GW Benefits and Payroll Webinar for New Employees

If you have questions throughout the presentation, please send them using the WebEx Chat feature, located on the upper right-hand corner of your screen.

- Send all questions to **Moderator**.
- You may select **Moderator** from the Send to: dropdown menu.
The George Washington University

BENEFITS & PERKS
Our Philosophy

The George Washington University is committed to investing in the health of its faculty and staff. We honor this commitment not only by offering employees a comprehensive benefits package at a competitive cost, but also by providing various health and financial wellness resources – including educational opportunities, wellness programs and work-life benefits. We encourage you to take full advantage of all programs available to you to elevate your personal health, financial strength and overall wellbeing.

Learn more at
benefits.gwu.edu
Where to Find Benefits Information

GW Benefits Website
benefits.gwu.edu

Benefits Guide
benefits.gwu.edu/benefits-guide

Benefits Support for Faculty & Staff
GW is committed to offering its employees a comprehensive benefits package, including health and wellness plans such as medical, prescription, dental, vision, flexible spending accounts, and life and disability insurance, as well as retirement and tuition assistance at a competitive cost. We believe that “one size may not fit all.” Therefore, as a GW employee, you will be given the opportunity to choose from a variety of programs that will allow you and your family, to determine the “best fit.” Each year, we evaluate our benefit plans and vendor partnerships. Our goal is to provide you with competitive, high-quality and cost-effective benefits and services.

We are here to assist and guide faculty and staff with navigating the benefits offered by GW as well as the enrollment processes, applications and self-service systems. We encourage you to review the extensive list of benefits offered. The Benefits Guide is a helpful resource providing information on plan options and instructions for enrollment. If you have any questions or concerns regarding your benefits, please do not hesitate.

2020 Benefits Guide
For Faculty and Staff

Caring for the Total You
Where to Find Benefits Information (Cont’d.)

Twitter
twitter.com/gw_benefits

GWell Blog
blogs.gwu.edu/gwbenefits

Monthly GWell Email Newsletter
Sent to all GW benefits eligible employees
ENROLLMENT DEADLINES & ELIGIBILITY
New Hire Enrollment

New employees may enroll in:
- Medical insurance
- Dental insurance
- Vision insurance
- Legal insurance
- Basic Life/AD&D insurance
- Optional Life/AD&D insurance
- Short-Term Disability
- Long-Term Disability (FT employees only)
- Flexible Spending Accounts
- Health Savings Account

Complete enrollment via Easy Enroll and submit supporting documents within 30 calendar days from date of hire.

Note: Once enrolled, you may only make changes to these benefit elections during the annual Open Enrollment period, or if you experience a Qualified Life Event.

Most benefits effective on the first day of the month following your date of hire.*

* If you are hired on the first day of the month, your benefits begin on your hire date.
Enrollment Deadlines

**New Hire Enrollment**

You have **30 calendar days** from your date of hire to enroll in benefits.*

**Important:** During your new hire enrollment period (30 calendar days from date of hire), you may access the benefits enrollment system, EasyEnroll, as often as you like. The elections on file as of the enrollment deadline will be your final coverage for the year.

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**Qualified Life Event (QLE)**

You have **30 calendar days** to change your benefit elections due to:
- Marriage
- Death of spouse/domestic partner or dependent child
- Dependent becomes eligible/ineligible for coverage
- Gain or loss of coverage elsewhere
- Start or end of a Qualified Domestic Partnership

You have **60 calendar days** to change your benefit elections due to:
- Birth or adoption of a child
- Divorce
- Change in eligibility for Medicaid/CHIP

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**Annual Open Enrollment**

The annual Open Enrollment period takes place each fall, and is an opportunity for you to change your benefit elections or enroll in new benefits.

Most changes made during Open Enrollment are effective on January 1 of the following year.

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*You may enroll in a retirement savings plan at any time during the year.

Learn more at benefits.gwu.edu/new-employees

Learn more at benefits.gwu.edu/qualified-life-events

Learn more at benefits.gwu.edu/annual-open-enrollment

Enroll via EasyEnroll at go.gwu.edu/easyenroll
Dependent Eligibility

Eligible dependents include:

• Spouse

• Domestic partner*

• Children

• Under IRS regulations, the value of your domestic partner’s coverage is considered taxable income to you, resulting in additional income tax withholding. This additional taxable income is called “imputed income.”

• Don’t forget! Dependent documentation must be submitted within 30 calendar days from date of hire.

• Note: For domestic partner coverage, you must submit a “Declaration of Domestic Partnership” form, verifying eligibility of your domestic partner. This form is available on the GW Benefits website under “About Us”, then “Benefits Forms”.

A child includes a biological child, stepchild, child placed with you for adoption, legally adopted child, the biological or adopted child of your covered Partner and a child for whom you are the legal guardian. Note: In the case of legal guardianship, there may be restrictions on the types of coverage available for the child.
Free Benefits

GW employees receive the following benefits at no cost:

• 4% base retirement contribution after two years of service*
• Group Life Insurance equal to 1x your annual salary, up to a maximum of $500k
• Group Accidental Death and Dismemberment (AD&D) equal to 1x your annual salary, up to a maximum of $500k
• Long-Term Disability (LTD) coverage equal to 60% of monthly salary, up to a monthly maximum of $10k, after one year of service.**
• Health Advocate
• Wellbeing Hotline (Employee Assistance Program)
• Castlight

* The two year service requirement may be fulfilled by prior service at another educational organization. Requires completion of 401(a) Prior Employment Verification form.
** You may be able to have the one year waiting period waived if you have prior coverage within 12 months preceding your employment with the university. Requires completion of LTD Prior Coverage Verification form.
ANNUAL TIME, SICK TIME AND HOLIDAYS
Annual and Sick Time

- Full and part-time benefits-eligible employees can accrue annual time and sick time.
- Medical residents may refer to the Resident Manual.
- Faculty may contact the faculty personnel office, for additional paid time off options.

