

THE GEORGE WASHINGTON UNIVERSITY

WASHINGTON DC

The University offers regular, full-time resident physicians a comprehensive benefit plan that allows you to choose the benefits that best meet your needs and personal situation. Unless otherwise specified, benefits are effective on the first of the month coinciding with or next following your date of hire. Please carefully review the effective date for each of the benefits. The benefits offered to resident physicians include:

- Medical
- Dental
- Basic Life/AD&D
- Supplemental Term Life Insurance
- Flexible Spending Accounts
- Voluntary Short-Term Disability
- Basic Long-Term Disability
- Long-Term Disability Buy-up Option
- GW Retirement Plan (after 2 years)
- Tax-Deferred Annuity Plan
- Tuition Benefits for self, spouse/same sex domestic partner, and children

In order to participate in the benefits listed above, you must complete and submit the appropriate enrollment forms. The chart below will provide you with information regarding coverage effective dates and the specific time frame in which you can enroll in each of the benefits plans.

Benefit	Effective Date of Coverage	Due Date of Enrollment Form	Default
Medical	Date of Hire	2 weeks from date of hire	No coverage. May not be changed until the next open enrollment unless you have a qualified life event. i.e. Marriage, birth of child
Dental	1 st of month following date of hire, unless hired on the first of the month in which case, coverage begins on date of hire	2 weeks from date of hire	No coverage. May not be changed until the next open enrollment unless you have a qualified life event. i.e. Marriage, birth of a child
Basic Life/AD&D	1 st of month following date of hire, unless hired on the first of the month in which case, coverage begins on date of hire	Automatic enrollment	1 times salary
Flexible Spending Accounts	1 st of month following date of hire, unless hired on the first of the month in which case, coverage begins on date of hire	2 weeks from date of hire	No coverage. May not be changed until the next open enrollment unless you have a qualified life event. i.e. Marriage, birth of a child
Supplemental Life	1 st of month following date of hire, unless hired on the first of the month in which case, coverage begins on date of hire	2 weeks from hire date	No coverage. May not be changed until the next open enrollment. Evidence of Insurability (EOI) will be required.
Voluntary Short-Term Disability	1 st of month following date of hire, unless hired on the first of the month in which case, coverage begins on date of hire	2 weeks from hire date	No coverage. May not be changed until the next open enrollment. Proof of good health will be required.
Basic Long-Term Disability	1 st of month following 12 months employment	Automatic enrollment	12 month waiting period for University plan may be waived if you had long-term disability coverage with another university.
Long-Term Disability Buy-up Option	1 st of month following 12 months employment	2 weeks from hire date	No coverage. May not be changed until the next open enrollment.
GW Basic Retirement Plan	1 st of month following 2 years of service	Any time after completion of 2 years of service	You will not be a participant until enrollment forms are completed. Participation is not retroactive.

Supplemental Retirement Plan	Date of hire	Any time	You will not be a participant until enrollment forms are completed. Participation is not retroactive.
Tuition Reimbursement	1 st semester following date of hire	Applications must be submitted by end of semester term	No coverage. You may submit applications for future semesters.

Below is a summary overview of the benefits. For a full description of the benefits, please refer to our web site at www.gwu.edu/~hrs/benefits or e-mail us at benefits@gwu.edu. You can also contact us by phone at 202-994-9620.

GROUP MEDICAL INSURANCE

The University offers Residents the choice of three medical insurance plans:

- CareFirst Blue Cross/Blue Shield PPO
- CIGNA Point of Service (POS)
- CIGNA HMO

All medical insurance plans include prescription coverage. A summary of covered services, co-payments and co-insurance will be provided at the Resident Orientation Session.

Care First Blue Cross/Blue Shield-Select Preferred Provider Organization, (PPO) Plan

The PPO plan allows participants to choose their own providers and to seek specialist care without the need for a referral. The individual deductible is \$750 per calendar year for covered services. The family deductible is \$1,500 per calendar year for covered services. Once the deductible has been satisfied, the Plan will cover:

- 80% for covered services for in-network providers.
- 70% of covered services up to the in-network maximum if you use a non-network provider.

