How to pick a medical plan.
Topics Covered Today

GW Medical Plans
Member Resources and Tools
Contact Information

+ Bonus Q&A
Medical Plans

GW HSP & GW PPO
Choice Plus network is available in 96% of all U.S. counties.

965 Centers of Excellence
2,220+ Convenience Care Centers
5,647 Hospitals
136K+ UnitedHealth Premium® Care Physicians (those meeting UHC Premium Quality and Cost Efficiency Criteria)
911K Doctors and Health Professionals

Use www.myuhc.com to find a provider or place of service.
Terms to Know

**Claim:** the amount your provider billed the plan for services received.

**Coinsurance:** the percentage you pay for the cost of covered healthcare services/prescriptions, after you meet your deductible. It’s usually a percentage of the allowed amount (for example, 20%).

**Copay:** a fixed amount (for example, $30) you pay for a covered healthcare service. Usually, you pay it when you get the service, and how much you pay depends on the type of service.

**Deductible:** the amount you pay out-of-pocket for healthcare/pharmacy in a **plan or calendar year** before your health plan begins to pay.

**Out-of-pocket maximum:** the most you will pay for healthcare services/prescriptions in a plan or calendar year. Once you reach this limit, the plan pays 100% of your covered medical/prescription expenses for the balance of the year.

**Premium:** the amount you pay for your health/prescription insurance each month.
Qualified Life Events

The health and welfare elections you make are for the entire calendar year and generally cannot be changed outside of Open Enrollment. However, if you have a Qualified Life Event (QLE) as defined by the IRS, you will be able to make benefit changes that are consistent with your life event.

Qualified Life Events include:

- Marriage, divorce or newly eligible domestic partner
- Birth or adoption of a child
- Death of spouse, domestic partner or dependent child
- Dependent becoming ineligible for coverage
- Spouse or domestic partner gaining or losing coverage at his/her job
- Transferring between full- and part-time status
- Moving from a non-benefits eligible to a benefits eligible position

Learn more at benefits.gwu.edu/qualified-life-events
### Comparing the Medical Plans

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>GW HSP In-Network</th>
<th>GW HSP Out-of-Network</th>
<th>GW PPO In-Network</th>
<th>GW PPO Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Individual: $2,000</td>
<td>Individual: $3,000</td>
<td>Individual: $750</td>
<td>Individual: $2,000</td>
</tr>
<tr>
<td></td>
<td>Family: $4,000</td>
<td>Family: $6,000</td>
<td>Family: $1,500</td>
<td>Family: $4,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>GW: 80% Employee: 20%</td>
<td>GW: 60% Employee: 40%</td>
<td>GW: 80% Employee: 20%</td>
<td>GW: 60% Employee: 40%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>Individual: $4,000</td>
<td>Individual: $6,000</td>
<td>Individual: $3,000</td>
<td>Individual: $6,000</td>
</tr>
<tr>
<td></td>
<td>Family: $8,000</td>
<td>Family: $12,000</td>
<td>Family: $6,000</td>
<td>Family: $12,000</td>
</tr>
<tr>
<td>PCP Office Visit</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
</tr>
<tr>
<td></td>
<td>$30 copay</td>
<td>$50 copay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>GW covers 100%</td>
<td>GW covers 100%</td>
<td>GW covers 100%</td>
<td>GW covers 100%</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
</tr>
<tr>
<td>Virtual Visits</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible:</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>$10 copay</td>
</tr>
<tr>
<td>ER Visits</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
</tr>
<tr>
<td>Inpatient Hospital Stay</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
</tr>
<tr>
<td>Imaging and Labs</td>
<td>Preferred</td>
<td>Non-Preferred</td>
<td>Preferred</td>
<td>Non-Preferred</td>
</tr>
<tr>
<td>Diagnostic Test (x-ray, blood work)</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
</tr>
<tr>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>After deductible: GW: 80% Employee: 20%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
<td>After deductible: GW: 60% Employee: 40%</td>
</tr>
</tbody>
</table>

Both plans use the UHC Choice Plus network.
Choosing a Plan

What’s covered and what’s not?
Every plan has limitations, meaning that not everything will be covered. Carefully examine each plan you are considering to know the costs, deductibles, copayments and overall benefits of the plan.

