Long Term Disability (LTD) Approval – What Now?

Full-time benefits eligible faculty and staff (and medical residents) receive basic LTD insurance coverage after one year of employment. Detailed eligibility and coverage information can be found in the group insurance certificate and summary plan description located on the GW Benefits website at https://benefits.gwu.edu/long-term-disability. It is important to understand that LTD provides income replacement for a specified period of time. It does not guarantee employment during the LTD period. You are receiving this summary because you were approved for LTD while employed but are no longer employed by GW. The benefits described in this summary are available beginning the first of the month following the date that LTD participants are separated from the university. We encourage you to review this information in detail. A Benefits Contact section is also included to assist you with locating the appropriate benefit carrier or agency to contact when you need additional assistance.

Medical, Prescription, Dental and Vision
The Benefits Guide for LTD Participants and the applicable summary plan descriptions, available on the GW Benefits website at https://benefits.gwu.edu/long-term-disability-claims, provide information on the medical, prescription, dental and vision benefits currently available to LTD participants. Please note that once your employment is terminated, you have the option to enroll in LTD participant benefit options described in the Benefits Guide or continue eligible benefits through COBRA. If applicable, you will receive a COBRA notice from PayFlex, GW’s direct bill administrator for those benefit plans. If you plan to enroll in the LTD participant benefit options, you may disregard the COBRA notice.

Flexible Spending Accounts (FSA)
If you are participating in the healthcare FSA, your coverage will end on the last day of the month you are separated from the university. Continuation is available through COBRA for the remainder of the benefit plan year. Please contact PayFlex for any questions about continuing a healthcare FSA.

Health Savings Accounts (HSA)
An HSA is an individually-owned account and remains with you even after you separate from the university. Please contact PayFlex for any questions about HSA continuance and withdrawal options.

Retirement Contributions
If you participated in the George Washington University Retirement Plan (the 401(a) Plan) for Faculty or Staff immediately prior to the onset of your disability, you may be eligible for Pension Contribution Benefits under the LTD benefit plan. For detailed information, please review the group insurance certificate and summary plan description located on the GW Benefits website at https://benefits.gwu.edu/long-term-disability.

Life and AD&D Insurance Coverage
LTD participants continue to receive group basic life and accidental death and dismemberment (AD&D) insurance in an amount equal to their annualized benefits eligible salary in effect at the onset of their disability. For details about eligibility as well as insurance coverage and duration, please review the group insurance certificate and summary plan description on the GW Benefits website at https://benefits.gwu.edu/life-insurance. Please also remember to provide GW Benefits with any changes to your beneficiary (or beneficiaries) for your life and AD&D coverage. The beneficiary form can be downloaded from the GW Benefits website at https://benefits.gwu.edu/benefits-forms.

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1 Employees who were terminated prior to LTD approval may be eligible for benefits under COBRA. Please review the Leaving the University information on the GW Benefits website at https://benefits.gwu.edu/leaving-university. Retirees, who are also receiving an LTD benefit, should refer to benefits information for retired employees on the GW Benefits website https://benefits.gwu.edu/retiring-gw.
Life Insurance and Income Taxes
Premiums for your basic group basic life and AD&D insurance are fully paid by the university. Premiums paid by GW for life insurance benefits in excess of $50,000 are taxable therefore GW will generate and mail you a W-2 for the purposes of reporting this benefit. If you wish to avoid imputed income by waiving coverage over $50,000, please contact GW Benefits.

Open Enrollment
Open Enrollment is your once-a-year opportunity to review your benefits and to change your benefit selections for the upcoming year. Please visit https://benefits.gwu.edu/annual-open-enrollment for more information.

Social Security Disability and Medicare
Individuals who are unable to work due to a disability may be eligible for Social Security Disability Income benefits as well as Medicare. Please visit the GW Benefits website at https://benefits.gwu.edu/long-term-disability-claims for more information.

Tuition Benefits
Faculty and staff may be able to retain tuition benefits for themselves, their spouses or domestic partners, and eligible dependent children while receiving LTD benefits. Eligible dependents may also be able to participate in the Tuition Exchange Program, Inc. on a space available basis. Please visit the GW Benefits website at https://benefits.gwu.edu/tuition-benefits for details on eligibility for these programs.