In-network preventive adult and child wellness visits are covered at 100% and are not subject to the deductible. There is a \$200 hospital co-payment per in-patient admission. A pre-existing condition clause applies to new enrollees but may be waived with proof of previous coverage. Some Vision coverage is available at discounted rates at approved locations.

Residents may cover themselves and eligible family members under the CareFirst BC/BS PPO option at **no cost**.

CIGNA- Point of Service (POS)

This Cigna POS plan allows participants to access care either in-network through a primary care physician (PCP) with a referral for specialists or by self-referral to out-of-network providers (where you can go to any doctor or hospital that you choose). In-network CIGNA pays 100% after applicable \$300 individual in-network deductible for specific covered services. PCP office visits are \$20; specialist visits with a referral are \$30. There is a hospital deductible of \$150 per day for up to 5 days per confinement.

When using the self-referral or out-of-network option, CIGNA pays 70% for specific covered services after a \$750 per person deductible has been satisfied. Some Vision coverage is available at discounted rates.

Residents that select the CIGNA POS option will share the cost with the University.

CIGNA - Health Maintenance Organizations (HMO)

The CIGNA HMO plan provides participants medical coverage with low out-of-pocket costs. With an HMO plan you must select a Primary Care Physician (PCP). All of your care must be provided by your PCP or as a result of his/her written referral. Services received from out-of-network providers or without a referral are not covered except in the event of a life-threatening emergency.

Residents that select the CIGNA HMO option will share the cost with the University.

Caremark - Prescription Coverage

Prescription coverage is included with all of the health plans. Once you enroll in a health plan you are automatically enrolled in the prescription plan through Caremark.

There is a \$100 annual per person deductible for brand names drugs **only** each year. This means that you are responsible for the first \$100 in expenses. After that, your cost will depend on whether you purchase your prescription through a retail pharmacy or through mail order. At a retail pharmacy you may receive up to a 30-day supply of medication. Through mail order you may receive up to a 90-day supply of medication for a 60-day co-payment. There is no deductible required for generic drugs.

Retail:

Co-payments

- \$5 for generic (**deductible waived**)
- \$15 for preferred brand names,
- \$25 for non-preferred brand names

Mail order:

- \$10 generic (**deductible waived**)
- \$30 for preferred brand names
- \$50 for non-preferred brand names

Effective date:

The effective date for all group health insurance plans is your date of hire.

Enrollment due date:

Enrollment forms for health coverage must be received in Benefits Administration Department within 2 weeks of the date of hire. Coverage is retroactive to the effective date. You may not change coverage elections until the next Open Enrollment period unless you have a qualified life event.

DENTAL COVERAGE OPTIONS

The University offers Residents the choice of three dental insurance plans:

- Aetna High Dental PPO
- Aetna Low Dental PPO
- Aetna DMO Dental

A summary of covered services, co-payments and co-insurance will be provided at the Resident Orientation Session.

Aetna Dental – High Dental PPO

The high dental PPO option provides participants the highest level of coverage and, as a result, has a higher premium. You can select the dentist of your choice but seeing a participating dentist reduces your costs. There are deductibles, co-insurance and/or waiting periods for coverage for many of the services.

Aetna Dental – Low Dental PPO

The low dental PPO option provides participants a lower level of coverage and, as a result will cost you less. The low option does not provide coverage for major services. As with the high dental option, you can see any dentist that you wish but you will receive a higher level of reimbursement by using a participating dentist.

Aetna Dental-DMO

The DMO provides you with dental coverage for your preventative, basic and major services for a fixed-copay amount.

Effective date:

The effective date of group dental insurance is the first of the month following the date of hire. If the date of hire is the first of the month, then the coverage will be effective on the date of hire.

Enrollment due date:

Enrollment forms for group dental insurance must be received in the Benefits Administration Department within 2 weeks of the date of hire. Coverage is retroactive to the effective date. You may not change election coverage until the Open Enrollment unless you have a qualified life event.

FLEXIBLE SPENDING ACCOUNTS

The University offers a flexible spending account program called FlexFund, which allows eligible Residents to set aside tax-free dollars in special accounts to pay out-of-pocket medical and/or dependent care expenses. Each year, participants elect an amount to be deposited into a FlexFund account up to the plan's maximum limit. This amount is automatically deducted from the participant's gross pay before taxes and deposited into the account. Qualified expenses are then reimbursed from that account; tax free, after submission of forms and documentation.