### Annual Time

Benefits-eligible staff accrue annual time based upon their years of benefits-eligible service. Part-time benefits-eligible employees accrual rate is also based on percentage of effort when calculating annual time.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Months of Service</th>
<th>Annual Days Accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 2</td>
<td>0 – 24</td>
<td>15</td>
</tr>
<tr>
<td>3 – 4</td>
<td>25 – 48</td>
<td>18</td>
</tr>
<tr>
<td>5 – 15</td>
<td>49 – 180</td>
<td>21</td>
</tr>
<tr>
<td>15 +</td>
<td>180 +</td>
<td>24</td>
</tr>
</tbody>
</table>

*One day = eight hours*

### Sick Time

*One day = eight hours*

Used for absences due to illness, medical treatment or care of a family member.

- Full-Time benefits-eligible full-time staff accrue sick time at a rate of one (1) day per month. One day equals eight (8) hours when accruing paid time off.

- Part-time benefits-eligible staff accrue sick time at a rate of one (1) day per month multiplied by the employee’s percentage of effort.

**May carry over up to 180 days.**

In accordance with the DC Sick and Safe Leave Act, sick time may also be used in the event that an employee or an employee’s family member is the victim of stalking, domestic violence or sexual abuse, and the abuse is directly related to seeking medical, social or legal services pertaining to the violent or abusive conduct.

Credited on the last working day of the month.
Time Off Tools and Resources

- Time Off and Leave Guide
- Access to the time off tracking system, Kronos
- Time Off Training link

benefits.gwu.edu/timeoff
## Paid Holidays

<table>
<thead>
<tr>
<th>13 Paid Holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Martin Luther King, Jr. Day</strong></td>
</tr>
<tr>
<td><strong>President’s Day</strong></td>
</tr>
<tr>
<td><strong>Memorial Day</strong></td>
</tr>
<tr>
<td><strong>Independence Day</strong></td>
</tr>
<tr>
<td><strong>Labor Day</strong></td>
</tr>
<tr>
<td><strong>Thanksgiving Holiday</strong></td>
</tr>
<tr>
<td><strong>Winter Break</strong></td>
</tr>
</tbody>
</table>
RETIREMENT SAVINGS PLANS
### 403(b) Retirement Plan

<table>
<thead>
<tr>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediately eligible</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA</td>
</tr>
<tr>
<td>Fidelity</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contribution Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-tax</td>
</tr>
<tr>
<td>Post-tax (Roth)</td>
</tr>
<tr>
<td>Combination</td>
</tr>
</tbody>
</table>

Enroll!
You can enroll in the 403(b) plan anytime at [www.netbenefits.com/GW](http://www.netbenefits.com/GW).
401(a) Retirement Plan with GW Contribution

Eligibility

You are automatically enrolled after two years of service at GW.*

You may waive some or all of the service requirement if you have prior service at another education institution. Please see the next slide for details.

GW’s Base Contribution

4% of your eligible compensation

EXTRA! GW’s Matching Contribution

If you also contribute to the 403(b) Retirement Plan, GW will match 150% of the first 4% of your annual benefits eligible salary that you contribute to the 403(b) plan (up to 6% of your salary contributed).
### Eligibility

The 2 year service requirement to participate in the 401(a) retirement plan may be satisfied in part or in whole by prior service at another educational organization. Service at a college or university located outside of the U.S. with accreditation (or similar designation) may also be submitted for review and verification.

### Defining 1 Year of Creditable Service

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

### Submitting Forms

- Visit benefits.gwu.edu/benefits-forms
- Complete page 1 of the form
- Submit the form to benefits@gwu.edu. Benefits will contact your former employer to complete page 2 of the verification form.

### When Am I Eligible?

- Once credited with 2 years of service, you will be eligible on the first of the month following receipt of your form in good order.
- If credited with 1 year of prior service, you will be eligible on the first of the month following your one-year anniversary with GW.
- If you have no prior service, you will receive university contributions once you complete two years of service with GW.
## Putting It All Together

**Free money!**
Once you are eligible for the 401(a), GW’s base and matching contributions combine with your 403(b) deferrals to increase your retirement savings.

<table>
<thead>
<tr>
<th>GW Base Plan Contribution</th>
<th>Your Plan Contribution</th>
<th>GW Match</th>
<th>Total Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>4%</td>
<td>2%</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>4%</td>
<td>4%</td>
<td>6%</td>
<td>14%</td>
</tr>
<tr>
<td>4%</td>
<td>10%</td>
<td>6%</td>
<td>20%</td>
</tr>
</tbody>
</table>

### Know the limit.
Your contribution is subject to the annual IRS limit (for 2019, the individual maximum is $19,000). Be sure to understand the annual limit and take into account any retirement plan contributions you have already made for the year (including any other contributions you made to another employer’s retirement plan).

### If you would like to contribute the maximum allowed, calculate your contributions using this equation:

\[
\text{Annual IRS limit} \div \text{# of paychecks remaining for the year} \quad \text{minus} \quad \text{Any retirement plan contribution you have already made in the current year}
\]
Start Saving Today

Ready to Enroll?
Visit www.netbenefits.com/GW to get started.