Legal Resources
If you had The Group Legal program, provided by the Legal Resources® Plan, when LTD benefits were approved, you can elect to continue this benefit directly through Legal Resources. Please contact Legal Resources at (800) 728-5768 or www.legalresources.com within 30 calendar days of your termination date to retain your right to continue this coverage.

Health Advocate
GW's Health Advocate program offers personalized, expert help to navigate healthcare and insurance systems and is available at no charge to LTD participants. Example services include resolving medical bill errors, estimating costs for medical procedures, locating eldercare and caregiver support resources, clarifying insurance plans. Health Advocate can be reached at (866) 695-8622 or healthadvocate.com/gwu.

Universal Life or Long Term Care Payroll Deductions
If you elected to continue payroll deductions for grandfathered universal life or long-term care plans, you will receive portability information directly from the insurer of your plan(s). If you wish to continue this coverage, you will need to begin paying the insurer directly for those plans. For questions related to universal life or long-term care plans, please contact the insurer listed in your summary plan documents.

LTD Settlements
If you are considering a LTD settlement offered by the disability carrier managing your LTD claim, please be sure to first contact GW Benefits at (571) 553-8382 or benefits@gwu.edu as this action may impact your eligibility for other benefits.

Contact Information Updates
We periodically mail information to LTD participants, and may be unable to contact you without current contact information. In the event that you relocate in the future, please be sure we are notified of your new address and any change to your phone number. Please send address and telephone updates by mail, email or fax to GW Benefits.
## Benefit Contacts

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<tr>
<th>Who to Call</th>
<th>Contact Information</th>
<th>Plan Information</th>
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<td><strong>Medical</strong></td>
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| UnitedHealthcare (pre-age 65 LTD participants) | www.myuhc.com  
(877) 706-1739 | Group# 730193 |
| Via Benefits (post-age 65 LTD participants) | www.my.viabenefits.com/gw  
(855) 232-5748 |                  |
| **Prescription Drug**             |                                            |                  |
| CVS Caremark (pre-age 65 LTD participants) | www.caremark.com  
(877) 357-4032 | Group# RX6475 |
| Via Benefits (post-age 65 LTD participants) | www.my.viabenefits.com/gw  
(855) 232-5748 |                  |
| **Dental**                        |                                            |                  |
| Aetna (if enrolled at PayFlex)    | www.aetna.com  
(877) 238-6200 | Group# 622758 |
| Via Benefits (if enrolled in dental at the exchange) | www.my.viabenefits.com/gw  
(855) 232-5748 |                  |
| **Vision**                        |                                            |                  |
| UHC Vision (if enrolled at PayFlex) | www.myuhcvision.com  
Customer Service: (800) 638-3120  
Provider Locator: (800) 839-3242 |                  |
| Via Benefits (if enrolled in vision at the exchange) | www.my.viabenefits.com/gw  
(855) 232-5748 |                  |
| **Benefit Billing and FSA/HSA**   |                                            |                  |
| PayFlex (Direct Bill)             | www.payflex.com  
(800) 359-3921 |                  |
| PayFlex (FSA/HSA)                 | www.payflex.com  
(800) 284-4885 |                  |
| **Retirement Savings**            |                                            |                  |
| Fidelity                          | www.fidelity.com  
(800) 343-0860 |                  |
| TIAA                              | www.tiaa.org/gwu  
(800) 842-2776 |                  |
| **Long Term Disability Carriers** |                                            |                  |
| Lincoln Financial                 | www.mylincolnportal.com | GF3-880-054582-01 |
| The Standard                      | www.standard.com | 649377 |
| Unum                              | www.unum.com | 205263 |
| Life Ins. Co of North America     | www.cigna.com | FLK 0030017 |
| Metropolitan Life                 | www.metlife.com | 104062 |
| Reliance Standard                 | www.reliancestandard.com | LTD 109450 |
| **Other Resources**               |                                            |                  |
| GW Benefits  
45155 Research Place, Ste 160  
Ashburn, VA 20147 | benefits@gwu.edu  
(571) 553-8382  
(855) 216-9211 (toll free) |                  |
| Health Advocate                   | www.HealthAdvocate.com/GWU  
(866) 695-8622 |                  |
| Medicare                          | www.medicare.gov  
(800) MEDICARE |                  |
| Social Security Administration    | www.ssa.gov  
(800) 772-1213 |                  |