The University of Washington (UW) offers a wide range of benefits as part of its total compensation package to UW employees working abroad.

**Eligibility**
In general, you are eligible for UW healthcare and retirement when you are employed by the University of Washington in an eligible job title with at least a 50 percent appointment and duration of more than six consecutive months.

**Insurance**
In general, insurance benefits begin the first of the month after you become eligible. You can review your eligibility at: [http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/](http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/)

If an eligible appointment begins on the first business or calendar day of the month, eligibility begins on that day. You must complete a medical/dental enrollment form to ensure that you and any eligible family members are able to use the medical plan.

**Medical Insurance**
You have 31 days from your eligibility date to elect a health plan. Outside of the U.S., Uniform Medical Plan (UMP) Classic is your best option. This plan, which is administered by Regence BlueShield, accepts claims worldwide. Through the BlueCard Worldwide® program, you have access to medical assistance services, doctors and hospitals when living or traveling outside of the United States, Puerto Rico, and U.S. Virgin Islands. See [https://www.bluecardworldwide.com/Account/Login?ReturnUrl=%2F](https://www.bluecardworldwide.com/Account/Login?ReturnUrl=%2F)

If you are adding family members to your coverage, you must provide valid dependent verification (officially translated in English) in order to document their eligibility. [http://hr.uw.edu/benefits/health-insurance/plans/uniform-medical-plan/](http://hr.uw.edu/benefits/health-insurance/plans/uniform-medical-plan/)

**Optional**: Enroll in the online, voluntary, confidential wellness program called “SmartHealth” to improve your health and well-being while having fun and connecting with others. When you earn 2,000 points in the current year, you become eligible to earn a $125 reduction in next year’s deductible. For more information about SmartHealth, see: [http://hr.uw.edu/benefits/health-insurance/plans/smarterhealth-wellness](http://hr.uw.edu/benefits/health-insurance/plans/smarterhealth-wellness)

**Dental Insurance**
You have 31 days to select among three dental plans offered. Outside of the U.S. your best plan option is Uniform Dental Plan (UDP) administered by Delta Dental/Washington Dental Service. Dental premiums for you and your eligible dependent(s) are fully paid by the UW. [http://hr.uw.edu/benefits/health-insurance/plans/dental-plans/](http://hr.uw.edu/benefits/health-insurance/plans/dental-plans/)

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

**Long Term Disability (LTD) Insurance**
The UW pays for Basic 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/](http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/)

See “Banking” section below for information about banking outside the U.S. in order to facilitate payment of any potential future claims.

**Retirement**

**UW Retirement Plan (UWRP)**
The UWRP is the retirement plan for professional staff and faculty. For the first two years of eligibility you are not required to participate, after which it becomes mandatory.

UWRP allows you to contribute a percentage of your wages which the UW then matches 100%. Depending on your age, your contribution rate is:
- 5% of gross salary if you are under age 35
- 7.5% of gross salary if you are age 35 and over
- 10% of gross salary if you are age 50 and over (optional)

You select your investments among the UWRP approved funds through our master administrator, Fidelity Investments. 

*Note: Non-U.S. citizens cannot invest in Tier 3 annuity options with TIAA-CREF. As a life insurance company, they cannot sell their investments outside the US.*

For more information and enrollment see: [http://hr.uw.edu/benefits/retirement-plans/uw-retirement-plan/](http://hr.uw.edu/benefits/retirement-plans/uw-retirement-plan/)

**UWRP & ITIN**: If you do not initially have an ITIN (see “Banking” section below) you can still enroll in the UWRP. However upon termination of employment, an ITIN and a U.S.-based bank account will be required by the master administrator, Fidelity Investments. Fidelity can only transfer assets to international branches of U.S. banks, those headquartered in the U.S.

