

# MEDICAL AND PHARMACY PLAN

All GW Postdoc Associates, Scholars, and their eligible dependents are able to enroll in the GW Postdoc PPO administered by UnitedHealthcare. Review the table below for coverage details. To review 2025 contribution rates for dental coverage, please refer to [page 29](#).

PPO		
Core Benefits	In-Network	Out- of-Network
	Postdoc Pays	Postdoc Pays
Deductible Single/Family	\$300 / \$900	\$800 / \$2,400
Out of Pocket Maximums Single/Family	\$2,500 / \$7,500	\$3,000 / \$9,000
Office Visit*** / Specialist Visit	\$30 / \$40 Copay	40%* after deductible
Virtual Visits	No Copay	Not Covered
Annual Wellness Visit	No Copay	40%* after deductible
Inpatient Hospital	20%* after deductible	40%* after deductible
Outpatient Surgery	20%* after deductible	40%* after deductible
Emergency Room	\$150 copay	
Urgent Care	\$30 Copay	40%* after deductible
Rx **	\$10 Tier 1	
	\$30 Tier 2	
	\$50 Tier 3	

\*After deductible has been met

\*\*Pharmacy Benefits through Optum Rx

\*\*\* Office visit for kids under age of 19 is \$0

**GW Medical Plan Meets All Health Insurance Requirements for J1/J2 Visa Holders.**