Dear George Washington University Community,

Welcome to the 2019 Benefits Open Enrollment season!

Open Enrollment begins on Monday, October 8, 2018, and closes at 8 p.m. (ET) on Friday, October 26, 2018.

Open Enrollment is your annual opportunity to reflect upon your benefit elections and make any needed changes for the upcoming year. During this period, you may add or remove eligible dependents, and change your benefit elections, with most changes going into effect on January 1, 2019. Changes cannot be made outside of the three-week Open Enrollment period unless you experience a Qualified Life Event (QLE), such as a change in marital status, the birth or adoption of a child, a change in your spouse’s work status or coverage, etc. If you choose not to take action, your existing coverage options will roll over into the next year with the exception of the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, which require you to actively re-enroll each year.

With the input of faculty and staff advisory and stakeholder groups, we have completed our annual review of the university’s benefit offerings and have identified changes and new program offerings for 2019 Open Enrollment. Additionally, we will continue to provide enhanced, multifaceted communications throughout the year, including the monthly email newsletter featuring posts from our GWell blog at blogs.gwu.edu/gwbenefits.

Information about the new 2019 benefit programs and changes is outlined below. Any changes that you wish to make to your health and welfare plans must be done during Open Enrollment, from October 8-26, 2018. As you review this information, we strongly encourage you to email your questions or comments to benefits@gwu.edu.

Follow @gw_benefits on Twitter for the latest Open Enrollment information, updates and reminders.

ACTION REQUIRED
Update Your EasyEnroll Information

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 by logging in to EasyEnroll at go.gwu.edu/easyenroll.
What’s New and What’s Changing for 2019

GW’s benefits are crafted with you in mind. While you help protect our institution’s excellence in knowledge, creativity and innovation, we protect what matters to you. This begins with your health and extends to your family, pets, finances and identity. Our offerings are fluid and constantly adapting to your needs, with the goal of providing comprehensive, competitive and modern benefits and services.

Pet Insurance

GW is pleased to introduce pet insurance through Nationwide as a voluntary benefit offering. The My Pet Protection suite of pet insurance plans provides significant savings on veterinarian bills, offering one set price per species, regardless of a pet’s age. Visit any vet, anywhere, and enroll multiple pets in individual plans at an additional discount. A wellness plan option includes spay/neuter, preventive dental cleaning and more. All members have access to a 24/7 Vet Helpline, which provides unlimited access to a veterinary professional via call, email or online chat.

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 - which means you have an even greater chance of winning! Get a quote at petinsurance.com/gw.

Note: You may enroll in or cancel pet insurance at any time during the year. The program will be available beginning October 8, 2018. Coverage will begin 14 days after enrollment. Payments for this voluntary program are made directly to Nationwide.

Identity Theft Protection

GW will expand its selection of voluntary benefits with the addition of InfoArmor identity theft protection services. InfoArmor’s robust protections include proactive identity monitoring, three bureau credit monitoring, digital analysis, social media, financial and email protections. Other offerings include a dedicated InfoArmor Privacy Advocate to handle alert escalations and contact merchants to remediate on behalf of the participant, a $1,000,000 Identity Theft Insurance Policy and a generous Under Roof/Under Wallet participant definition that covers the entire family.

Enroll in identity theft protection at infoarmor.com/gw.

Note: You may enroll in or cancel identity theft protection services at any time during the year. The program will be available beginning October 8, 2018. Coverage will begin immediately after enrollment. Payments for this voluntary program are made directly to InfoArmor.

REMINDER
Give Your Addresses a Check-Up!

Each year, take some time to review 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/update and confirm 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.
Real Appeal

Find weight loss support and improve your health with the Real Appeal weight loss program, new to GW's health plans. Real Appeal is a virtual program that helps individuals make small changes for long-term health results, and is based on weight-loss research studies commissioned by the National Institutes of Health. The program uses live online coaching and highly interactive weekly internet videos to drive small behavior changes week by week over the course of an entire year. Real Appeal is 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) - at no cost to members. Following their first group coaching session, program participants receive a Success Kit providing tools to help kick-start their weight loss, including a Program Success Guide, Nutrition Guide with recipes, portion plate, electronic food scale, digital weight scale, Fitness Guide, 12 fitness DVDs and resistance bands. A personal blender will be sent to participants during week eight of the program, in advance of the class on healthy smoothie options.

Visit realappeal.com for more information. Plan participants will be able to enroll beginning January 1, 2019.

REMINDER
Time for a Check-Up!

Prevention and early detection of diseases are the best routes to achieving optimal health. The GW health plans cover in-network preventive care at 100 percent. Get regular check-ups to help identify problems before they start. For more information, visit uhcpreventivecare.com.

Medical Contribution Salary* Band Adjustments

In collaboration with the Benefits Advisory Committee, leadership committees and the university’s benefits consultants, GW’s current salary bands, introduced in 2016, were reassessed and a new band structure 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. Fifty-two percent of full-time medical plan participants will experience no change or a reduction in their contributions as a result of these adjustments, while 48 percent will see an increase in their contributions. To keep health plan rates manageable for employees in the midst of rising national healthcare costs, GW has placed a cap on participant contribution increases due to salary band restructuring – no employee’s contribution will increase by more than 0.5 percent of his or her benefits salary. Employee contributions for 2019 will be available for review in the annual Open Enrollment Guide, published in late September.

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

Tuition Remission Benefit Amendment

Beginning in 2019, GW will increase tuition remission coverage for employees pursuing their first undergraduate degree from 90 percent to 100 percent of six credit hours per semester (Fall, Spring, Summer).