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**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 [www.uw.edu/admin/hr/benefits/](http://www.uw.edu/admin/hr/benefits/)
Voluntary Investment Program (VIP)
The VIP is also available to you to provide an optional, unmatched retirement savings. To access these savings at retirement or separation, this program will require a bank account with a US-based bank, as well as an ITIN. See “Banking and ITIN” information further below.
http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/vip/

Deferred Compensation Program (WSDCP)
Washington State Deferred Compensation Program (WSDCP) is an additional optional retirement savings program that is available to you. WSDCP is deducted pre-tax and the savings grow tax-deferred. It is also unmatched by UW. UW employees may participate in both VIP and WSDCP in the same tax year at the same time.
http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/deferred-compensation/

Other Benefits

Holidays and Leave
The UW observes 10 paid holidays per calendar year, plus a personal paid holiday. Professional Staff employees accrue vacation and sick leave based on appointment level and years of service.
http://hr.uw.edu/professional-staff-program/

Faculty and academic staff should review the Academic Human Resources website for information about faculty vacation and sick leave: http://ap.washington.edu/ahr/policies/leaves/

Engagement Program
The Whole U, the University's voluntary engagement program encompasses an amazing array of UW resources to help you stay connected to the UW. Information is curated around six Whole U pillars: staying healthy, being active, eating well, life events/changes, volunteerism, and engaging personal interests.
https://www.washington.edu/wholeu/

Professional & Organizational Development (POD)
POD offers a wide range of training courses, workshops, and e-Learning. http://hr.uw.edu/pod/

UW Payroll
UW foreign national employees who live and work outside of the U.S. do not receive U.S. tax forms. Visit UW Payroll's website to get more information and forms related to foreign nationals.
http://f2.washington.edu/fm/payroll/foreignnationals

Banking

Individual Taxpayer Identification Number (ITIN)
An ITIN is a United States tax processing number issued by the Internal Revenue Service (IRS). The IRS issues ITINs to individuals who are required to have a taxpayer identification number but who do not have, and are not eligible to obtain, a Social Security Number. Individuals must file a valid federal income tax return to receive an ITIN, unless they meet an exception.

To effectively use your UW-provided benefits, both an ITIN and an account with a US-based bank are required. You can begin participation in your UW benefits without an ITIN. However, should you later terminate UW employment you will need an ITIN if you wish to transfer your UW Retirement Plan assets out of the plan or out of the US.

The UW is a Certified Acceptance Agent for the ITIN, and may be able to provide assistance to those able to come to the UW campus in person. To obtain an ITIN, email itin@uw.edu for assistance. In addition, review these FAQs: http://f2.washington.edu/fm/ps/itin-faq

If you will not be coming to the UW campus in person, you can still receive some assistance by obtaining the forms and following the information from the FAQ referenced above, and filing your request directly with the IRS.

International Branches of U.S. Banks
Open an account with a U.S. financial institution located near you. Many countries have international branches of U.S. banks. If you are not familiar with those available in your country, contact your department administrator for assistance identifying U.S.-based banks. Otherwise one of our state's credit union partners accepts online applications to establish an account. A notarized affidavit of identification may be required. Please have your ITIN, passport, and Husky ID card ready for this purpose.

Washington State Employees Credit Union can assist you either online or by calling 360-943-7911.

Benefits Available Within U.S. Only

Contact the UW Benefits Office at 206-543-2800 within 30 days of relocating to the U.S. to discuss additional, expanded benefits available to you and your eligible dependents.

The following is a brief list of benefits available to you should you begin work within the U.S. Additional medical and dental insurance plan choices

- Medical Flexible Spending Account
- Dependent Care Assistance Program
- Work/Life programs including UW CareLink and on-site childcare centers and caregiving resources
- Transportation options
  View more at: http://hr.uw.edu/benefits

Tips for Accessing Your Benefits

- Apply for an ITIN and bank account without delay.
  - Keep your home address accurate in UW Employee Self Service, www.uw.edu/ess. Do not use your UW department as a home address.
- Sign up for electronic delivery to easily conduct business with each vendor. This ensures timely receipt of notices from UW and other key benefits providers.

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 http://hr.uw.edu/benefits
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