

Summary of Benefits Situation at GW, Spring 2018

The benefits compensation of GW faculty continues to lag behind that of faculty at institutions similar to GW in locations with a similar cost of living. For the purposes of this summary report, GW will be compared to Boston University, Northeastern University, American University, and the University of Miami. All have lower endowments per student than GW. The cost of living in Washington is about the same in Boston, but significantly lower in Miami (meaning GW would typically need to spend more than Miami to provide the same benefits).

A. Benefits Spending Per Faculty Member

GW surpasses only AU in average benefits spending per faculty member for 2016-17 (the last year for which data are available) and does not even best AU at all ranks:

Average Benefits Spending, Full Professors		Average Benefits Spending, Associate Professors		Average Benefits Spending, Asst. Professors	
Boston Univ.	\$50,100	Boston Univ.	\$37,300	Boston Univ.	\$29,300
Northeastern	\$41,100	Northeastern	\$32,700	Northeastern	\$25,600
U. of Miami	\$39,800	U. of Miami	\$29,200	U. of Miami	\$22,100
GWU	\$37,800	American U.	\$28,400	GWU	\$21,800
American U.	\$34,700	GWU	\$27,500	American U.	\$20,800

Source: <https://www.insidehighered.com/aaup-compensation-survey>

B. Health Insurance Plan Design

This lower spending level on overall benefits translates into substantially less favorable health insurance coverage for GW employees. One of the most important benchmarks is the plan deductible, the amount an employee must spend out of pocket before the plan benefits kick in. GW ranks far behind the other schools in this measure:

PPO Plan Deductible, Employee Only		PPO Plan Deductible, Family Coverage	
American U.	\$200	Boston Univ.	\$500
Boston Univ.	\$250	Northeastern	\$500
Northeastern	\$250	U. of Miami	\$750
U. of Miami	\$250	American U.	\$200 per person
GWU	\$750	GWU	\$1,500

GW's coverage is thus far worse than that of any of these comparable universities. GW also ranks dead last in PPO plan co-pays:

PPO Plan Co-Pay, Primary Care		PPO Plan Co-Pay, Specialist	
Boston Univ.	\$15 or \$30*	Boston Univ.	\$15 or \$30
American U.	\$20	Northeastern	\$25
U. of Miami	\$20	U. of Miami	\$35
Northeastern	\$25	American U.	\$40
GWU	\$30	GWU	\$50

*Boston Univ. has a preferred network and a wider network. Employees pay \$15 in the preferred network for primary or specialty care, and \$30 for either type of physician in the wider network.

In high-deductible plans, the key metric is the deductible, the amount the employee pays before coverage kicks in (there are no co-pays). Because most employers make a contribution to the health

savings account from which the deductible is usually paid, it is best to look at deductible minus the employer HSA contribution. Here again GW places dead last, and far behind comparable schools:

HD Plan Deductible Minus Employer HSA Contribution, Employee-Only Coverage

U. of Miami	\$900
Boston Univ.	\$1,000
Northeastern	\$1,000
GWU	\$1,700

HD Plan Deductible Minus Employer HSA Contribution, Family Coverage

Boston Univ.	\$2,000
Northeastern	\$2,000
U. of Miami	\$2,700
GWU	\$3,400

American U. does not offer a high-deductible plan; it offers an HMO plan instead.

GW’s HD plan is also the worst of the bunch should you need to go to the emergency room:

HD Plan Emergency Room Patient Responsibility

Boston Univ.	10% of bill
Northeastern	10% of bill
U. of Miami	\$100
GWU	20% of bill

For those on the PPO plan, GW participants are the only ones who have no idea what they will pay if they are forced to visit the emergency room. On all the other plans, the employee pays a set co-pay ranging from \$75 to \$150. GW employees pay 20% of the bill.

C. Health Insurance Premiums

Premiums are the one area where GW sometimes equals or bests some comparable schools.

PPO Monthly Premium, Employee Only

U. of Miami	\$86 (non-smoker)
GWU	\$127 or \$137*
American U.	\$129
Boston Univ.	\$163
Northeastern	\$220

High-Deductible Premium, Employee Only

U. of Miami	\$30 (non-smoker)
GWU	\$63 or \$71*
Boston Univ.	\$126
Northeastern	\$156

*GWU premiums vary depending on salary. The two premiums shown for each GW plan are those for employees earning \$60,000 to \$119,999 and \$120,000 to \$179,999. All but a tiny handful of full-time faculty pay one of these two rates.

PPO Monthly Premium, Family Coverage

U. of Miami	\$350* (non-smoker)
Boston Univ.	\$476
GWU	\$568 or \$631
Northeastern	\$582
American U.	\$655

High-Deductible Premium, Family Coverage

U. of Miami	\$269 (non-smoker)
GWU	\$273 or \$306
Boston Univ.	\$369
Northeastern	\$417

*Miami charges \$250 extra per month if the domestic partner of the employee is employed full-time by an employer that offers health insurance but declines the employer’s insurance plan.

D. Conclusion

Metric	How GW Plans Stack up to Comparable Schools
PPO Plan Deductible	Not Competitive
PPO Plan Co-Pays	Not Competitive
HD Plan Deductible	Not Competitive
PPO Plan Premiums	Competitive
HD Plan Premiums	Competitive
Total Benefits Spending	Not Competitive

For an employee who only insures him or herself and rarely goes to the doctor, GW's competitive premiums for employee-only coverage compensate for its high deductibles and co-pays. But for every other group—employees who need to insure other family members, employees who are older and typically utilize the health care system more than the young, employees who have small children, and those who for some other reason go to doctors fairly frequently—GW's health insurance plans are not competitive with comparable schools.