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.

**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.

**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.

Real Appeal

Find weight loss support and improve your health with the Real Appeal weight loss program, new to GW’s health plan. 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.

**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.

**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).

**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 eligible 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.

**NOTE:** Tuition coverage is based on current Columbian College of Arts and Sciences (CCAS) base tuition per credit hour rate.
What’s Staying the Same for 2019

Castlight
Maximize the use of your medical plan and spending with Castlight, which will continue to be a free service for GW employees, spouses and adult dependents covered under a GW health plan. Search for doctors, prescriptions, hospitals and medical services and compare them by cost and quality. Understand what’s covered under your plan and monitor where you are in reaching your deductible. See current balances for your Health Care FSA and HSA. You can access Castlight online and through the mobile app.

Register for Castlight at mycastlight.com/gw, or learn more at benefits.gwu.edu/castlight.

CVS Transform Diabetes Care with Livongo
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 A1C checks) and access to digital tools to reduce the complexity of daily disease management.

To enroll, visit livongo.com using registration code “GW”.

NOTE: Diabetic medications and supplies must be filled through CVS Retail or CVS Mail Order.

Life and Disability
There will be no changes in coverage or costs to GW’s life and disability insurance. Lincoln National Life Insurance Company, a Lincoln Financial Group Company, has acquired Liberty Life Assurance Company of Boston as of May 1, 2018. Group insurance products marketed as Liberty Mutual Insurance— including life, leave and disability—will be rebranded to the Lincoln Financial brand. There will be no changes to your benefits or interruption to your claims processing during the rebranding. As the brand migration proceeds, please open all correspondence displaying either the Lincoln or Liberty Mutual company logos.

Vision
GW’s Basic and Enhanced vision plans through UHC will remain the same, with no changes in plan coverage or employee contributions.

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. GW will continue to offer a preferred network*, including a lower coinsurance, for usage of freestanding facilities in lieu of hospitals for lab tests, radiology services, major diagnostics and other services. LabCorp and Quest Diagnostics (beginning January 1, 2019) will be GW’s preferred vendors for lab work.

The cost for visiting a GW-preferred network will remain the same for 2019:

- **GW HSP:** 20 percent coinsurance after deductible
- **GW PPO:** 20 percent coinsurance after deductible

When searching for an outpatient center or laboratory on myuhc.com or Castlight, choose a facility that is marked as “Freestanding Facility” to help reduce your out-of-pocket costs.

* In-network freestanding facilities and GW Hospital.

Legal
GW’s group legal program will continue to be offered through Legal Resources at the monthly rate of $19. Example attorney fee services covered in full include personal legal document review, traffic violations, landlord/tenant issues, will preparation and planning, uncontested divorce and legal separation, real estate transactions, civil actions as plaintiff or defendant in District Court, domestic adoptions and more.

Group Home and Auto
GW employees may continue to take advantage of Group Home and Auto discounts, through Liberty Mutual. Participants 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 (800) 298-8947 or visit libertymutual.com/gw-university (mention Client ID# 135234).

Wellbeing Hotline
The Wellbeing Hotline, GW’s Employee Assistance Program, will continue to provide GW employees and all members of their household confidential, around-the-clock services ranging from in-person and virtual counseling to life event planning.

Call the Wellbeing Hotline at (866) 522-8509 or log in to my.gwu.edu and select “Wellbeing Hotline” from the “Working” tab.
This year, the Open Enrollment period for medical, dental, vision and insurance (including life, AD&D and disability) benefits, as well as flexible spending and health savings accounts, will be Monday, October 8, 2018, through 8 p.m. (ET) on Friday, October 26, 2018. **NOTE:** Most changes made during this period become effective on January 1, 2019.

### UHC Virtual Visits

Virtual Visits will remain a health plan feature for 2019, allowing UHC members to connect with a doctor via mobile device or computer – 24/7, no appointment needed. Get timely care, including diagnosis and prescription, and pay less out-of-pocket. There will be no increase to the cost of Virtual Visits for 2019:

- **GW HSP:** 20 percent coinsurance after deductible
- **GW PPO:** $10 copay (deductible does not apply)

**Tip:** Telemental Health is available through your UHC medical benefit. The service uses secure, video-calling technology to provide real-time access to a behavioral health professional, and features a network of over 3,000 providers in all 50 states. Learn more or schedule a visit at myuhc.com.

### Open Enrollment Events

This year, the Open Enrollment period for medical, dental, vision and insurance (including life, AD&D and disability) benefits, as well as flexible spending and health savings accounts, will be **Monday, October 8, 2018**, through **8 p.m. (ET) on Friday, October 26, 2018.**

**NOTE:** Most changes made during this period become effective on January 1, 2019.

#### 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 | 12 p.m. - 1 p.m.

**Virtual (via WebEx)**
Wednesday, September 26 | 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.

**VSTC (Enterprise Hall, Room 175)**
Tuesday, September 18 | 12:30 p.m. - 1:30 p.m.

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

**Virtual (via WebEx)**
Wednesday, October 3 | 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.

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

**VSTC (Enterprise Hall, Room 175)**
Wednesday, October 17 | 10 a.m. - 1 p.m.

### Health Advocate

GW employees and their families may continue to utilize Health Advocate’s advocacy and assistance services to resolve healthcare and insurance issues – at no cost. Example services include resolving medical bill errors, estimating costs for medical procedures, locating eldercare and caregiver support resources, clarifying insurance plans and more.

Call Health Advocate at (866) 695-8622 or visit healthadvocate.com/gwu.

More information about 2019 benefits will become available as we approach the annual Open Enrollment period in October. For questions regarding any of GW’s current employee benefits, please contact the GW Benefits Call Center at (888) 4GWUBEN (449-8236). You may also contact GW Benefits at (571) 553-8382 or benefits@gwu.edu.