Need help? 24-hour service is available:
Fidelity: (800) 343-0860
TIAA: (800) 842-2776

Prefer to meet in-person?
Schedule a one-on-one appointment with a Fidelity or TIAA representative at benefits.gwu.edu/retirement-counseling.
MEDICAL PLANS
Medical Plans for 2020

**Provider: UnitedHealthcare (UHC)**

**Two medical plan options: GW Health Savings Plan (HSP) & GW PPO Plan**

The GW medical plans use the UHC Choice Plus network

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>GW HSP</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Annual Deductible*</td>
<td>Individual - $2,000 Family - $4,000</td>
<td>Individual - $3,000 Family - $6,000</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td>Individual - $4,000 Family - $8,000</td>
<td>Individual - $6,000 Family - $12,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>GW – 80% Employee – 20%</td>
<td>GW – 60% Employee – 40%</td>
</tr>
<tr>
<td>PCP Office Visit</td>
<td>After deductible: GW – 80% Employee – 20%</td>
<td>After deductible: GW – 60% Employee – 40%</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>After deductible: GW – 80% Employee – 20%</td>
<td>After deductible: GW – 60% Employee – 40%</td>
</tr>
<tr>
<td>Preventive Visit</td>
<td>GW covers 100%</td>
<td>After deductible: GW – 60% Employee – 40%</td>
</tr>
</tbody>
</table>

**Imaging and Labs**

LabCorp and Quest Diagnostics are GW’s preferred vendors for lab work.

<table>
<thead>
<tr>
<th>Diagnostic Test (x-ray, blood work) and Imaging (CT/PET scans, MRIs)</th>
<th>Preferred</th>
<th>Non-Preferred</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

Premiums are due beginning on the **first pay date** after the benefit effective date. If premiums are not deducted when due, missing premiums will arrear and be deducted from a later paycheck.

* The GW HSP has a combined medical/pharmacy deductible and a combined medical/pharmacy out-of-pocket maximum.
Health Savings Account (HSA)

Available to GW HSP participants only

The HSA is a savings account that you may contribute to using pre-tax money deducted from your paychecks throughout the year; this money may be used to pay for eligible healthcare expenses (per IRS pub. 969).

While you may use HSA funds to pay for eligible healthcare expenses now, you may also use the account to save for healthcare costs in retirement:

- The account does not follow a “use it or lose it” rule
- Unused funds roll over from year-to-year
- The HSA remains with you even if you change insurance plans, retire or switch employers

More about the HSA:

- GW contribution match – the full GW match is deposited in tandem with your first contribution of the year (with first paycheck):
  - Individual: $600
  - Family: $1,200
- Contribution limit for 2020 (includes employee + GW contributions)
  - Individual: $3,550
  - Family: $7,100
- Participants age 55 and older allowed $1,000 “catch-up” contribution
- May enroll in HSA anytime during the year at go.gwu.edu/easyenroll

HSAs offer a triple tax advantage:

- Contributions are made tax-free (via payroll deduction)
- Any interest earned is tax-free
- Account owners may make tax-free withdrawals for qualified medical expenses
HSA Eligibility

The HSA is limited to individuals enrolled in a qualified high deductible health plan (HDHP), like the GW HSP.

You must also meet a few other criteria:

• Cannot be covered by another non-HSA qualified plan
• Cannot be enrolled in Medicare or TRICARE
• You or your spouse cannot contribute to a general purpose Health Care FSA or HRA in the same year
• Cannot be claimed as a dependent on someone else’s tax return
• Cannot have received VA benefits within prior three months (except for service-connected disability services)

Other insurance or accounts **not** allowed with an HSA:

• Part A and/or Part B Medicare (In some cases, drawing Social Security benefits automatically enrolls you in Medicare Part A)
• TRICARE or TRICARE For Life
• Any VA benefits used within previous 3 months
Flexible Spending Accounts (FSAs)

FSAs are pre-tax savings accounts that you can use to pay for certain out-of-pocket healthcare and dependent care costs:

• **Health Care FSA (HCFSA)** – used for eligible out-of-pocket healthcare costs for you or your eligible dependents

• **Dependent Care FSA (DCFSA)** – used for eligible dependent care expenses while you work

More about FSAs:

• You may choose to contribute to one or both FSA options

• Funds may be used for all eligible dependents (do not need to be enrolled in GW health plans)

• Annual contributions are deducted pre-tax from paychecks in equal installments throughout the year

• Contribution limits
  – **HCFSA**: $2,750 (annual balance available immediately)
  – **DCFSA**: $5,000, or $2,500 if you and your spouse file separate income tax returns (available as contributions are made)

• Must re-enroll annually during Open Enrollment

• Per IRS regulations, unused funds at the end of the calendar year are forfeited
  – Exception: HCFSA funds may carry over into the next year and be available for use during a grace period that ends on March 15; any funds remaining as of the March 15 deadline are forfeited to the plan

• All claims and supporting documentation must be submitted by April 30 of the following year
All prescription coverage is provided through CVS Caremark, regardless of the medical plan that you choose.

<table>
<thead>
<tr>
<th>Prescription Drugs Retail (30 day supply)</th>
<th>GW HSP*</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive</strong></td>
<td>Covered at 100% (deductible and coinsurance do not apply)</td>
<td>Subject to coinsurance</td>
</tr>
<tr>
<td><strong>Generic</strong></td>
<td>20% after deductible</td>
<td>10% Coinsurance (Min: $15, Max: $30)</td>
</tr>
<tr>
<td><strong>Brand Formulary</strong></td>
<td></td>
<td>20% Coinsurance (Min: $30, Max: $50)</td>
</tr>
<tr>
<td><strong>Brand Non-Formulary</strong></td>
<td></td>
<td>25% Coinsurance (Min: $60, Max: $100)</td>
</tr>
</tbody>
</table>

*The GW HSP has a combined medical/pharmacy annual deductible, and a combined medical/pharmacy out-of-pocket maximum.

