Tools, Information and Services
Available to You

It’s important that you take the time to review the information about your benefits – and be sure to include members of your family in the process. Several resources are available to help you make the decisions that best fit your personal situation.

Open Enrollment Fairs
Meet GW’s benefits vendors and partners, ask questions and get a free flu shot* during the annual Open Enrollment Fairs.

**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.

*LTD Participants – Register for your flu shot at go.gwu.edu/flu. You must present your health insurance card at time of appointment. Please note: 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.

Website
Please visit the Open Enrollment webpage at benefits.gwu.edu/annual-open-enrollment for details regarding the 2019 GW benefit offerings.

Call Center Hours
We understand the need for timely and accurate responses to your benefit plan questions and concerns during this period. The call center will have extended hours through October 26, 2018, from 9 a.m. to 8 p.m. (ET). Call (888) 4GWUBEN (449-8236) for assistance with any benefits questions.
Dear George Washington University Long-Term Disability (LTD) Participant,

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.

The Open Enrollment period is your annual opportunity to review the benefits offered by the university and to change your benefit selections for the upcoming year. You can add or remove benefits, dependents, and more. Any changes requested to your health and welfare plans after the Open Enrollment period will require a Qualified Life Event (QLE), such as a change in marital status, spouse’s work status or coverage, etc.

*Important: The Open Enrollment period that runs October 8-26, 2018, is only for those LTD participants or dependents who are continuing benefits via PayFlex. For those continuing benefits through Via Benefits, please see the “Post-Age 65 LTD Participant: Medicare Exchange” section.

WHAT’S NEW AND WHAT’S CHANGING

HEALTHCARE PLAN OPTIONS FOR 2019:

Pre-Age 65 LTD Participant: GW LTD PPO

For 2019, GW will continue to offer the GW LTD PPO medical plan with CVS prescription coverage for LTD participants and their dependents under age 65. Plan participants will see benevolent identity monitoring and a 2.8 percent increase in premiums for 2019.

Pet Insurance

GW is pleased to introduce pet insurance through Nationwide as a voluntary benefit offering. The My Pet Protector pet insurance plans provides significant savings on veterinarian bills, offering one set price per species, regardless of the age or size 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 gift card! Make giveaway. Four winners will be drawn - which means you have an even greater chance of winning!

Get a quote at petinsure.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 voluntary programs are made directly to Nationwide.

CVS Transform Diabetes Care with Livongo

For LTD participants and their dependents enrolled in the GW LTD PPO, GW will continue to offer CVS Health’s Transform Diabetes Care with Livongo as part of its pharmacy benefit. The total condition level management program is designed to improve health outcomes and lower participant pharmacy costs through highly personalized support and coaching. Two comprehensive diabetes visits at MinuteClinic locations at no out-of-pocket cost (including ATC checks) and access to digital tools to reduce the complexity of daily disease management. To enroll, visit livongo.com using registration code “GW”.

Note: Medication and supplies must be filled through CVS Retail or CVS Mail Order.

Life and Disability Insurance

LTD participants are eligible for Group Life and Disability insurance through Liberty Mutual. Participants will receive preferred pricing on home and auto insurance packages, including discounts of up to 10 percent on auto and 5 percent on home, renters and condo insurance. For details, call 1-800-679-4270 or visit libertymutual.com/gw-university.

Discounts are available immediately.

Dental Savings

GW’s negotiated savings ranging from $3 to $11 per month for the Aetna Dental High PPO and Low PPO, and savings of $4 to $17 per month for the Aetna DMO.

Post-Age 65 LTD Participant: Medicare Exchange

For LTD participants and dependents age 65 and older enrolled in coverage with Via Benefits, the Open Enrollment period will be October 15 – December 7, 2018. For more information, contact Via Benefits at (855) 225-5074.

Note: LTD participants enrolled at via Benefits who opted to continue dental and/or vision coverage through PayFlex, please see “How to Enroll” section for more Open Enrollment details.

Identity Theft Protection

pre-enrollment in a section of voluntary benefits with the addition of InfoArmor identity theft protection services. InfoArmor’s robust protections include: 24/7 identity theft monitoring and 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 RoofUnder Wall participant definition that covers the entire family.

Enroll in identity theft protection at infoarmor.com/gw

Health Advocate

Pre-enrollment in a section of voluntary benefits with the addition of InfoArmor identity theft protection services. InfoArmor’s robust protections include: 24/7 identity theft monitoring and 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 RoofUnder Wall participant definition that covers the entire family.

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

Prevention

Real Appeal

Find ways to support and improve your health with the Real Appeal weight loss program, new to GW’s LTD PPO. 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 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 blinder will be sent to participants during week eight of the program, in advance of the class on healthy smoothie options.

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

Freestanding Imaging and Labs Preferred Network

A freestanding network facility performs outpatient services and submits claims separately from any hospital affiliation and may be a lower cost option for certain medical services. For LTD participants and their dependents enrolled in the GW LTD PPO, GW will continue to offer a preferred network, including a lower copay rate, for usage of freestanding facilities in lieu of hospitals for lab work, radiology services, major diagnostics and other services. LabCorp and Quest Diagnostics (Beginning January 1, 2019) will be GW’s preferred vendors for lab work.

*In-network freestanding facilities and GW Hospital

Health Advocate

For hassle-free assistance with resolving healthcare and insurance issues, look no further than GW’s Health Advocate program, which will continue to be a special benefit offering available to all LTD participants. Example services include:

- Resolving medical bill errors, estimating costs, claim procedures, locating healthcare providers, and coordination of care
- Eldercare and caregiver support resources, including diagnosis and prescription, and pay less out-of-pocket

Tuition

LTD participants will be able to make the tuition remission benefit, which pays a percentage of tuition costs based on years of service. The benefit may also be used by an LTD participant’s spouse or domestic partner and eligible dependents (depending on years of service).

2019 LTD PARTICIPANT OPEN ENROLLMENT GUIDE

The 2019 LTD Open Enrollment Guide may be viewed and downloaded at benefits.gwu.edu/annual-open-enrollment

HOW TO ENROLL

In the coming weeks, if you are enrolled in benefits through PayFlex, PayFlex will be mailing you an Open Enrollment packet. Included in this packet will be a cover letter and an enrollment form. If you are not sure to review this information as well as the benefits options described in the LTD Open Enrollment Guide. If you choose to change or select new benefits, you must return your completed form to PayFlex.

Please note: Your enrollment form must be returned to PayFlex by October 26, 2018. If you do not return your form to PayFlex by October 26, 2018, your current elections to ensure that they still apply. All of your benefits will remain the same for 2019, with no changes in plan coverage or contributions.

Reminder: If you do not wish to make any changes, no action is needed. All of your eligible current benefits (medical, dental and vision) will rollover to 2019. However, we recommend that you review the benefits options that currently provide the coverage you need.

Please remember that changes made to GW group benefits via PayFlex during this period become effective January 1, 2019. For more information on how and when benefits are effective, please contact PayFlex at (800) 359-3921, visit payflex.com or send correspondence to the address below:

PayFlex Systems USA, Inc.
P.O. Box 953374
St. Louis, MO 63195-3374

For additional information on these and all of GW’s benefit offerings, please visit benefits.gwu.edu/annual-open-enrollment