There are two kinds of FlexFund accounts- Health Care and Dependent Care. The Health Care account allows reimbursement for the participant or a family member's un-reimbursed health-related expenses. Examples of covered expenses include deductibles, co-payments, eye exams, eyeglasses, contact lenses, dental care, allergy shots, over-the-counter medication, and other costs beyond available coverage. The maximum annual contribution is \$5,000.

The Dependent Care account reimburses expenses for day care for dependent children ages 12 and under, or for dependent parents or spouses, that makes it possible for the participant (or if married, for the participant and spouse) to work. The maximum amount that may be allocated in a calendar year is \$5,000.

Each account is elected and maintained separately. Elections should be planned carefully because elections cannot be changed during the plan year (unless you have a qualified life event). Eligible medical expenses must be incurred by March 15th of the following plan year and claimed by April 30th. Eligible dependent care expenses must be incurred by December 31 and claimed by April 30th. Money that is not used by the end of the plan year is forfeited. Employees must re-enroll in the plan at the end of each year during the Open Enrollment period.

Effective date:

The effective date of the flexible spending benefit is the first of the month following the date of hire. If the date of hire is the first of the month, then the coverage will be effective on the date of hire.

Enrollment due date:

Enrollments forms for flexible spending must be received in the Benefits Administration Department within 2 weeks of the date of hire. Coverage is retroactive to the effective date. You may not change election coverage until the next Open Enrollment period unless you have a qualified life event.

LIFE INSURANCE PLANS

Basic Life and Accidental Death & Dismemberment: Group Term Life and Accidental Death & Dismemberment (AD&D) coverage is provided at no cost to Residents in an amount equal to the base annualized salary, rounded up to the next highest thousand, to a maximum salary of \$500,000. You are taxed on imputed income for life insurance coverage over \$50,000. You may elect to cap your insurance at \$50,000 to avoid imputed income tax on excess coverage.

Effective date:

The effective date of basic life and AD&D is the first of the month following the date of hire. If the date of hire is the first of the month, then the coverage will be effective on the date of hire.

Enrollment due date:

Enrollment is automatic.

Supplemental Life Insurance Plans: Supplemental group term insurance is also available for you, your spouse/same sex domestic partner, and dependent children. You may purchase coverage for yourself up to five (5) times your salary (\$750,000 maximum). If you elect supplemental coverage for yourself, you can also purchase coverage for your spouse or domestic partner up to 50% of your amount of supplemental insurance (\$375,000 maximum). You may purchase coverage for your children up to 10,000.

Any coverage elected outside of the New Hire enrollment period will require Evidence of Insurability.

Effective date:

The effective date of supplemental life is the first of the month following the date of hire. If the date of hire is the first of the month, then the coverage will be effective on the date of hire. Evidence of Insurability is required for supplemental insurance over \$200,000. If you elect coverage over \$200,000, your enrollment will be capped at \$200,000 until approval of Evidence of Insurability is received.

Enrollment due date:

Enrollment forms must be received by Benefits Services within 2 weeks of the date of hire.

DISABILITY BENEFIT PLANS

Voluntary Short Term Disability: Voluntary Short Term Disability Insurance provides coverage after 30 days of disability for weekly benefit equal to 60% of your weekly earnings, to a maximum of \$3,000 per week. Coverage is provided for approved maternity leave. Premiums are paid entirely by the employee. The premium rates vary by age and salary. If purchased at the first enrollment opportunity, coverage may be provided on a guaranteed issue basis. Thereafter, coverage is subject to proof of good health. Pre-existing condition limitations may apply. Coverage of this benefit can be cancelled at anytime.

Effective date:

The effective date is the first of the month following the date of regular hire. If the date of regular hire is the first of the month, then the coverage will be effective on the date of regular hire.

Enrollment due date:

Enrollment forms must be received by Benefits Services within 2 weeks of the date of hire.

Long Term Disability Plan: Long-Term Disability (LTD) insurance during your first year of residency is covered by the GME office. You will receive an application with your resident contract. See your application for more details on this plan.