• Summaries of Benefits and Coverage (SBCs) and Summary Plan Descriptions (SPDs) for both the GW PPO and GW HSP are provided at benefits.gwu.edu/medical-benefits

Dental and Vision
Dental and vision coverage are limited under the GW PPO and GW HSP. You will need to buy an extra plan to cover these services:

• Dental (through Aetna): High PPO, Low PPO and DMO plans
  – Learn more at benefits.gwu.edu/dental-benefits
• Vision (through UHC): Basic and Enhanced plans
  – Learn more at benefits.gwu.edu/vision-benefits
# Options for Medical Care

<table>
<thead>
<tr>
<th>Nurseline</th>
<th>Virtual Visits</th>
<th>Primary Care</th>
<th>Convenience Care Clinic</th>
<th>Urgent Care Center</th>
<th>Emergency Room</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost per visit:</strong></td>
<td><strong>Cost per visit:</strong></td>
<td><strong>Cost per visit:</strong></td>
<td><strong>Cost per visit:</strong></td>
<td><strong>Cost per visit:</strong></td>
<td><strong>Cost per visit:</strong></td>
</tr>
<tr>
<td>$0</td>
<td>20% coinsurance after deductible is met or $10 copay</td>
<td>20% coinsurance after deductible is met or $30 copay</td>
<td>20% coinsurance after deductible is met or $30 copay</td>
<td>20% coinsurance after deductible is met or $30 copay</td>
<td>20% coinsurance after deductible is met or $30 copay</td>
</tr>
<tr>
<td><strong>Availability:</strong></td>
<td><strong>Availability:</strong></td>
<td><strong>Availability:</strong></td>
<td><strong>Availability:</strong></td>
<td><strong>Availability:</strong></td>
<td><strong>Availability:</strong></td>
</tr>
<tr>
<td>24/7</td>
<td>24/7 (varies by provider)</td>
<td>40 - 50 hours per week</td>
<td>60 - 80 hours per week</td>
<td>60 - 80 hours per week</td>
<td>24/7</td>
</tr>
<tr>
<td>For immediate, physician-approved answers to your healthcare questions</td>
<td>No appointment necessary</td>
<td>By appointment</td>
<td>No appointment necessary</td>
<td>No appointment necessary</td>
<td>No appointment necessary</td>
</tr>
<tr>
<td>Accessible via live chat at <a href="http://www.myuhc.com">www.myuhc.com</a> or phone at (800) 846-4678</td>
<td>Accessible through <a href="http://www.myuhc.com">www.myuhc.com</a> or Health4Me app</td>
<td></td>
<td>Located in malls or some retail stores (CVS/pharmacy, Walgreens, Walmart, Target)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Nurseline can help you:</strong></td>
<td><strong>Typical conditions treated include:</strong></td>
<td><strong>Typical conditions treated include:</strong></td>
<td><strong>Typical conditions treated include:</strong></td>
<td><strong>Typical conditions treated include:</strong></td>
<td><strong>Typical conditions treated include:</strong></td>
</tr>
<tr>
<td>- Understand symptoms and treatment options</td>
<td>- Allergies</td>
<td>- Common infections</td>
<td>- Sprains</td>
<td>- Heavy bleeding</td>
<td>- Heavy bleeding</td>
</tr>
<tr>
<td>- Learn about a diagnosis</td>
<td>- Sinus and bladder infections</td>
<td>- Minor skin conditions</td>
<td>- Small cuts</td>
<td>- Large open wounds</td>
<td>- Large open wounds</td>
</tr>
<tr>
<td>- Find a doctor or hospital</td>
<td>- Bronchitis</td>
<td>- Flu shots</td>
<td>- Strains</td>
<td>- Sudden change in vision</td>
<td>- Sudden change in vision</td>
</tr>
<tr>
<td>- Get preventive care information</td>
<td></td>
<td>- Pregnancy tests</td>
<td>- Sore throats</td>
<td>- Chest pain</td>
<td>- Chest pain</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>- Mild asthma attacks</td>
<td>- Sudden weakness</td>
<td>- Sudden weakness</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>- Rashes</td>
<td>- Trouble walking</td>
<td>- Trouble walking</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>- Minor infections</td>
<td>- Major burns</td>
<td>- Major burns</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Spinal injuries</td>
<td>- Spinal injuries</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>- Severe head injuries</td>
<td>- Severe head injuries</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Difficulty breathing</td>
<td>- Difficulty breathing</td>
</tr>
</tbody>
</table>
Freestanding Facilities & Lab Services