To review a list of preventive drugs, visit benefits.gwu.edu/prescription-benefit-gw-health-savings-plan-gw-hsp.
Pay the lowest amount possible by obtaining a 90-day prescription from your doctor and filling it via mail order or at a CVS/pharmacy.

<table>
<thead>
<tr>
<th>Options to Fill 90 Day Maintenance Prescription Drugs</th>
<th>GW HSP*</th>
<th>GW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Through Mail Order and CVS Pharmacy</td>
<td>At Retail Other Than CVS</td>
</tr>
</tbody>
</table>
| Generic                                             | 10% Coinsurance (Min: $37.50, Max: $75) | $135 ($45 per month**)
| Brand Preferred                                     | 20% Coinsurance (Min: $75, Max: $125) | $210 ($70 per month**)
| Brand Non-Preferred                                | 25% Coinsurance (Min: $150, Max: $250) | $405 ($135 per month**)

*GW HSP covers preventive drugs at 100% (deductible/coinsurance do not apply). **Note: Maintenance Choice provisions apply. After three 30-day retail fills, you will need to fill a 90-day prescription via CVS Retail or CVS Mail Order in order to continue receiving the preventive medication at no cost.

**30-day retail amount effective with fourth 30-day refill

**Diabetic medications and supplies** must be filled through CVS Retail or CVS Mail Order.
Castlight

• Integrated web and mobile platform
• Provides a personalized and powerful new way of shopping for healthcare
• Free for GW employees, spouses/domestic partners and adult dependents covered under a GW medical plan

Take the mystery out of your healthcare

Castlight is your personalized healthcare assistant. We'll help you get more out of your health plan and benefits so you can experience healthcare in a whole new way.
With Castlight, you can see:

- Personalized cost estimates based on location, health plan and whether or not you've reached your deductible
- Your past bills in one place, with step-by-step explanations of past medical spending
- Contact information for doctors and hospitals
- Ratings and reviews of in-network doctors
- Benefits program information
- Timely information about conditions and treatments
- Current balances for your HCFSA or HSA
- Prescription drug options
Health Advocate

For hassle-free assistance with resolving healthcare and insurance issues.

Health Advocate helps you:

- Clarify insurance plan(s) and decide which plan is right for you
- Untangle medical bills, uncover errors and negotiate fees
- Find doctors, specialists, hospitals and treatment centers
- Locate eldercare and caregiver support resources
- Research and explain conditions and treatment options
DENTAL PLANS
Dental Plans

Provider: Aetna

The GW dental plans are standalone plans, meaning that you can enroll in dental coverage whether or not you have medical coverage through GW.

<table>
<thead>
<tr>
<th>Plan Design</th>
<th>Low PPO Option</th>
<th>High PPO Option</th>
<th>DMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Annual</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Deductible</td>
<td>($50 per person, $150 max per family)</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Preventive</td>
<td>100%</td>
<td>100%*</td>
<td>100%</td>
</tr>
<tr>
<td>Basic</td>
<td>80%</td>
<td>70%*</td>
<td>90%</td>
</tr>
<tr>
<td>Major</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>50%</td>
</tr>
<tr>
<td>Annual</td>
<td>$1,000</td>
<td>$1,500</td>
<td>None</td>
</tr>
<tr>
<td>Benefit</td>
<td>Maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>50%</td>
</tr>
</tbody>
</table>

*Of allowed amount
**Vision Plans**

Provider: UnitedHealthcare (UHC)

The GW vision plans are standalone plans, meaning that you can enroll in vision coverage whether or not you have medical coverage through GW.

<table>
<thead>
<tr>
<th>Basic Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• In-network eye exams covered at 100% every 12 months</td>
<td>• Same coverage as Basic Plan</td>
</tr>
<tr>
<td>• In-network frames have a $20 copay every 24 months*</td>
<td>• In-network frames have a $20 copay every 12 months*</td>
</tr>
<tr>
<td>• In-network frames have a max benefit amount of $130</td>
<td>• Covers following additional lens options:*</td>
</tr>
<tr>
<td>• In-network lens benefit available every 12 months after $20 copay*</td>
<td>• Standard progressive lenses</td>
</tr>
<tr>
<td>• 4 boxes of contact lenses available every 12 months in lieu of spectacle lenses after $20 copay (up to $105 max)</td>
<td>• Polycarbonate lenses</td>
</tr>
<tr>
<td>• Out-of-network benefits available</td>
<td>• Ultraviolet and anti-reflective coating</td>
</tr>
<tr>
<td></td>
<td>• Glass coating and tints</td>
</tr>
</tbody>
</table>

* Only one $20 copay for materials if frames and lenses are purchased together

* Only one $20 copay for materials if frames and lenses are purchased together
Basic Life and AD&D Insurance

**Basic Life** = 1x your annual benefits salary (up to $500,000)

**Basic AD&D** = 1x your annual benefits salary (up to $500,000)

*Six-month waiting period for part-time staff.*

*Note:* The cost of Basic Life insurance coverage exceeding $50,000 is considered “imputed income” by the IRS. Imputed income will be reported on your W-2 form as part of your taxable income. If you wish to avoid imputed income, you may waive coverage over $50,000.
Optional Life and AD&D Insurance

Employee
Up to $750,000 (max)

Spouse
Up to 50% of your amount

Domestic Partner
Up to 50% of your amount

Dependent
Up to $10,000

Note: You must have optional employee life coverage in order to elect coverage for your spouse/domestic partner or dependent children.

