

OPEN ENROLLMENT Q&A

What is open enrollment?

This is a designated period of time every year that you can enroll in or makes changes to your medical, dental, flexible spending, life insurance and disability benefits. To enroll in or make changes to your benefits any other time during the year you will need to have a Qualifying Life Event (QLE).

When is open enrollment?

This year open enrollment is from October 13th through October 31st. All changes to your benefits must be received by the Benefits Administration Department no later than 4:30 pm on Friday, October 31st.

How do I make these changes?

Active Employees:

- You need to log onto MyGW Portal:
 - <http://my.gwu.edu/>
- Click on GWeb Info System. Your user name is your GWID.
- For any issues logging in please contact ISS 202-994-5530
- Click on the Open Enrollment link then proceed to make your elections

Retirees, COBRA Participants and employees out on a Leave of Absence:

- Fill out a 2009 paper Enrollment form*:
 - http://www.gwu.edu/~hrs/forms_library/benefits/condensed_enrollment_form_2009.pdf

**All forms must be received by the Benefits Administration Department no later than 4:30 pm on Friday, October 31st.*

*****CHANGES THAT CAN BE MADE ARE OUTLINED BELOW BY BENEFIT OPTION*****

Medical Insurance:

Who is eligible to make these changes?

- Active Employees
- Retirees
- Cobra Participants
- Leave of Absence Employees

Changes that can be made:

- Newly elect coverage (exclusion: Retirees can not newly elect coverage)
- Add spouse, domestic partner, common law marriage partner or eligible dependents to your plan
- Delete spouse, domestic partner, common law marriage partner or eligible dependents from your plan
- Change plans (Please note: There are three plan designs to choose from)

- Terminate coverage

Effective date of all changes made during the Open Enrollment period:

- January 1, 2009

Dental Insurance:

Who is eligible to make these changes?

- Active Employees
- Retirees
- Cobra Participants
- Leave of Absence Employees

**Please note: Aetna is our current dental provider. Guardian is no longer a plan provider for GWU employees.*

Changes that can be made:

- Newly elect coverage
- Add spouse, domestic partner, common law marriage partner or eligible dependents to your plan
- Delete spouse, domestic partner, common law marriage partner or eligible dependents from your plan
- Change plans (Please note: There are three plan designs to choose from)
- Terminate coverage

Effective date of all changes made during the Open Enrollment period:

- January 1, 2009

Supplemental Life Insurance:

Who is eligible to make these changes?

- Active Employees

What is supplemental Life Insurance?

- This is additional life insurance coverage that you can purchase above the coverage the University provides you already at 100% University paid. If you purchase supplemental life insurance for yourself you also have the opportunity to purchase life insurance for your family by paying 100% of the premium cost.

Changes that can be made:

- You can apply for supplemental life insurance for yourself
- You can apply for supplemental life insurance for your spouse, domestic partner, common law marriage partner or eligible dependents
- **The Evidence of Insurability (EOI) form must be filled out for all supplemental insurance applications during Open Enrollment:**
 - http://www.gwu.edu/~hrs/forms_library/benefits/EOI%20%20Unum%20Form.pdf
- You can only apply for supplemental insurance for your spouse, domestic partner, common law marriage partner or eligible dependents if you have supplemental life insurance for yourself.

- The amount of the supplemental life insurance for your spouse, domestic partner, common law marriage partner or eligible dependents cannot be greater than 50% of the amount you elect for yourself.
- The amount that you elect for **yourself** has to be in increments of \$10,000. The maximum amount electable is \$750,000.
- The amount that you elect for your **spouse** has to be in increments of \$5,000. The maximum amount electable is \$375,000.
- The amount that you elect for your **domestic partner or common law marriage partner** has to be in increments of \$5,000. The maximum amount electable is \$375,000.
- The amount that you elect for your **child(ren)** has to be in increments of \$2,000. The maximum amount electable is \$10,000.
- You are the automatic beneficiary for all dependent supplemental life insurance policies.

Effective date of all changes made during the Open Enrollment period:

- Once the EOI form has been approved by our provider Unum

Short Term Disability (STD):

Who is eligible to make these changes?

- Active Employees

Changes that can be made:

- Newly elect STD coverage for yourself **ONLY**
- **The Evidence of Insurability (EOI) form must be filled out for all applications during Open Enrollment:**
 - http://www.gwu.edu/~hrs/forms_library/benefits/EOI%20%20Unum%20Form.pdf
- STD provides you with 60% of your salary when on an approved STD leave (example: Birth of a child, broken leg)

Effective date of all changes made during the Open Enrollment period:

- Once the EOI form has been approved by our provider Unum

Long Term Disability (LTD) Buy Up Option:

Who is eligible to make these changes?