Save money by choosing a lower cost place of service.

• Use a freestanding network facility or provider office instead of a hospital for health care services or treatments that do not require an overnight hospital stay.
• A freestanding facility performs outpatient services and submits claims separately from any hospital affiliation.
• You will likely pay more when you receive outpatient care in a hospital or hospital-affiliated facility.

Using a network laboratory:

• LabCorp and Quest Diagnostics are the preferred labs for GW’s medical plans.
• To locate a local laboratory in the UHC network, visit myuhc.com.

Non-participating laboratories may be up to seven times more expensive than network laboratories.
Preventive Care

Preventive care services covered without cost-share.

**All members:**
- Preventive care visits for adults
- Well-women visits
- Well-child visits
- All routine immunizations

**Appropriate age/gender screenings:**
- Cervical cancer screening for women
- Mammograms (film and digital, includes 3D)
- Osteoporosis screening
- Prostate cancer for men
- Cholesterol and lipid disorders screening
- Diabetes screening
What’s a Health Care Flexible Spending Account?

With a Health Care Flexible Spending Account (FSA) you can set money aside from your paycheck on a pre-tax basis to pay for eligible out-of-pocket health care expenses. Depending on your tax bracket, you may save as much as $40 for every $100 you contribute to an FSA.

Eligible health care expenses include:

• Health
• Prescription
• Dental
• Vision

A full list of eligible expenses is available at payflex.com/individuals/common-eligible-expenses/health-care.

Note: Your FSA elections do not carry over from year to year. You must re-enroll each year to participate.
A Health Savings Account (HSA) is a savings account that you may contribute to using pre-tax money deducted from your paycheck; this money may be used to pay for eligible health care expenses.

**HSAs offer a triple tax advantage:**

- Contributions are made tax-free (via payroll deductions)
- Any interested earned is tax-free
- Can make tax-free withdrawals for qualified medical expenses

**Other reasons people love the HSA:**

- Use your funds for current *and* future eligible health expenses
- Unused funds roll over from year-to-year, and accumulate if not used
- Your money can earn interest
- You can invest your HSA dollars
- The HSA stays with you forever – even if you switch employers, change insurance plans or retire

*Exclusions apply. Learn more at benefits.gwu.edu/health-savings-account-hsa*
Those 55 years of age and older, but not entitled to Medicare benefits, can fund an additional $1,000 per year “catch-up” contribution!

### Annual Contribution Limits

The 2020 limits are:
- $3,550 for individual coverage
- $7,100 for family coverage

### Additional Funding

Those 55 years of age and older, but not entitled to Medicare benefits, can fund an additional $1,000 per year “catch-up” contribution!

### GW HSA Funding

GW will match up to $600 for individuals who contribute at least $600, and $1,200 for those covering dependents who contribute at least $1,200. GW’s contribution is front-loaded at the beginning of the year with your first contribution.