NOTE: Tuition benefit is based on current Columbian College of Arts and Sciences (CCAS) tuition rate. To review rate details, please visit studentaccounts.gwu.edu/tuition-rates. Note: If per credit hour rate of course is higher than the CCAS main campus tuition rate, the benefit will apply to the CCAS main campus rate.
IRS Account Based Plan Limit Updates

Flexible Spending Accounts (FSAs)
The FSA contribution limit

- The annual maximum for the Health Care FSA will increase by $50, from $2,600 to $2,650.
- The annual maximum for the Dependent Day Care FSA will remain the same at $5,000 (or $2,500 if you and your spouse file separate tax returns).

Health Savings Account (HSA)
The HSA contribution limit (combined employee + GW contribution)

- For those with individual Health Savings Plan (HSP) coverage, the annual maximum for the HSA will increase by $50, from $3,450 to $3,500.
- For those with family HSP coverage, the annual maximum for the HSA 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.

GW Health Savings Plan Family Out-of-Pocket Maximum
The in-network family out-of-pocket maximum (OOPM) for the GW HSP will increase by $550, from $7,350 to $7,900.

Dental Savings
For 2019, GW has negotiated savings ranging from $3 to $11 per month for the Aetna Dental High PPO and Low PPO, and savings of $6 to $17 per month for the Aetna DMO.

What’s Staying the Same for 2019

- Castlight
- CVS Transform Diabetes Care with Livongo
- Group Home and Auto Insurance
- Life and Disability Insurance
- Basic and Enhanced Vision Plans
- Legal Benefit
- Retirement Savings
- Health Advocate
- Wellbeing Hotline

Medical Plan Features

- Freestanding Imaging and Labs Preferred Network
- Virtual Visits
- Centers of Excellence

TIP

Take Advantage of an FSA or HSA
With an FSA or HSA, you can set aside pre-tax dollars from your paychecks for eligible healthcare expenses. These accounts can help you cover expected (and unexpected) health expenses while lowering your taxable income, which can save you money - a win-win!

TIP

Get Rewarded
If you haven’t already, register for the healthcare transparency tool Castlight during the month of October for a chance to win a Fitbit Charge 2.* Castlight is free for GW employees and their adult dependents covered under a university medical plan. Register at mycastlight.com/GW.

* Value of winnings is taxable and will be included in employee’s payroll.
Tools, Information and Services Available to You

The annual Open Enrollment period is a time of opportunity as well as responsibility. As you review the 2019 benefit programs and changes, be sure to include your family in the planning process. Several resources and information sessions are made available to you during the weeks leading up to and during Open Enrollment. We encourage you to attend our events and ask questions to ensure that you are choosing the plan(s) that are best for you and your family.

How to Pick a Medical Plan Seminars
Hosted by UnitedHealthcare, these seminars will provide an overview of the university's medical plans, including comparisons and contrasts of the GW PPO and GW HSP, and include a Q&A session. Understand your medical plan options and choose the best plan for you and your family this Open Enrollment season.

Foggy Bottom (Marvin Center, Room 307)
Tuesday, September 25, 2018 | 12 p.m. - 1 p.m.

Virtual (via WebEx)
Wednesday, September 26, 2018 | 12 p.m. - 1 p.m.

WebEx/dial-in information is available at benefits.gwu.edu/annual-open-enrollment.

Benefits Information Sessions
Learn and ask questions about 2019 benefits changes during the annual Benefits Information Sessions.

Foggy Bottom (Marvin Center, Betts Theater)
Thursday, September 27, 2018 | 12:30 p.m. - 1:30 p.m.

Virginia Science and Technology Campus
(Enterprise Hall, Room 175)
Tuesday, September 18, 2018 | 12:30 p.m. - 1:30 p.m.

Virtual (via WebEx)
Wednesday, October 3, 2018 | 12:30 p.m. - 1:30 p.m.

WebEx/dial-in information is available at benefits.gwu.edu/annual-open-enrollment.

Open Enrollment Fairs
Meet GW's benefits vendors and partners, ask questions and receive assistance with the benefits enrollment process during the annual Open Enrollment Fairs. You may also get a free flu shot,* and fair attendees will be entered in a drawing for an Apple Watch.**

Foggy Bottom (Marvin Center, Grand Ballroom)
Wednesday, October 10, 2018 | 10 a.m. - 3 p.m.
Wednesday, October 24, 2018 | 10 a.m. - 3 p.m.

Virginia Science and Technology Campus
(Enterprise Hall, Room 175)
Wednesday, October 17, 2018 | 10 a.m. - 1 p.m.

* Faculty and staff: Flu shot registration will open soon at go.gwu.edu/flu. You must present your GW or other health insurance card at the time of appointment. Please note that high dose flu shots, generally recommended for those over age 65, will not be available. If you require a high dose flu shot, please consult with your healthcare provider or pharmacy.

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

2019 Open Enrollment Guide
The annual Open Enrollment Guide, which provides information on the 2019 benefit offerings and resources, including decision tools to help guide your enrollment process, will soon be available at benefits.gwu.edu/annual-open-enrollment

TIP
Health Advocate
Receive personalized, prompt and reliable expert help in navigating the healthcare maze, while saving time and money, with Health Advocate. For details, visit benefits.gwu.edu/health-advocate.
Please contact the Benefits Call Center at (888) 4GWUBEN (449-8236) with any questions you have in advance of the Open Enrollment period.

benefits.gwu.edu  blogs.gwu.edu/gwbenefits  @gw_benefits