100% Employee-paid
Optional

GI values for optional life insurance:
Employee: lesser of $250k or 5x benefits salary
Spouse: lesser of $30k or 50% of employee optional life insurance

As a new hire, you can elect up to the Guaranteed Issue (GI) without Evidence of Insurability (EOI). EOI is proof showing that you and/or your dependents are in good health. Amounts elected above the GI require EOI.
DISABILITY INSURANCE
Short-Term Disability (STD) Insurance

**Voluntary**

| FT Faculty/Staff with less than 2 years of benefits eligible service, PT Faculty/Staff, Medical Residents |

*Employee-paid*

- 60% of benefits salary (up to $3,000 weekly) paid up to 150 days; 30-day waiting period applies
- Part-time staff are eligible after six months

*If you do not enroll in Voluntary STD as a new hire and are electing coverage for the first time during open enrollment, you will be required to provide EOI.*

**GW-Paid**

| FT Faculty/Staff with 2+ years of benefits eligible service |

*University-paid*

- 50% or 100% of benefits salary paid (depending on employee status and full-time years of service at GW) up to 166 days; 14-day waiting period applies
Long-Term Disability (LTD) Insurance

<table>
<thead>
<tr>
<th>Basic</th>
<th>Buy Up</th>
</tr>
</thead>
<tbody>
<tr>
<td>University-paid</td>
<td>Employee-paid</td>
</tr>
</tbody>
</table>

- Automatic enrollment after one year of employment at GW*
- Benefit Amount: 60% of monthly benefits salary (up to a monthly maximum of $10,000)

* You may be able to have the one year waiting period waived if you have prior group coverage within 12 months preceding your employment with the university. Requires completion of LTD Prior Coverage Verification form.

- Enroll within 30 calendar days of hire; otherwise, you can only enroll during annual Open Enrollment or if you experience a Qualified Life Event
- Benefit Amount: 66.67% of monthly benefits salary (up to a total monthly maximum of $12,000)

Full-time employees only
Voluntary Benefits
Voluntary Benefits
Legal Plan through Legal Resources

**Monthly membership fee:** $19.00

- Access to a nationwide network of highly-qualified legal firms comprising over 11,000 professional attorneys
- Covers the employee, spouse/domestic partner and eligible dependents
- Legal matters covered at 100% include:
  - Traffic violations
  - Will preparation, review and updates
  - Real estate (buying or selling a home)
  - Civil actions as plaintiff or defendant in District Court
  - Landlord and tenant issues
  - Uncontested domestic adoptions
  - And more!
- Other matters may be covered at discounted rate
Voluntary Benefits
Nationwide Pet Insurance

- Nationwide’s My Pet Protection suite of pet insurance plans can provide savings on veterinarian bills regardless of a pet’s age. You are reimbursed for 90% of your vet bill.
- $250 annual deductible and $7,000 maximum annual benefit for both plans
- Coverage begins 14 days after enrollment
- Two protection plans offered:
  - My Pet Protection
  - My Pet Protection
  - Visit petinsurance.com/gw for a no obligation quote or call (877) 738 - 7874
Voluntary Benefits
InfoArmor

• InfoArmor leads the identity protection industry with PrivacyArmor Plus®, a proactive monitoring service that alerts you at the first sign of fraud.

• Get alerts for
  – Credit inquiries,
  – Accounts opened in your name,
  – Compromised financial transactions.

• Enrolling your family extends that protection to anyone in your household.

• Visit infoarmor.com/gw to enroll
TUITION ASSISTANCE
Tuition Remission Program

- Generous tuition assistance for employee, spouse/domestic partner and dependents
- Applies to the cost of tuition for GW programs, with some exclusions
- Must submit applications for each semester after completing normal university and registration procedures to enroll for classes
  - Application deadlines for each semester are listed at benefits.gwu.edu/tuition-remission.

Notes:
- Per IRS regulations, non-work related employee graduate tuition remission in excess of $5,250 is taxable income to the employee and 100% of dependent graduate tuition remission is taxable to the employee.
- Special programs such as World Executive MBA, PhD and MD degrees, and all online degrees, are excluded.
- Employees and their dependents must go through the normal admission and registration process with GW in order to be eligible for the tuition benefit.
## Tuition Remission for Employees

<table>
<thead>
<tr>
<th>Employee Type</th>
<th>Employee Eligibility</th>
<th>Employee Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty/Executive Management/Research Personnel</td>
<td>First semester coinciding with or following the appointment date</td>
<td><strong>Full-Time Coverage</strong>&lt;br&gt;90% of 6 spring credits, 6 summer credits and 6 fall credits</td>
</tr>
<tr>
<td>Staff</td>
<td>First semester following 180 days of employment</td>
<td><strong>Part-Time Coverage</strong>&lt;br&gt;90% of 3 spring credits, 3 summer credits and 3 fall credits</td>
</tr>
</tbody>
</table>

- Dependent coverage effective date coincident with employee effective date. (Exception: Dependents of Research Staff are eligible following 90 days of employment.)
- The benefit is non-applicable to fees and student account financial penalties.
- For additional information, refer to the Tuition Remission Policy located at benefits.gwu.edu/tuition-remission
## Tuition Remission for Spouses/Domestic Partners and Dependents

