentation by any applicable deadlines. If any portion of an offered benefit is unclear, you should ask questions to ensure your understanding of its provisions, coverage, claims procedures and cost.

**Enrollment Deadline**

Unless otherwise noted, you have 30 calendar days from your Date of Hire/Change in Status to enroll online in your health and welfare benefits at [go.gwu.edu/easyenroll](http://go.gwu.edu/easyenroll). Please retain a copy of your confirmation statement. If you choose not to take action at this time, you must wait until the next annual Open Enrollment period (generally in October) to enroll; unless specified, changes made during Open Enrollment are effective January 1 of the following year.

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 30 calendar days of the event and must be consistent with the event. Supporting documentation must also be submitted to GW Benefits within 30 calendar days.

**QLE Examples:** change in marital status, birth/adoption, loss/gain of spouse/domestic partner (DP) coverage, death of spouse/DP or dependent, dependent becoming ineligible for coverage, transfer between full- and part-time status, transfer from non-benefits eligible to benefits eligible position.

**Required Enrollment Documentation**

To enroll your spouse, domestic partner or dependents, you need to provide the following documents (along with completing your online enrollment at [go.gwu.edu/easyenroll](http://go.gwu.edu/easyenroll) within 30 calendar days of your Date of Hire), as applicable:

- Marriage certificate
- Birth certificate(s) for child(ren)
- Declaration of Domestic Partnership (provide 3 supporting documents)

**Summary Plan Descriptions**

Summary Plan Descriptions (SPDs) may be found on the GW Benefits website at [https://benefits.gwu.edu](http://benefits.gwu.edu).
**Medical and Prescription**

Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, benefits are effective on your date of hire.

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 will be through a QLE or during Open Enrollment.

**Health Savings Account (HSA)**

*Only for those who elect the GW Health Savings Plan medical plan option*

Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, benefits are effective on your date of hire.

Amendments to your HSA election may be made at any time online at go.gwu.edu/easyenroll.

**Flexible Spending Accounts (FSAs)**

Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, benefits are effective on your date of hire.

You have **30 calendar days** from your date of hire to enroll in an FSA. If you do not enroll as a new hire, your next opportunity to enroll will be through a QLE or during Open Enrollment.

**Dental**

Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, benefits are effective on your date of hire.

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 will be through a QLE or during Open Enrollment.

**Vision**

Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, benefits are effective on your date of hire.

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 will be through a QLE or during Open Enrollment.

**Basic Life and Accidental Death and Dismemberment (AD&D)**

GW provides you with coverage of 1x your benefits salary.

*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.*

If you wish to limit your coverage to $50,000, you must indicate this online at go.gwu.edu/easyenroll. 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 (EOI) and be approved by the carrier.

**Optional Life and AD&D**

Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, benefits are effective on your date of hire (or on the first of the month following the date that the carrier approves your application).

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 $250,000) without Evidence of Insurability (EOI). Amounts above $250,000 require submission of EOI and carrier approval of your application.

You may also select coverage for your spouse/domestic partner and dependent children (requires you to purchase optional Life or AD&D insurance for yourself as well).
Voluntary Short-Term Disability (VSTD)
Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, benefits are effective on your date of hire.
You have **30 calendar days** from your date of hire to enroll in VSTD. If you do not enroll as a new hire, your next opportunity to enroll will be through a QLE or during Open Enrollment. Evidence of Insurability (EOI) will be required.

GW-Paid Short-Term Disability (STD)
*Only for full-time, benefits eligible employees*
Benefits are effective on the first of the month following two years of continuous benefits 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.

Long-Term Disability (LTD)
*Only for full-time, benefits eligible employees*
Benefits are effective on the first of the month following one year of continuous benefits eligible full-time service.
The service requirement can be waived if you had LTD coverage with your previous employer immediately preceding employment with GW. You have **30 calendar days** from your date of hire to complete and return the LTD Year Waiver form (located at [https://benefits.gwu.edu/benefits-forms](https://benefits.gwu.edu/benefits-forms)) and supporting documentation.
If the waiver form and supporting documentation are provided, coverage is effective the first of the month following the date of regular full-time employment with GW.

Legal
Benefits are effective on the first of the month following your date of hire, unless your date of hire is on the first of the month, in which case, 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.*
You have **30 calendar days** from your date of hire to enroll in the legal plan. If you do not enroll as a new hire, your next opportunity to enroll will be during Open Enrollment.

Pre-Tax 403(b) Retirement Plan
*Supplemental*
The pre-tax 403(b) plan allows you to set aside funds on a before-tax basis (via payroll deductions) to save for retirement. Your contributions and any interest or investment earnings accumulate tax-free; you pay taxes when you withdraw the money at retirement. You have a choice of carriers and investment options.
**Effective Date:** Within one or two pay periods, following completion of online enrollment at [www.netbenefits.com/GW](http://www.netbenefits.com/GW). You may enroll at any time.

Post-Tax 403(b) Retirement Plan
*Supplemental*
The post-tax 403(b) plan allows you to set aside funds on an after-tax basis (via payroll deductions) to save for retirement. Your contributions and any interest or investment earnings accumulate tax-free. You have a choice of carriers and investment options.
**Effective Date:** Within one or two pay periods, following completion of online enrollment at [www.netbenefits.com/GW](http://www.netbenefits.com/GW). You may enroll at any time.
401(a) Retirement Plan

GW Base Retirement Plan

You are eligible to participate in the 401(a) base retirement plan after two years of service.* Contributions will be effective on the first of the month following the date of eligibility.

*The service requirement may be fully or partially waived with proof of prior service (1,000 hours worked per 12-month period) at another college or university. A Prior Service Verification form may be found at https://benefits.gwu.edu/benefits-forms.

Please visit www.netbenefits.com/GW to allocate employer contributions to the investment options of your choice and designate your beneficiary. If you do not specify a carrier for your base contribution, it will be placed in the default investment fund (Fidelity Freedom Funds).

GW contributes the equivalent of 4% of your base salary to the GW Base Retirement Plan. This contribution is 100% immediately vested.

401(a) Retirement Plan

GW Matching Retirement Plan

You are eligible to participate in the 401(a) matching retirement plan upon qualification for the 401(a) base retirement plan and participation in the 403(b) supplemental retirement plan. Contributions will be effective on the first of the month following the date of eligibility.

GW matches 150% of the first 4% of your contributions to the 403(b) supplemental retirement plan, up to a maximum university contribution of 6% of your eligible salary. This contribution is 100% immediately vested.

Tuition Benefits

Staff: Tuition benefits are effective for the first semester following successful completion of 180 days of regular employment. Please note: Start date refers to the start date for the semester, not the first day of the class.

Faculty/Research/Medical Residents: Tuition benefits are effective for the first semester following or coinciding with your appointment date or date of hire.

Tuition benefits are available for you, your spouse/domestic partner and unmarried dependent children. Generally, benefits received for graduate tuition is taxable; however, you may apply for a tax exemption if your graduate coursework is job-related.

Please refer to the Tuition Remission Policy for spouse/domestic partner and dependent eligibility and benefit details.