- Active Employees

Changes that can be made:

- Newly elect LTD Buy Up coverage for yourself **ONLY**
- **The Evidence of Insurability (EOI) form must be filled out for all applications during open enrollment**
 - http://www.gwu.edu/~hrs/forms_library/benefits/EOI%20%20Unum%20Form.pdf
- This benefit provides an extra 6.67% of your salary when on an approved LTD leave.
- After 1 year of employment, Basic LTD is provided to you (at no charge) by GWU. Basic LTD provides you with 60% of your salary (up to a maximum benefit of \$10,000 per month) when on an approved LTD leave (example: terminal illness). By electing LTD Buy Up benefit you would receive 66.67% (up to a maximum benefit of \$12,000 per month) of your salary when on an approved LTD leave instead of 60%.

Effective date of all changes made during the Open Enrollment period:

- Once the EOI form has been approved by our provider Unum

Flexible Spending Accounts:

Who is eligible to make these changes?

- Active Employees

Dependent Care Account:

- **YOU HAVE TO CHOOSE THE AMOUNT YOU WOULD LIKE TO CONTRIBUTE FOR THE 2009 PLAN YEAR; IT DOES NOT HAPPEN AUTOMATICALLY.**
- Pre tax account used for eligible childcare and adult day care expenses.
- 2009 Minimum Annual Election: \$100.00
- 2009 Maximum Annual Election: \$5000.00 (\$2,500 if married and filing taxes separately).
- 2009 annual elections for GW Employees earning more than \$100K during 2008 *may* be reduced. These potential reductions are determined by the results of the IRS required annual non-discrimination test. For additional information, please contact the Benefits Administration Department at (202) 994-9620 or by e-mail at, benefits@gwu.edu.

Medical Care Account:

- **YOU HAVE TO CHOOSE THE AMOUNT YOU WOULD LIKE TO CONTRIBUTE FOR THE 2009 PLAN YEAR; IT DOES NOT HAPPEN AUTOMATICALLY.**
- Pre tax account used for eligible health care expenses
- 2009 Minimum Annual Election: \$100.00
- 2009 Maximum Annual Election: \$5000.00 (\$2,500 if married and filing taxes separately).
- 2009 annual elections for GW Employees earning more than \$100K during 2008 *may* be reduced. These potential adjustments are determined by the results of the IRS required annual non-discrimination test. For additional information, please contact the Benefits Administration Department at (202) 994-9620 or by e-mail at, benefits@gwu.edu.

Miscellaneous Questions:

Do I need to do anything if I do not want to change my benefits?

- No, you do not need to do anything; however we strongly urge you to go on-line to confirm your current elections. However, if you participated in the Flexible Spending Account(s) and you do not re-elect to participate, you will not automatically be re-enrolled.

Do I need to do anything if I want to elect the same amount I elected for 2008 for my Flexible Spending Account?

- Yes, if you participated in the Flexible Spending Account in 2008 and would like to reelect the Flexible Spending Account (FSA) benefit for the 2009 year then you need re-enroll during the open enrollment period and designate the amount you would like elected (see flexible spending account section above for details).

Are there any changes in the benefits this year?

- Premium rates change each year
- Office/specialist visits for those participating in the CareFirst BCBS PPO plan, will be covered at 100% after a \$25 copay. Previously, these visits were subject to deductible and coinsurance.
- Effective January 1, 2009, participants in the CareFirst BCBS PPO employee only plan will be subject to a \$50 monthly premium.

How do I confirm that my changes have been made?

- You will receive a confirmation by e-mail if you made your elections on-line.

Can I make changes to the elections that I just made during this open enrollment period before it ends?

- Yes, you can make changes up until the last day of Open Enrollment (October 31st).

How many days do I have to make changes to my benefits if I experience a Qualifying Life Event (QLE) during the year?

- The Benefits Department needs to receive your changes within 31 Days of the QLE.

I am retiring at the end of this year what will happen to my health insurance?

- Please contact the retirement office at that time and they will walk you through the retirement process.

Do I need to make changes to my retirement contributions during Open Enrollment?

- No, you can make changes to your retirement plan contribution at any time during the year.