<table>
<thead>
<tr>
<th>Spouse/Domestic Partner</th>
<th>Full-Time Employees</th>
<th>Part-Time Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Years of Benefits Eligible Service</strong></td>
<td><strong>Tuition Benefit for Spouse/Domestic Partner</strong></td>
<td><strong>Tuition Benefit for Spouse/Domestic Partner</strong></td>
</tr>
<tr>
<td>Less than 5 years</td>
<td>48%</td>
<td>24%</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>71%</td>
<td>35.5%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dependent Children</th>
<th>Full-Time Employees</th>
<th>Part-Time Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Years of Benefits Eligible Service</strong></td>
<td><strong>Tuition Benefit for Dependents</strong></td>
<td><strong>Tuition Benefit for Dependents</strong></td>
</tr>
<tr>
<td>Less than 1 year</td>
<td>47%</td>
<td>23.5%</td>
</tr>
<tr>
<td>1 year</td>
<td>57%</td>
<td>28.5%</td>
</tr>
<tr>
<td>2 years</td>
<td>67%</td>
<td>33.5%</td>
</tr>
<tr>
<td>3 years</td>
<td>77%</td>
<td>38.5%</td>
</tr>
<tr>
<td>4 or more years</td>
<td>87%</td>
<td>43.5%</td>
</tr>
</tbody>
</table>

**Notes for Dependent Children Coverage:**
- Tuition benefit covers only one undergraduate degree
- Maximum coverage for graduate level is 8 semesters
- Dependents over age 24 must be tax dependents

**Note for Dependent Graduate Benefit:**
You must have been eligible for dependent undergraduate tuition benefits at GW when your dependent child was obtaining an undergraduate degree, and your dependent used less than eight semesters of tuition remission benefits in an undergraduate degree program at GW.
Wellbeing Hotline (Employee Assistance Program)

- Financial Support
- Pet Needs
- Confidential Counseling
- Vacation Planning
- Finding Child Care
- and much more…

Learn more at benefits.gwu.edu/wellbeing-hotline.

Call toll-free: 1 (866) 522-8509
Additional Benefits and Perks

- Capital Bikeshare membership discounts
- Quit For Life smoking cessation program
- Healthy Pregnancy Program (for UHC members)
- Real Appeal Weight-Loss Program (for UHC members)
- Group Home and Auto Insurance Discounts (Liberty Mutual)
- Back-up child and adult dependent care
- Gym discounts and free group exercise classes

A full list of wellness benefits and perks is available at benefits.gwu.edu/wellness-discounts.
The George Washington University
YOUR PAY
Today’s Goals

• Identify and complete appropriate federal and state tax forms.
• Understand GW’s pay calendar and pay processes.
• Access and understand your pay statement.
• Understand GW’s transportation benefits.
• Find information and resources to support you along the way.
Where to Find Payroll Information

GW Payroll Services Website
payroll.gwu.edu
Forms You Must Complete

**W-4 Federal Tax Withholding**

This is your official address for payroll and benefits information.

**State Tax Withholding**

- D-4 (Washington, DC)
- VA-4 (Virginia)
- MW 507 (Maryland)

Employees who are not U.S. residents (for tax purposes) must contact the GW Tax Department before completing tax withholding forms.

**GW Tax Department**

(571) 553-8313
taxdepartment.gwu.edu/meeting-tax-department
Form W-4

Employee’s Withholding Allowance Certificate

Separate here and give Form W-4 to your employer. Keep the worksheet(s) for your records.

1. Your first name and middle initial
   [First Name]

2. Last name
   [Last Name]

3. Your social security number
   [SSN]

4. Home address (number and street or rural route)
   [Address]

5. City or town, state, and ZIP code
   [City, State, ZIP]

6. Single  Married  Married, but withhold at higher Single rate.
   [Choice for marital status]

   Note: If married filing separately, check “Married, but withhold at higher Single rate.”

7. Total number of allowances you’re claiming (from the applicable worksheet on the following pages)
   [Allowances]

8. Additional amount, if any, you want withheld from each paycheck
   [Amount]

9. If your last name differs from that shown on your social security card, check here. You must call 800-772-1213 for a replacement card.
   [Check]

10. I claim exemption from withholding for 2019, and I certify that I meet both of the following conditions for exemption:
    - Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and
    - This year I expect a refund of all federal income tax withheld because I expect to have no tax liability.

   Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.

   Employee’s signature
   [Signature]

   Date
   [Date]

8. Employer’s name and address (Employer: Complete boxes 8 and 10 if sending to IRS and complete boxes 8, 9, and 10 if sending to State Directory of New Hires.)

9. First date of employment
   [Date]

10. Employer identification number (EIN)
    [EIN]

For Privacy Act and Paperwork Reduction Act Notice, see page 4.
Employee Self-Serve Option through GWeb

Faculty and staff should update the following information on GWeb:

- W-4 address
- W-4 withholding allowances
- State withholding allowances for employees residing in DC, Maryland and Virginia
- Work location address
- Campus address

Instructions are available on the Payroll Services website at payroll.gwu.edu.

You are encouraged to take advantage of this self-service option, as it is a quick and secure way to update your tax and address information.

GWeb Link: banweb.gwu.edu
Updating Your Work Location

- All new employees must confirm their work location in Gweb
- You can update this information under the Employee Information tab
- This is the work location where you physically work 50% or more of the time
- You must select “Confirm Address” after making changes
- Click here for FAQs and Instructions; you can also find the links at Payroll Services
Moving?