After your first year of residency, you will be enrolled in the University's long-term disability plan. The University plan provides a monthly income to individuals that are unable to work due to an approved disability. Benefits begin 180 days after the date of disability. Once you have satisfied the elimination period, the plan provides for monthly payments equal to 60% of your base annual salary, to a maximum benefit of \$10,000 per month. The benefits are subject to applicable income taxes. Pre-existing condition restrictions apply to new enrollees. Base and matching retirement plan contributions will continue to be made for employees who are participating in those plans at the time of disability. Residents may elect to buy-up to 66 2/3% of their base annual salary and pay the additional cost for the increased level of coverage.

Effective date:

Coverage through the GME is effective your date of hire. The University plan is effective the first of the month following one year of continuous regular full-time employment. If proof of prior coverage is provided, coverage is effective the first of the month following the date of regular employment.

Enrollment due date:

Enrollment is automatic upon satisfaction of the eligibility requirements.

RETIREMENT BENEFITS

Base Retirement Plan: Residents who are at least 21 years of age and have completed two years of service are eligible to participate in the Base Retirement plan. Participation is not automatic; following the anniversary of your second year of service, you should contact the Benefits Administration Department to complete an enrollment application. The two-year service requirement may be satisfied in part or in full through prior service at another college or university prior to appointment at the University where a minimum of 1,000 hours was attained each 12-month employment period. Once enrolled, the University will contribute an amount equal to 4% of base salary to the plan. Contributions are vested immediately and allocated to retirement annuities offered by the TIAA-CREF.

Enrollment date

After completion of two years of service at GW or with evidence of prior service that satisfies the two-year requirement, contact the Benefits Administration Department to complete an enrollment application.

Effective date

First of the month following the processing of a Resident's completed application.

Supplemental Retirement Plan- 403(b) Plan: Upon hire, Residents may elect to contribute a portion of their salary to the 403(b) plan. Contributions are tax-deferred and may be made to TIAA-CREF, Vanguard, The Equitable, or Fidelity Investments. The minimum contribution level is \$200, up to the amount permitted by the Internal Revenue Code.

Enrollment date

Enrollment can be done at anytime. Contributions can be changed or stopped at anytime.

Effective date

First of the month following the processing of a resident member's completed application.

Matching Retirement Plan: Once a resident member is enrolled in the Base Retirement Plan, The University will match the contributions to the Supplemental Retirement Plan at 1.5 times up to a maximum of 6%.

The following table illustrates the matching program:

GW Base	Employee-403(b) Contribution	GW Match	Total Contribution
4%	0%	0%	4%
4%	1%	1.5%	6.5%
4%	2%	3%	9%
4%	3%	4.5%	11.5%
4%	4%	6%	14%

The University Matching Retirement contribution may be allocated to TIAA-CREF RA, Vanguard, or Fidelity. If the resident member does not complete a separate application for the matching contributions, the contributions will be made to TIAA-CREF with the same allocations as their base plan contributions.

Enrollment:

Automatic once the resident member is enrolled in the Base Retirement Plan and the 403(b) Supplemental Plan.

TUITION BENEFITS

Residents are eligible to receive tuition benefits for themselves, their spouse, common law marriage spouse, same sex domestic partner and dependent children. All benefits apply to tuition only (no fees), for courses offered at the University. Certain programs, such as Executive Graduate Programs, the M.D. degree within the Medical School and Ph.D. programs in Clinical Psychology, are excluded from the tuition benefit program. The Law School's JD Degree Program (Juris Doctor) is considered graduate level tuition benefit. Tuition benefits also apply to some non-credit courses offered through the University. Spouses, common law spouses, same sex domestic partners and dependents are not eligible for educational benefits for non-credit courses..

Full-time Residents

Resident Benefits

Full-time residents may receive a maximum of 96% of six credit hours for each of the fall and spring semesters, and 96% of nine credit hours during the summer semester for courses taken in a degree or non-degree status. Eligible residents enrolled as doctoral students are entitled to 96% of the entire tuition, but the benefit will not exceed the credit hour cost or the current tuition of the Colombian College, whichever is less.

Spouse and Dependent Benefits

Benefits for the spouse or dependent children of full-time residents vary depending on years of service to the University. **Spouses** of full-time residents with less than 5 years of service are awarded at 48% of the applicable tuition rate, and increase to 71% at five years of service.

