

# Benefits Highlights 2019

Welcome to the George Washington University! As a GW employee, you are eligible for a myriad of benefits and perks offered by the university and outlined in this document. Also available to you are online resources such as the 2019 Benefits Guide and the New Employee Benefits Checklist on the GW Benefits home page. Also visit the New Employee tab under Enrollment at [benefits.gwu.edu](http://benefits.gwu.edu) for more information. Please don't hesitate to get in touch: (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.

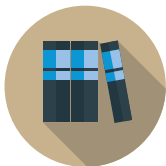


## Flexible Spending Accounts (FSAs)

*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, staff, 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.



## 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.



## 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).



## Disability

*Short-Term Disability (STD)*

During your first two years at GW, you may be eligible for voluntary STD.\* After two years, full-time faculty and staff are eligible for GW paid STD. \*See eligibility criteria at [benefits.gwu.edu/short-term-disability](http://benefits.gwu.edu/short-term-disability).

*Long-Term Disability (LTD)*

Full-time faculty and staff receive basic LTD after one year of employment. You may also be able to purchase additional (optional) LTD coverage. \*Learn more at [benefits.gwu.edu/long-term-disability](http://benefits.gwu.edu/long-term-disability).



## 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.



## Retirement

*Fidelity Investments & TIAA*

GW offers two primary retirement plans:

- 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\*; GW makes a base contribution of 4% of your eligible salary. If you participate in the 403(b), GW will also match 150% of the first 4% of your contributions, up to a maximum match of 6%. \*May be satisfied in part/whole by service at another college or university.



## 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 and staff 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.



### Time Off

#### Annual Leave - Staff

Years of Service	Annual Days (Nonexempt)*	Annual Days (Exempt)*
0 - 2	13	15
3 - 4	15	18
5 - 15	21	21
16+	24	24

\*Part-time accrual based on percentage of effort.

#### Sick Leave - Staff

GW offers paid sick time for absences due to illness, medical treatment or care of a loved one. Regular full-time staff employees accrue sick time at a rate of eight hours per month (part-time accrual is based on percentage of effort).

#### Paid Holidays

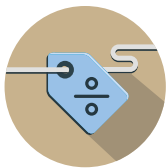
GW employees receive 14 paid holidays per year.

#### Miscellaneous

GW offers employees paid time off for bereavement and jury duty. Full-time staff and residents may also receive staff paid parental leave\* after two years of benefits eligible service.

\*Part-time staff and full- or part-time faculty are not eligible for staff paid parental leave. Certain faculty may be eligible for paid childcare leave under the faculty code.

**Note to residents and faculty:** Please refer to the applicable manual/handbook for additional paid time off details.



### Discounts

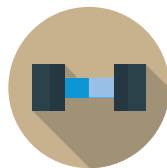
GW collaborates with vendors to provide university employees with discounted rates on a variety of products and services, such as car rentals, Castlight healthcare transparency tool, dining, Group Home and Auto insurance (through Liberty Mutual), hotels and lodging, personal mobile device plans, shuttles, travel, Verizon Fios and more.



### 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.



### 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

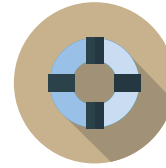
**Capital Bikeshare** - discounted \$25 annual membership

**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 and staff.



### 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.



### 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](https://benefits.gwu.edu)
- Twitter - [@gw\\_benefits](https://twitter.com/gw_benefits)
- Blog (GWell) - [blogs.gwu.edu/gwbenefits](https://blogs.gwu.edu/gwbenefits)

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