If you are relocating, be sure to complete the following action items:

- Update your W-4 address through GWeb
- Complete a new form W-4
- Complete a new state tax form (if applicable)

Faculty and Staff Service Center:
Marvin Center
Suite 242
Washington, DC 20052
Electronic W-2

• Available earlier than a traditional, mailed paper form W-2
• Helps protect against identity theft
• Supports the university’s sustainability practices

Consent in GWeb, under the **Employee Information & Tax Forms** section.
• Secure on GWeb
• Remains on Gweb

Note: Instructions are available on the Payroll Services website at payroll.gwu.edu/online-w-2
PAY CALENDAR AND PAY PROCESSES
Employee Time Reporting

See your department manager to determine which method you should use to record time.

**Biweekly (Nonexempt) Employees**

Required to use the Time Reporting System (TRS) to record arrivals and departures for all time worked.

**Monthly and Biweekly (Exempt) Employees**

Not required to use the TRS system.
Pay Calendar

Biweekly Employees
Paid every other Friday.

Monthly Employees
Generally paid on the last business day of the month, unless it falls on a holiday (see holiday calendar at hr.gwu.edu/holiday-schedules).

Payroll calendars:
• Issued by Payroll Services each spring.
• Available at payroll.gwu.edu/payroll-calendar
Direct Deposit

• All employees are eligible
• Allocate pay to multiple accounts
• Entire pay or fixed amount/percentage

Total: $1,000
Want to allocate 50% to savings
and 50% to checking

Select options:
Savings: 50%
Checking: Net/Remaining Balance

Don’t forget to select net/remaining balance for one of your accounts!

Sign up or make changes through GWeb at banweb.gwu.edu.
PAY STATEMENT
Receiving Your Pay Statement

**Direct Deposit**
Notified at least two days prior via email – *Easy View*

**Checks**
For those who have not set up direct deposit. Checks are mailed to the employee’s W-4 address.
Understanding Your Pay Stub

Fiscal Year 2018-2019 Pay Calendar for Employees Paid Bi-Weekly

<table>
<thead>
<tr>
<th>Period Begin Date</th>
<th>Period End Date</th>
<th>Pay Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/17/2018</td>
<td>06/30/2018</td>
<td>07/13/2018</td>
</tr>
<tr>
<td>07/01/2018</td>
<td>07/14/2018</td>
<td>07/27/2018</td>
</tr>
<tr>
<td>07/15/2018</td>
<td>07/29/2018</td>
<td>08/12/2018</td>
</tr>
<tr>
<td>07/29/2018</td>
<td>08/11/2018</td>
<td>08/25/2018</td>
</tr>
<tr>
<td>08/02/2018</td>
<td>08/25/2018</td>
<td>09/08/2018</td>
</tr>
<tr>
<td>09/05/2018</td>
<td>09/21/2018</td>
<td>09/26/2018</td>
</tr>
<tr>
<td>09/19/2018</td>
<td>09/22/2018</td>
<td>10/05/2018</td>
</tr>
<tr>
<td>09/23/2018</td>
<td>10/06/2018</td>
<td>10/19/2018</td>
</tr>
<tr>
<td>10/07/2018</td>
<td>10/20/2018</td>
<td>11/03/2018</td>
</tr>
<tr>
<td>10/21/2018</td>
<td>11/03/2018</td>
<td>11/16/2018</td>
</tr>
<tr>
<td>11/04/2018</td>
<td>11/17/2018</td>
<td>11/30/2018</td>
</tr>
<tr>
<td>11/18/2018</td>
<td>12/01/2018</td>
<td>12/14/2018</td>
</tr>
<tr>
<td>12/02/2018</td>
<td>12/15/2018</td>
<td>12/29/2018</td>
</tr>
<tr>
<td>12/16/2018</td>
<td>12/29/2018</td>
<td>01/12/2019</td>
</tr>
<tr>
<td>12/30/2018</td>
<td>01/13/2019</td>
<td>01/26/2019</td>
</tr>
<tr>
<td>01/13/2019</td>
<td>01/25/2019</td>
<td>02/08/2019</td>
</tr>
<tr>
<td>01/27/2019</td>
<td>02/09/2019</td>
<td>02/23/2019</td>
</tr>
<tr>
<td>02/20/2019</td>
<td>02/25/2019</td>
<td>03/09/2019</td>
</tr>
<tr>
<td>02/24/2019</td>
<td>03/09/2019</td>
<td>03/23/2019</td>
</tr>
<tr>
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<td>03/25/2019</td>
<td>04/08/2019</td>
</tr>
<tr>
<td>03/24/2019</td>
<td>04/06/2019</td>
<td>04/19/2019</td>
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<td>05/17/2019</td>
</tr>
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<td>05/18/2019</td>
<td>05/31/2019</td>
</tr>
<tr>
<td>05/19/2019</td>
<td>06/01/2019</td>
<td>06/14/2019</td>
</tr>
<tr>
<td>06/02/2019</td>
<td>06/15/2019</td>
<td>06/28/2019</td>
</tr>
</tbody>
</table>

- Employees paid on a monthly cycle are always paid on the last working day of the month.
- Paystubs are available on GWWeb for employees taking advantage of direct deposit.

Understanding Your Paystub

This brochure provides you with a sample paystub to help you better understand the information it contains. Also included is a list of the most commonly used earnings and deduction codes.

If you have any additional questions, please contact us at payroll@gwu.edu.