- These limits include all contributions made to your HSA. Please note: HSA trustee transfers from another HSA and catch-up contributions do not apply to your contribution limit for the year.
- You can make a one-time transfer from your IRA; this amount counts toward your HSA contribution limit.
- If you have an HSA somewhere else, you can transfer those funds to your new HSA.
Am I eligible to enroll in a Health Savings Account?

To be eligible for an HSA, you must meet the following criteria:

- You must be covered under a high-deductible health plan (HDHP), such as the GW HSP.
  You cannot be covered under a non-HDHP along with the HSP.

- If your spouse has non-HDHP coverage, you cannot be covered by that plan.
  If you elect an HSA, your spouse cannot have a Health Care FSA.

- You cannot be claimed as a dependent on someone else's tax return.

Other insurance or accounts not allowed with an HSA:

- Part A and/or Part B Medicare (In some cases, drawing Social - Security benefits automatically enrolls you in Medicare Part A).

- TRICARE or TRICARE For Life.

- Any VA benefits used within previous 3 months, unless used for a service-connected disability.

Note: If you are not eligible for an HSA but participate in the GW HSP, you can enroll in the GW Health Care Flexible Spending Account (HCFSA).
Medical Resources and Tools
A single site that does so much for you.

With myuhc.com®, you get the information and tools you need to help make the health care choices that are right for you.

- **Check** current and past claim status.
- **Print** a temp ID Card and order more.
- **Review** plan details and coverage.
- **Confirm** account balances, such as, deductibles and out-of-pocket maximums.
- **Connect** to a virtual doctor.
- **“Chat”** with a nurse or health advisor.

New and improved myuhc.com:

- New User Profiles
- Benefits and Claims Information
- Checklists and Activity Feeds

*UnitedHealthcare internal reporting, 2014.*
myuhc.com: Find & Price Quality Care

Easy for you to make the most of your health care dollars.

1. Click on “Cost Estimates”

2. Click on the type of estimate you would like to price

3. Select the Provider or Facility

4. You will get integrated, personalized cost estimates. Estimate includes clinical content.
Claims Manager

Managing your claims. More ways to stay on top of your claims and expenses.

- **Sort** claims by type, date of service or family member.
- **Export** your claims history to Microsoft Excel.
- **Pay** health care providers via myuhc.com or Health4Me App.
- **View** history of payments made.
- **Review** details on how each claim has been paid, see what responsibility could be yours (deductible/co-insurance).
- **Download** your Explanation of Benefits (EOB) from the Claim Detail Page.
Health4Me App

Your health information in the palm of your hand.

Through Health4Me, you can find answers to important questions so you can be better informed about your benefits and coverage.


• Use your HealthSafe ID to log in.
• View and print health plan ID cards.
• Check account balances, deductibles and out-of-pocket maximums.
• View, manage and pay claims.
• Pay providers for out-of-pocket expenses.
• Connect with a Health Advisor via call, text or email.
• Connect to a virtual doctor via AmWell or Doctor on Demand.
Behavioral Health

Liveandworkwell.com delivers credible, timely, evidence-based content and tools.

Whether you’re dealing with stress brought on by a specific situation, coping with recovering from a mental health or substance use condition – or just looking to help improve your overall well-being, you’ve come to the right place.

A spectrum of support

Search for providers, facilities or telemental health services. Narrow search results using filters, distance or area of expertise.

View a summary of your claims, status of claim, cost detail and your payment responsibility.

Want to know more about substance use, or a specific physical or mental health condition?
Telemental Health & Express Access

**Telemental Health** helps enhance treatment and clinical management.

- Shortens wait times and eliminates travel.
- Fits work and personal schedules.
- Eliminate travel time and expense.
- Safe, comfortable home environment may help reduce stigma.
- Outcomes similar to in-person sessions for multiple disorders.

**Express Access** reduces wait time for appointments.

- Stopwatch icon placed next to the provider’s name on the online provider directory, liveandworkwell.com/myuhc.com.

