Dear Faculty and Staff:

In collaboration with faculty and staff advisory committee and stakeholder groups, we have completed our annual review of GW’s benefits offerings. Several enhancements have been identified for the 2019 Open Enrollment period, your annual opportunity to revisit and make changes to your health and welfare benefits. This year, Open Enrollment begins on Monday, October 8, 2018, and closes at 8 p.m. (ET) on Friday, October 26, 2018. Most changes made during this period go into effect on January 1, 2019.

You may continue to receive benefits information, updates and reminders through our GWell blog and by following @gw_benefits on Twitter. As we approach the Open Enrollment period, additional details will be posted to benefits.gwu.edu/annual-open-enrollment.

Below, you will find the highlights of 2019 benefit programs and changes. For additional details, please review the 2019 Benefits Overview.

Benefits Highlights

- Addition of Nationwide pet insurance as a voluntary benefit provides significant savings on veterinarian bills, offering one set price per species, regardless of a pet’s age.
- Addition of InfoArmor identity theft protection services as a voluntary benefit, includes proactive identity monitoring, three bureau credit monitoring, digital analysis and financial, social and email protections.
- Addition of UnitedHealthcare’s Real Appeal weight loss program to GW’s health plan helps individuals make small changes for long-term results – designed to support members with a body mass index or BMI of 23+ at no cost.
- Increase in GW tuition remission coverage for employees pursuing their first undergraduate degree, from 90 percent to 100 percent of six credit hours per semester (Fall, Spring and Summer).
- Dental savings ranging from $3 to $11 per month for the Aetna Dental High PPO and Low PPO plans, and savings of $6 to $17 per month for the Aetna DMO.
- GW will continue to offer two medical plans: the GW Health Savings Plan (HSP) and the GW PPO; UnitedHealthcare will continue to be GW’s medical benefits provider.
- In-network family out-of-pocket maximum for the GW HSP will increase by $550, from $7,350 to $7,900.
- Changes to Health Savings Account (HSA) contribution limits (combined employee + GW contribution):
  - For those with individual HSP coverage, the annual maximum will increase by $50, from $3,450 to $3,500.
  - For those with family HSP coverage, the annual maximum will increase by $100, from $6,900 to $7,000.
  - GW’s HSA matching contribution continues: GW will match 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.

- Adjustments to the medical plan salary* bands. 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.
  - 52 percent of full time medical plan participants will see no change or a reduction in their contributions (average decrease is nine percent), while 48 percent will see an increase (average increase is 10 percent).
    - Actual percentage change is dependent upon plan selection, salary band and the number of dependents covered.
    - GW has placed a cap on participant contribution increases due to the salary band restructuring – no employee’s contribution will increase by more than 0.5 percent of his or her benefits eligible salary.
- Continued complimentary access to Castlight, the integrated web and mobile platform that helps you maximize the use of your medical plan and spending.
- Continued coverage of CVS Health’s Transform Diabetes Care with Livongo under the pharmacy benefit to improve health outcomes and lower participant pharmacy costs.
- No changes in coverage or cost to GW's life and disability insurance, but a rebranding of group insurance products – including life, leave and disability – from Liberty Mutual Insurance to Lincoln Financial Group Company.

* “Salary” is based on benefits salary, defined as the salary(ies) of an employee’s active benefits eligible primary and secondary positions.

GW Benefits will be hosting a series of seminars and information sessions in the weeks leading up to Open Enrollment, including “How to Pick a Medical Plan,” and the annual Open Enrollment Fairs will be held in October. The Open Enrollment Guide will be available in late September. For details on events and resources, visit benefits.gwu.edu/annual-open-enrollment.

Questions regarding any of GW’s health and welfare employee benefit plans may be directed to the Benefits Call Center at (888) 4GWUBEN (449-8236) or benefits@gwu.edu.

Best wishes for another great year.

Sincerely,

Ann McCorvey
Deputy Executive Vice President and CFO

THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC

(This message has been sent in accordance with The George Washington University mass e-mail policy and procedure. This procedure is available online at http://my.gwu.edu/files/policies/GWMailPolicyFINAL.pdf for review.
This message was requested by GW Benefits and was approved by the Executive Vice President & CFO.)