



To The George Washington University Community:

In response to your feedback, the Benefits Administration Department is pleased to announce a series of enhancements to your benefits experience that will provide you with greater flexibility and more resources for managing your benefits year-round. You will see these improvements during the upcoming **2010 Open Enrollment Period which begins on October 12, 2009 and closes on October 30, 2009.**

Open Enrollment Improvements:

The Open Enrollment period is your once a year opportunity to change your benefit selections without the requirement of a Qualified Life Event (QLE). During the open enrollment period you can add or remove benefits, dependents, amounts of insurance, and more, all for the upcoming year.

We have made improvements to the tools and information available to you:

- **2010 Benefits Enrollment Guide:** We have developed a comprehensive Open Enrollment Guide to provide you with information on the current and new 2010 benefit offerings including decision tools to help you decide which benefits best apply to your family needs. The guide will soon be available through the Benefits Administration Department Web site, www.gwu.edu/~hrs/benefits.
- **Call Center:** We understand the need for timely and accurate responses to your benefit and enrollment questions and concerns so, in addition to the Benefits Administration Department, the call center will be available to assist you from 9am-8pm EST during Open Enrollment. *Beginning October 1st*, call **1 (888)-4GWUBEN** for assistance with any benefits questions or concerns.
- **New web based enrollment system:** We have contracted with Mercer Administration to provide you with a state of the art, web-based enrollment system called EasyEnroll. This enhanced system will make your enrollment process quick and easy and will provide you with a statement confirming your elections. *Beginning October 12th*, logon to **EasyEnroll** at www.benedetails.gwu.edu to review, change or select new benefits.

Note: Your life insurance beneficiary information must be entered into the new system-existing beneficiary information will not be retained when we transition to the new system.

Please remember that most changes made during this period become effective January 1, 2010.

Plan improvements and their effective dates:

- **New Flexible Spending Account Provider:** Beginning January 1, 2010, TaxSaver will replace Hirsch Financial Services (HFS) as our Flexible Spending Account provider. Participants will receive new debit cards in January for 2010 expenses. Current participants should continue to use the HFS debit cards until their 2009 expenses have been reimbursed, or until the 2009 grace period expires on March 15, 2010, whichever comes first.
- **New plan offering:** Supplemental Accidental Death & Dismemberment insurance through Unum.

Changes for 2010:

Medical Plans:

- You will see minor enhancements in the medical plan designs to comply with the Mental Health and Substance Abuse Parity Act.
- The CareFirst PPO family deductible and out of pocket maximum amounts will now be aggregated. For example, in the past, two family members each would have had to meet the individual deductible before the family deductible was met
- CareFirst PPO deductibles and out-of-pocket maximums will now be split between in-network and out-of-network, similar to the CIGNA plan offerings.
- Primary Care Physician and Specialist copays will be increasing to \$25/\$35 for *all* medical plans.
- Many plan participants will see a slight decrease in their medical contributions.

Prescription Plan:

- The prescription drug brand annual deductible will be reduced from \$100 to \$50.
- The non-formulary copay will be increased from \$30 to \$35 for retail.
- Mail-order copay will change from 2x retail to 2.5x retail. For example, the generic retail copay for 2010 is \$5 and the mail-order copay is \$12.50.

Dental Plan:

- You will see minor increases to the dental plan contributions (these are based on the plan you choose).

Life and Disability Plans:

- All rates will remain unchanged with the exception of the buy-up LTD plan rates which will increase.

In the coming weeks, you will be receiving more detailed information regarding the 2010 Open Enrollment period and Benefits Fairs. To make the best choices for you and your family, please be sure to carefully review your benefit options described in the new enrollment guide and posted in the new enrollment system. The Benefit Fairs have been organized to give you the opportunity to get direct assistance with the enrollment process and to speak directly with medical, dental, insurance and flexible spending plan providers.

We look forward to seeing you at one of the Benefits Fairs. In the interim, please feel free to contact The Benefits Administration Department at benefits@gwu.edu or by phone at (202) 994-9620.

Don't miss this once a year opportunity. **Your Benefits. Your Choices.**

Thank you,
Jennifer Lopez
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