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.

*Retired Faculty and Staff—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 Retiree,

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 by you 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 retirees or dependents who are continuing benefits via PayFlex. For those continuing benefits through Via Benefits, please see the “Post-Age 65 Retiree: Medicare Exchange” section.

WHAT'S NEW AND WHAT'S CHANGING

HEALTHCARE PLAN OPTIONS FOR 2019:

Pre-Age 65 Retiree: GW Retiree HSP

For 2019, GW will continue to offer the GW Retiree Health Savings Plan (Retiree HSP) for retirees and their dependents under age 65. GW’s Retiree HSP in-network family out-of-pocket maximum will increase by $550, from $7,350 to $7,900.

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 veterinary bills, offering one set price per species, regardless of a pet’s age or sex. Visit realappeal.com for more information. Plan participants also will be able to enroll beginning January 1, 2019.

Identity Theft Protection

GW will expand its identity theft protection 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 monitoring, and email protection. Other offerings include a dedicated InfoArmor Privacy Advocate to handle alert escalation and direct merchants to remediate on behalf of the participant, a $1,000,000 Identity Theft Resolution Policy and a generous Under Roof/Under Wall 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 voluntary programs are made directly to InfoArmor.

Dental Savings

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. For more information, contact Via Benefits at (855) 232-5748.

Group Home and Auto Insurance

GW Retirees now have access to Group Home and Auto discounts, 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 (888) 690-4578 or visit libertymutual.com/gw-university.

Discounts are available immediately.

Virtual Visits

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

HOW TO ENROLL

If you are enrolled in benefits through Payflex, in the coming weeks Payflex will send an email about the 2019 Open Enrollment packet. Included in this packet will be a cover letter and an enrollment form. Please be sure to review this information and the benefits options described in the Retiree 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 submitted to Payflex and postmarked no later than October 24, 2018. If you have any questions about your current benefits, change requests, premiums or billing, 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

Reminder: If you do not wish to make any changes to your current elections, you do not need to take any action. All of your eligible 2018 benefit elections (medical, dental and vision) will rollover to 2019. However, we recommend that you review your current elections to ensure that they still provide the coverage you need.

Please remember that changes made to GW group benefits via Payflex during this period become effective January 1, 2019. Please contact Via Benefits directly for coverage effective dates.

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

RETIREE OPEN ENROLLMENT GUIDE

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

WHAT'S STAYING THE SAME FOR 2019

THE FOLLOWING PROGRAMS AND BENEFITS WILL CONTINUE TO BE AVAILABLE IN 2019:

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Life 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 coverage provided to retirees by GW, will continue to be sold under the Liberty brand. There will be no changes to the terms of the GW-provided life coverage for current and future claimants. As this brand migration proceeds, please open any correspondence regarding either the Lincoln or Liberty Mutual company logos.

UnitedHealthcare Vision Plans

GW’s Basic and Enhanced vision plans will remain the same for 2019, with no changes in plan coverage or contributions

Freestanding Imaging and Labs

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 GW Retirees and their dependents enrolled in the GW Retiree HSP, GW will continue to offer a preferred network,* including a lower coinsurance, for usage of freestanding facilities (including urgent care centers, 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 health care and insurance issues, please call Health Advocate at (866) 690-4578. There will be no further innovations to GW’s Health Advocate program, which will continue to provide a special benefit offering available to all GW Retirees enrolled in a medical plan through Payflex or Via Benefits. Example services will include 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.

UnitedHealthcare Virtual Visits

Virtual visits will remain a health plan feature under the GW Retiree HSP for 2019, allowing UnitedHealthcare 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.

Tuition

Retirees will continue to be eligible for the tuition remission benefit, which pays a percentage of tuition costs based on years of service. The benefit may also be used by a retiree’s spouse or domestic partner and eligible dependents (depending on years of service).

Veteran’s Benefit

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 coaching and highly interactive weekly videos to drive small behavior changes week by week over the course of an entire year. Real Appeal is designed to support members who obse (body mass index or BMI over 30), overweight (BMI of 25 to 29.9) or simply ready to support members who are obese (body mass index or BMI over 30), overweight (BMI of 25 to 29.9) or simply ready to

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