Benefits Information Session
Agenda

- Introduction
- Benefits Renewal Process
- Communications
- 2019 Benefits Information
- 2019 Open Enrollment
- Q&A
Annual Benefits Planning Cycle

- **Open Enrollment 2019**
- **Communications & Info Sessions**
- **Benefits Consultant & Actuary**
- **Benefits Advisory Committee**
- **Finalize 2019 Benefits Changes by 8/1**
- **Evaluate Impact of 2018 Changes**
- **Incorporate Ongoing Feedback**
- **Meet with Benefits Vendors**
- **Review 2017 Medical & Prescription Claims**

**Note:** (5) meetings with BAC, Dec 2017 to May 2018.
Communications
Benefits Communication

- How we connect with participants throughout the year
  - GWell blog
  - Monthly Newsletter
  - Social media ([follow us on Twitter](https://twitter.com))
  - Website
- Ongoing educational series with focus on increasing health and financial literacy
- Website redesign for ease of navigation and accessing information – *Coming soon!*
- *Please share your suggestions with us – benefits@gwu.edu*
2019 Benefits Information
What’s New and What’s Changing for 2019

Changes and Initiatives

• Addition of **Pet Insurance through Nationwide**. My pet protection suite of pet insurance plans provides significant savings on vet bills, offering one set price per species and have access to a 24/7 Vet Helpline (call, email or online chat). Wellness plan option also available.
  • Enroll beginning October 8th, participants will make payments directly to Nationwide.
  • **Note**: You may enroll or cancel this coverage at any time during the year.

Get a quote in October and you’ll be entered to win a $25 Amazon.com gift card in Nationwide’s Tail’r Made giveaway. Four winners will be drawn! Visit petinsurance.com/gw to get a quote and learn more!

A comprehensive guide with details of 2019 benefits offerings is now available. Visit https://benefits.gwu.edu/annual-open-enrollment.
What’s New and What’s Changing for 2019

Changes and Initiatives

• Addition of **Identity Theft Protection Services** through **InfoArmor**. Services include proactive identity monitoring, three bureau credit monitoring, digital analysis, social media, financial and email protections.

• Other offerings include a dedicated InfoArmor Privacy Advocate, a $1,000,000 Identity Theft Insurance Policy and a generous Under Roof/Under Wallet participant definition that covers the entire family.
  • Enroll beginning October 8th, participants will make payments directly to InfoArmor.
  • **Note**: You may enroll or cancel this coverage at any time during the year.


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What’s New and What’s Changing for 2019
Changes and Initiatives

- The GW HSP in-network family out-of-pocket maximum (OOPM) will increase by $550 from $7,350 to $7,900.

- Addition of free weight loss support program, Real Appeal, to the GW PPO and HSP. Virtual program that uses live online coaching, highly interactive weekly internet videos and includes a Success kit with tools including guide, electronic food scale, digital weight scale and more.

  *Designed to support members who are obese (body mass index or BMI over 30), overweight (BMI of 25 to 29.9) or simply ready to lose weight (BMI of 23 to 25). Enrollment begins January 1, 2019; Visit RealAppeal.com for details.

- Increased Tuition Remission coverage for employees pursuing their first undergraduate degree at GW from 90% to 100% of 6 credit hours per semester.

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What’s New and What’s Changing for 2019

IRS Account Based Plan Limit Updates

Flexible Spending Accounts (FSA)

The FSA Contribution Limit

• **Health Care FSA (HCFSA)** annual maximum will increase by $50 from $2,600 to $2,650.

• **Dependent Day Care FSA (DCFSA)** annual maximum will remain the same at $5,000 (or $2,500 if you and your spouse file separate tax returns).

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Health Savings Account (HSA)

The Annual HSA Contribution Limit (Employee + GW Contribution)

- **Individual HSP coverage:** limit will increase by $50 from $3,450 to $3,500.
- **Family HSP coverage:** limit will increase by $100 from $6,900 to $7,000.
- **HSA matching contribution:** GW match will continue, up to $600 for individuals who contribute at least $600, and up to $1,200 for those covering dependents who contribute at least $1,200.
What’s New and What’s Changing for 2019

Employee Contributions

Dental – Continue with Aetna; Improved Pricing
• DMO: decreases ranging from $6 - $17 per month
• High PPO and Low PPO: decreases ranging from $3 - $11 per month

Medical and Prescription: Salary Band Restructuring
• Current salary bands, initially introduced in 2016 were reassessed, new bands will be introduced for 2019.
• The adjusted salary band breakpoints will expand the distribution of employees across bands, increase the differentiation in contribution rates between bands and adjust for employee enrollment in each plan.