- The stopwatch icon indicates to members and care advocates that the provider has agreed to offer an appointment within 5 business days of request.
Health Advocate

No hassle, free assistance with resolving healthcare & insurance issues.

Health Advocate is available to you as well as your spouse/domestic partner, eligible dependents, parents and parents in-law.

Health Advocate helps you:
• Clarify insurance plan(s) and decide which plan is right for you.
• Untangle medical bills, uncover errors and negotiate fees.
• Find doctors, specialists, hospitals and treatment centers.
• Estimate costs for medical procedures.
• Locate eldercare and caregiver support resources.
• Research and explain conditions and treatment options.

Call (866) 695-8622 or visit healthadvocate.com/gwu
With Castlight, you can see:

- Personalized cost estimates based on location, health plan and whether or not you’ve reached your deductible.
- Your past bills in one place, with step-by-step explanations of past medical spending.
- Contact information for doctors and hospitals.
- Ratings and reviews of in-network doctors and facilities.
- Benefits program information.
- Timely information about conditions and treatments.
- Current balances for your Health Care FSA and Health Savings Account.
- Prescription drug options.
UnitedHealthcare On-Site Meetings

- Opportunity for UHC plan participants to meet one-on-one with a UHC representative on campus
- Meetings can help address questions regarding UHC medical or vision claims, network, website and/or benefits coverage
- Appointments may be made online at benefits.gwu.edu/events.
  - Click on appropriate date listed and select a 30-minute time slot

### Upcoming Meetings: Locations, Dates and Times*

<table>
<thead>
<tr>
<th>Location</th>
<th>Date(s)</th>
<th>Time(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foggy Bottom</td>
<td>October 10, 2019</td>
<td>10 a.m. to 2 p.m. (meetings offered in 30-minute increments)</td>
</tr>
<tr>
<td>Marvin Center</td>
<td>November 7, 2019</td>
<td></td>
</tr>
<tr>
<td>Room 400</td>
<td>December 12, 2019</td>
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<tr>
<td>VSTC</td>
<td>September 26, 2018</td>
<td>11 a.m. to 1 p.m. (meetings offered in 30-minute increments)</td>
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<tr>
<td>45155 Research Place, Room 160A</td>
<td></td>
<td></td>
</tr>
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</table>
## Contact a Provider

**UHC, PayFlex or Aetna**

<table>
<thead>
<tr>
<th>UnitedHealthcare</th>
<th>PayFlex</th>
<th>Aetna</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(Medical &amp; Vision)</strong></td>
<td><strong>(HSA &amp; FSA)</strong></td>
<td><strong>(Dental)</strong></td>
</tr>
<tr>
<td><strong>Customer Service:</strong></td>
<td><strong>Customer Service:</strong></td>
<td><strong>Customer Service:</strong></td>
</tr>
<tr>
<td>(877) 706-1739</td>
<td>(800) 284-4885</td>
<td>(877) 238-6200</td>
</tr>
<tr>
<td><strong>Nurseline:</strong></td>
<td><strong>Email Option:</strong></td>
<td></td>
</tr>
<tr>
<td>(800) 846-4678</td>
<td><strong>Step 1:</strong> Sign in at <a href="http://www.payflex.com">www.payflex.com</a>.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Step 2:</strong> From account dashboard, select <strong>Help and Support</strong>.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Step 3:</strong> Select <strong>Contact Us</strong>.</td>
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</tr>
<tr>
<td></td>
<td><strong>Step 4:</strong> Select <strong>Send an Email</strong>.</td>
<td></td>
</tr>
</tbody>
</table>
Connect with GW Benefits

Twitter
@gw_benefits
- Reminders
- Announcements
- Deadlines

GWell Blog
blogs.gwu.edu/gwbenefits
- In-depth look at specific benefit information
  - “How to” articles
  - FAQs
  - Step-by-step instructions
  - Compare/contrast
- Seasonal relevance
  - Posts featured in monthly GWell newsletter
Questions?