Payroll Services
45155 Research Place, Suite 155
Ashburn, VA 20147
Phone: 571-553-4277
Fax: 571-553-4406
payroll@gwu.edu | payroll@gwu.edu

THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC

Available at payroll.gwu.edu
TRANSPORTATION BENEFITS
Pre-tax deductions fund your WMATA SmarTrip card, which can be used to pay for work-related commuting expenses, including:

- Metrorail
- Metrobus
- Metro parking

Three different purses (not interchangeable):
1. Personal stored value
2. Transit benefit
3. Parking benefit
Enrolling in SmarTrip

Pre-Tax Transit and Metro Parking Benefit Plan Enrollment / Change Form

The George Washington University
SmartBenefits Enrollment/Change Form

Date: ___________________ GW ID #: ___________________

Last Name: ___________________ First Name: ___________________

Telephone: ___________________ Email Address: ___________________

SmartTrip Card Number: 0 __________________

Register your card on WMATA: https://smarttrip.wmata.com/Account/Create (Must be registered in applicant's name)

Check One: [ ] New Enrollment [ ] Change Enrollment [ ] Cancel Enrollment [ ] Replacement Card

Deductions Start/Change/Cancellation Date (Enter Pay-Date) ___________________

Pay Cycle [ ] Bi-Weekly [ ] Monthly

Amount per month (Transit plus Select Pass amounts combined must not exceed $270)

Transit $_________ ($10 increments starting at a minimum of $40 to a maximum of $270 per month)

Select Pass $_________ (Employee must purchase the Select Pass through WMATA by the 1st of the month manually each time or select auto-reload to automatically receive a new pass when the old pass expires. Your monthly deduction options for Select Pass are: $72 $81 $90 $99 $108 $117 $126 $135 $144 $153 $162 $171 $180 $189 $198 $207 $216)

For more information on Select Pass, use the following link https://wmata.com/business/smartbenefits/upload/58-Transit-Pass-Benefit-Overview-2018.pdf or call WMATA at 1-888-762-7874)

Parking $_________ ($10 increments starting at a minimum of $40 to a maximum of $120 per month)

Total Amount $_________

Reassignment: (Transferring funds from old card to the new)

If your SmarTrip card is lost, damaged or stolen, you must notify WMATA by calling the SmarTrip Hotline at 1-888-762-7874. To complete the transfer of pre-tax benefits, you must purchase a replacement card from WMATA or the FESC and register it with WMATA.

OLD SmartTrip Card Number: 0 __________________

NEW SmartTrip Card Number: 0 __________________

Reason for Reassignment __________________

I understand that by signing and submitting this form, I authorize a deduction from my annual salary based on my elections above. I further understand my election is irrevocable for one month and that deductions will continue, as authorized above, until I submit a new form to either change or stop participation in the plan. I further attest that deductions are for work related commuting expense and are not reimbursable by the university. I also understand that any SmarTrip benefits value classified as Transit, Select Pass or Parking is non-interchangeable. I understand that when I make a change to either my Transit or Parking benefit I must reformat my SmartTrip card between the 15th and the end of the month prior to the new benefit amount being made available.

Signature ___________________ Date ___________________

Return completed form to: Payroll Services, 45155 Research Place, Suite 155, Ashburn, VA 20147 or Fax to 703-533-4406 or email to payroll@gwu.edu

(Payroll Use Only)

Deduction Effective Date: ___________________ Pay Period Amount: ___________________

Plan Effective Date: ___________________ Pay Period: ___________________
How the SmarTrip Card Works

Free SmarTrip card is available at the Faculty and Staff Service Center at the Foggy Bottom campus, or the Payroll Services office at the Virginia Science and Technology Campus.

Payroll deductions are taken out the month before the SmarTrip card is loaded (loaded on the first day of the following month).

Biweekly Employees

*Deductions are taken the first two pay dates of the month.*

New enrollments, changes or terminations must be received two weeks prior to the first day of the month in which the deduction is effective.

Monthly Employees

*Deductions are on each monthly pay date.*

New enrollments, changes or terminations must be received by the 10th of the month in order for the benefit to be available on the first of the following month.

Unused funds will roll over month-to-month.

Register your SmarTrip card at wmata.com/fares/smartrip.
Non-Metro Transit

Other forms of transportation may be used under the SmartBenefits program:

• VRE (Virginia Railway Express)
• MARC Train
• MTA commuter buses – Eyre, Dillon and Keller
• Metro Access
• Loudoun County Transit Authority

Learn more at wmata.com/businesssmartbenefits/For-Employees.cfm
SmarTrip Reassignments

NEW SELF-SERVICE FEATURES FOR EMPLOYEES

Transfer SmartBenefits from Lost/Damaged Cards
Now you can transfer your stored value and your SmartBenefits from a lost/damaged card to a replacement card on your own.

- Have your replacement card ready or order a new card as you report your old card as lost or damaged.
- Your replacement card must:
  - Be registered to your SmarTri card account with the same first and last name as your lost/damaged card (check “Update Card Information”)
  - Not have been previously enrolled in SmartBenefits
- From your SmarTri Card Summary page, click “Report Lost or Damaged Card” and follow the prompts

Card Summary

PDF instructions can be obtained from the GW Payroll website, under commuter benefits.
On- and Off-Campus Parking

On-Campus Parking

Through GW Transportation & Parking Services (TPS)

Contractual agreement with the university

PayFlex Parking Reimbursement Account*

Through GW Payroll Services

Reimbursement plan for expected expenses:
  • Occasional on-campus parking
  • Off-campus parking

How to Enroll through PayFlex:
1. Visit go.gwu.edu/easyenroll to sign up and set your per pay period elections.
2. Visit payflex.com and create an account for your reimbursements.

* For more information on the PayFlex Parking Reimbursement Account, contact GW Benefits at benefits@gwu.edu.
Questions?

Benefits Call Center: (888) 4GWUBEN (449-8236)
GW Benefits: benefits@gwu.edu or (571) 553-8382
GW Payroll Services: payroll@gwu.edu or (571) 553-4277