*Healthcare contributions are dependent on an employee’s salary band. “Salary” is based on benefits salary, defined as the salary(ies) of your active benefits eligible primary and secondary positions.
What’s New and What’s Changing for 2019

Employee Contributions

Salary Band Restructuring: Medical and Prescription Cont’d

• Restructured contribution salary bands are designed to be revenue-neutral in aggregate: some participants will pay more, some will pay less. No employee’s contribution will increase by more than .5% of their benefits salary.

• 52% of active full-time plan participants will pay lower contributions in 2019 than in 2018 including 311 participants with $0 change in contributions, average contribution decrease is 9%.

• 48% of active full-time plan participants will pay higher contributions in 2019 than in 2018; average contribution increase is 10%.

*Healthcare contributions are dependent on an employee’s salary band. “Salary” is based on benefits salary, defined as the salary(ies) of your active benefits eligible primary and secondary positions.
What’s Staying the Same for 2019

- Castlight
- Basic and Enhanced Vision Plans
- Legal Benefit
- Retirement Savings
- Health Advocate
- Wellbeing Hotline
- Group Home & Auto

- Medical Plan Features
  - Freestanding Imaging and Labs
  - Virtual Visits
  - Centers of Excellence

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Castlight

• With Castlight, you can see:
  • Personalized cost estimates
  • Your past bills in one place
  • Contact information for doctors and hospitals
  • Ratings and reviews of in-network doctors
  • Benefits program information
  • Timely information about conditions and treatments

Get Rewarded
Current medical plan participants, if you haven’t already, register during the month of October **for a chance to win a Fitbit Charge 2***. Register now at mycastlight.com/GW.

*Value of winnings is taxable and will be **included in employee’s payroll.**
Freestanding Facilities & Lab Services

Save money by choosing a lower cost place of service.

• Use a freestanding network facility or provider office instead of a hospital for health care services or treatments that do not require an overnight hospital stay.
• A freestanding facility performs outpatient services and submits claims separately from any hospital affiliation.
• You will likely pay more when you receive outpatient care in a hospital or hospital-affiliated facility.

Using a network laboratory:

• Beginning January 1, 2019, LabCorp and Quest Diagnostics will be the preferred labs for GW’s medical plans.
• To locate a local laboratory in the UHC network, visit myuhc.com.

Non-participating laboratories may be up to seven times more expensive than network laboratories.
2019 Open Enrollment
Open Enrollment Dates and Events

Open Enrollment will begin on October 8, 2018, and run for three weeks through 8 p.m. EST on October 26, 2018. Most benefits elected during this period will become effective on January 1, 2019.

Open Enrollment Fairs

**Foggy Bottom**
Wednesday, October 10, 2018
10 a.m. to 3 p.m.
Marvin Center, Grand Ballroom

Wednesday, October 24, 2017
10 a.m. to 3 p.m.
Marvin Center, Grand Ballroom

**Virginia Science & Technology Campus**
Wednesday, October 17, 2018
10 a.m. to 1 p.m.
Enterprise Hall, Room 175

Flu shots will be offered at all Open Enrollment fairs. Registration will soon open at [go.gwu.edu/flu](http://go.gwu.edu/flu). Be sure to bring your health insurance ID card, if applicable.

Mark your calendars and join us!
Fair attendees will be entered in a drawing for an Apple Watch*!

*Value of winnings is taxable and will be included in employee’s payroll.
Reminders

• **EasyEnroll**
  - The implementation of *multi-factor authentication* as an added layer of security to GW’s online benefits enrollment system requires employees to update their login credentials. **In preparation for Open Enrollment, please update your information now by logging in to EasyEnroll (go.gwu.edu/easyenroll).**

• **GWeb**
  - Each year, take some time to review, update if necessary and confirm your Campus, Check & W-4 and Work Location* addresses in GWeb to ensure you receive timely information. **Log in to GWeb at banweb.gwu.edu and access the Employee Information tab to review and/or update your address information.**

  *Work Location is defined as the physical location where an employee performs his or her work more than 50 percent of the time.*
Websites to Bookmark

**Annual Open Enrollment Webpage**
https://benefits.gwu.edu/annual-open-enrollment

**EasyEnroll for Open Enrollment (available beginning October 8th)**
go.gwu.edu/openenrollment
Connect with GW Benefits

Twitter
@gw_benefits
- Reminders
- Announcements
- Deadlines

GWell Blog
blogs.gwu.edu/gwbenefits
- In-depth look at specific benefit information
  - “How to” articles
  - FAQs
  - Step-by-step instructions
  - Compare/contrast
- Seasonal relevance
  - Posts featured in monthly GWell newsletter
Q&A

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