# W UNIVERSITY of WASHINGTON

# Summary of Benefits for Temporary Staff

The University of Washington (UW) temporary, hourly-paid staff employees whose average employment is at least half-time over a period of six consecutive months are eligible for UW employer-paid Public Employees' Benefits Board (PEBB) insurances provided they meet the definition of eligibility found in WAC 182-12-114.

Choose from top medical and dental insurance programs; plan for your future with tax-deferred investing through the UW retirement options; and protect yourself and your family with life and long-term disability insurance. For more information, follow the links shown below or explore the Benefits website at <a href="http://hr.uw.edu/benefits/">http://hr.uw.edu/benefits/</a>

#### Insurance

#### Eligibility

As a temporary, non-student employee, you can establish insurance eligibility in one of two ways:

- 1. The appointment you are offered meets the eligibility criteria, in which case you eligibility begins when the appointment begins, OR
- 2. Your work will be tracked by the UW Benefits Office, and once you cross the eligibility threshold, you will be notified of your eligibility.

Insurance benefits generally begin the first of the following month. However, if an eligible appointment begins on the first business or calendar day of the month, eligibility begins on that day. See the eligibility rules at: <a href="http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/">http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/</a>

# **Maintaining Eligibility**

After initial insurance eligibility is established, a temporary employee must be paid for at least 8 hours a month in a non-student position in order to maintain PEBB insurance benefits. Email <a href="mailto:benefits@uw.edu">benefits@uw.edu</a> if you work 8 or more hours in a month so we can keep your benefits current.

If a separation is processed or you have a break in service of one calendar month, eligibility ends and must be re-established. Once enrolled in your medical and dental plans, the next opportunity to change plans will be during annual or special open enrollment—even if you later obtain a permanent position. Learn more at: <a href="http://hr.uw.edu/benefits/health-insurance/change-plans/">http://hr.uw.edu/benefits/health-insurance/change-plans/</a>

## **Medical Insurance**

Eligible employees may choose from among 10 health plans, all of which are listed here: <a href="http://hr.uw.edu/benefits/health-insurance/compare-plansl">http://hr.uw.edu/benefits/health-insurance/compare-plansl</a>

Note: The Kaiser Permanente plans are only available to those residing in the southwest region of Washington or northwest/north region of Oregon.

#### **Dental Insurance**

Choose from two managed care plans and one preferred provider plan. Dental premiums for you and your eligible dependent(s) are fully paid by the UW. <a href="http://hr.uw.edu/benefits/health-insurance/plans/dental-plans/">http://hr.uw.edu/benefits/health-insurance/plans/dental-plans/</a>

# **Flexible Spending Account**

If you choose a Classic, Value, or Accountable Care Program (ACP) medical plan, you have the option to contribute to a tax-exempt Flexible Spending Account. The FSA allows you to save money on eligible medical expenses. <a href="http://hr.uw.edu/benefits/more-ways-to-save/fsa-tax-savings-for-medical-costs/">http://hr.uw.edu/benefits/more-ways-to-save/fsa-tax-savings-for-medical-costs/</a>

Note: FSAs are not an option for those enrolled in a Consumer-Directed Health Plan. With this type of plan, you would automatically be enrolled in a Health Savings Account instead.

# Life, Accidental Death, and Dismemberment Insurance

The University provides each eligible employee with \$35,000 of basic life insurance and \$5,000 basic AD&D insurance at no cost. You also have the option to purchase additional insurance up to \$500,000 with no Medical Evidence of Insurability, and to a maximum of \$1,000,000 with Medical Evidence of Insurability. If you enroll in optional life insurance you may apply for amounts of optional life insurance for your spouse or state registered domestic partner and/or children

http://hr.uw.edu/benefits/other-insurance/life-insurance-and-accidental-death-and-dismemberment/

## **Long Term Disability Insurance**

The UW pays for Basic Long Term Disability (LTD) coverage with a 90-day waiting period and a maximum benefit of \$240 per month. You may purchase additional optional LTD coverage to supplement the Basic LTD, providing up to 60 percent of monthly salary (calculated on a maximum annual salary cap of \$120,000) following a waiting period you select. http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/

# Retirement

# **Eligibility**

Hourly-paid staff in classified job titles who work at least 70 hours over any five (5) months within a 12-month period may meet the Washington State Public Employees Retirement System (PERS) Plan eligibility requirements.

#### **Retirement Plans**

Once eligibility is established, you are required to participate in either the PERS 2 or PERS 3 Plan. With PERS 2, your entire retirement benefit is defined by a formula of 2% times your years of service, and contributions are subject to periodic rate adjustments by the state legislature. PERS 3 offers you an employer-paid retirement benefit based on 1% times your years of service, plus the opportunity to choose your own contribution rate (between five and 15 percent) and invest your contributions in a range of investment options. Contributions to both plans are tax-deferred. If you have prior State of Washington retirement participation in another plan, or if you have prior participation in one of the state higher education retirement plans, check the website for exceptions to PERS membership.

http://hr.uw.edu/benefits/retirement-plans

# Other Benefits

## **Engagement Program**

The Whole U, the University's voluntary engagement program encompasses an amazing array of UW resources including discounts! Information is curated around six Whole U pillars: staying healthy, being active, eating well, life events/changes, volunteerism, and engaging personal interests. <a href="https://www.washington.edu/wholeu/">https://www.washington.edu/wholeu/</a>

Note: This flyer contains a brief description of UW insurance coverage and other benefits. In case of any conflict between this flyer and official plan documents, provisions of the plan document will govern. Plans may change or stop at any time. This is not an employment contract. For more details, visit <a href="http://hr.uw.edu/benefits/">http://hr.uw.edu/benefits/</a> Rev. 12/2016 (Temporary Staff)