Benefits for **dependents** of eligible full-time residents enrolled in undergraduate degree programs range from 47% to 95%, depending on the resident's date of regular hire. In each case, tuition benefits will not exceed the respective percentage of the Colombian College per credit hour cost.

For information on graduate course tuition for dependents, please contact the Benefits Administration Department.

The benefit schedule below is for dependent children of **Full-time** residents.

Percent of Applicable Tuition Provided by the University	Years of Residents Service
47%	0-1
57%	1-2
67%	2-3
77%	3-4
87%	4+

This is intended as a highlight of the tuition benefits program for full-time residents. For more detailed information, please contact the Benefits Administration Department.

Tuition Exchange Program, Inc.

The George Washington University is a member of The Tuition Exchange, Inc., a national organization that administers multilateral tuition remission scholarships for employees of member colleges and universities. The University's agreement with the Tuition Exchange Program, Inc. (TE) will permit up to four students each academic year to enroll in baccalaureate degree programs at participating institutions throughout the country. Eligible regular staff, residents, faculty and research personnel may apply to receive TE scholarships for legally dependent children under age twenty-four (24). Scholarships are available for a maximum of four years (eight semesters) of full-time academic study in undergraduate degree programs. Students must be admitted as full-time baccalaureate degree candidates at TE member institutions in order to be eligible for this program. Scholarship eligibility is determined by the employee's years of regular service.

Taxability of Tuition Benefits

Some tuition benefits may be subject to federal, state or local taxation. Generally, graduate tuition benefits received by a resident member, their spouse, common law marriage spouse, same sex domestic partner or dependant children are taxable.

The first \$5,250 of graduate level tuition benefit issued to the *resident member* each calendar year is tax exempt. Tuition benefit coverage exceeding the annual allowance is subject to taxation; however, the IRS Code provides for limited exceptions to this rule for resident members whose courses are certified as directly related to their current job. In order to be eligible for exemption, residents must complete a "Tax Exemption for Graduate Tuition Benefits" form and submit it to the Benefit Administration Department before the first day of the semester. In the absence of an approved exemption, graduate level benefits will be reported as income and subject to tax withholding.

Undergraduate tuition benefits for common law marriage spouses and same sex domestic partners are subject to taxation.

CHILD CARE & ELDER SERVICES

Bright Horizons Children's Center provides day-care services for children from the age of six weeks through six years. The center which is conveniently located at 2033 K Street, N.W., provides full and part-time daycare for the children of The George Washington University faculty, staff, students and others. It provides a unique preschool setting where children's interests are valued and reflected. The curriculum is designed to build upon the child's interest by weaving language, math, and science concepts into play activities. Children learn to interact and cooperate with others as they conceive of, plan, and implement projects. Hours of operation are 7:00 a.m. to 6:00 p.m., Monday through Friday. Rates will vary depending on the child's age. Bright Horizons also provides Back-Up Childcare Services on occasions when regular arrangements are unavailable for ages six weeks through twelve years. The daily fee structure is based on the employees' annualized salary. Please contact Bright Horizons Children's Center at 202-887-5944 for more information.

Child Care Counseling Services provides working parents need help in finding reliable, quality care for their children. The Child Care Counseling Services are available for all regular employees. The University pays the entire cost of the program; there is no charge to the employee. Please contact Carol Ann Rudolph, Family Care Resources at 301-897-8272 for more information.

Elder Care Resource and Referral Services provides a variety of resources for employees who have elderly relatives that live within or outside the Washington Metropolitan area. The program is available to employees that may have issues relating to aging parents, grandparents, and other relatives. Information is available on care giving options, Medicare and Medicaid, legal and financial resources, and the related stresses of caring for family members. Please contact Carol Ann Rudolph, Family Care Resources at 301-897-8272 for more information.

This summary is intended as a highlight of the benefits program. For more detailed information regarding benefits, please contact the Benefit Services at (202) 994-9620.

The George Washington University reserves the right to modify or discontinue its Fringe Benefits Program in whole or in part at any time. In cases where there is any inconsistency or ambiguity between the terms of the individual certificates or group insurance contracts and those of this document, the terms of the contracts/certificates control unless it violates ERISA or other applicable laws.