Eligibility

You can become eligible for insurance benefits in one of two ways:

1) If your appointment is quarter-to-quarter, you will become eligible when you achieve a second consecutive quarter of 50% Full-time Equivalent (FTE) or greater. In this case, your coverage begins the first of the month following the beginning of the second-quarter appointment.

2) If your appointment is for one quarter only and is paid at a 50% FTE or greater, and at any time in the last 12 months you were eligible for a prior quarter’s coverage under faculty eligibility rules at UW or another state higher education institution.

Insurance benefits generally begin the first of the following month. However, if an eligible faculty appointment begins on the first business or calendar day of the month, eligibility begins on that day.

Note: Faculty with appointments of quarter-to-quarter or less than 9 months are responsible for providing quarterly written notice to each institution’s benefits office if you have faculty appointments at one or more State institutions of higher education.

Summer Insurance Coverage (July through September): Special rules apply to establish or maintain health care eligibility during summer quarter. Learn more at:

www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/eligibility.html

Maintaining Health Care Eligibility During an “Off” Quarter: Special rules apply for maintaining UW-paid health care eligibility for those with quarter to quarter or less than 9-month appointments. Learn more at: http://www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/eligibility.html#maintain

Medical Insurance

Eligible employees may choose from among 10 health plans, all of which are listed here: www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/choose-medical.html

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

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.

www.uw.edu/admin/hr/benefits/saving/medical/fsa.html

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.

Dental Insurance

Choose from two managed care plans and one preferred provider plan. Dental premiums for you and your dependent(s) are fully paid by the UW.

www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/choose-dental.html

Life, Accidental Death, and Dismemberment Insurance

The University provides each eligible employee with $25,000 of term life insurance. Options allow employees to design their own coverage by purchasing up to an additional $750,000 in term insurance for themselves as well as coverage for a spouse/partner—in some cases, without evidence of insurability.

www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/life-add/

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.

www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/ltd/

Retirement Plan

Eligibility

State law requires that newly eligible faculty be offered a choice between the UW Retirement Plan (UWRP) and either the Public Employees’ Retirement System (PERS) Plan 3 or Teachers’ Retirement System (TRS) Plan 3, depending on whether your appointment is one of faculty as defined in the Faculty Code under section 21-31. If it is, then you will be given the TRS 3 option (in addition to UWRP). If it is not, you will be given the PERS 3 option.

UWRP is a Defined Contribution (DC) Plan under Internal Revenue Code (IRC) Section 403(b). The employee defers a defined percent of wages to a retirement account before federal withholding tax is calculated, and the UW matches 100% of those contributions.

Contribution levels are:

- 5% of gross salary: Under age 35
7.5% of gross salary: Age 35 and over
10% of gross salary: Age 50 and over (optional)

Both PERS 3 and TRS 3 are hybrid "defined benefit" (DB) and "defined contribution" (DC) retirement plans under IRC Section 401(a). The DB portion is funded by employer contributions; the DC portion is funded by tax-deferred employee contributions. An employee elects one of six contribution options. Compare the plans:

**UWRP vs. PERS 3:**
[www.uw.edu/admin/hr/benefits/retirement/plans/compare/uwrp-pers3.html](http://www.uw.edu/admin/hr/benefits/retirement/plans/compare/uwrp-pers3.html)

**UWRP vs. TRS 3:**
[www.uw.edu/admin/hr/benefits/retirement/plans/compare/uwrp-trs3.html](http://www.uw.edu/admin/hr/benefits/retirement/plans/compare/uwrp-trs3.html)

**Voluntary Investment Program**
Add to your retirement portfolio with the Voluntary Investment Program (VIP), an optional, unmatched retirement savings plan under Section 403(b) of the federal tax code. Use the VIP to tap into the tax advantages of pre-tax savings, make after-tax (Roth) contributions to create a tax-free account for retirement, or use both contribution types. [www.uw.edu/admin/hr/benefits/retirement/vip/](http://www.uw.edu/admin/hr/benefits/retirement/vip/)

**Deferred Compensation Program**
Washington State Deferred Compensation Program (WSDCP) is an additional retirement savings program under IRC 457(b) that provides even more optional retirement savings. 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. [www.uw.edu/admin/hr/benefits/retirement/defer-comp.html](http://www.uw.edu/admin/hr/benefits/retirement/defer-comp.html)

**Other Benefits**

**Holidays and Leave**
The UW observes 10 paid holidays per calendar year. Faculty members are eligible to receive up to 90 days of paid sick leave per academic year. [www.uw.edu/admin/acadpers/prospective_new/leaves.html](http://www.uw.edu/admin/acadpers/prospective_new/leaves.html)

**Dependent Care Assistance Program**
Deduct your dependent care expenses before they are taxed. With the Dependent Care Assistance Program (DCAP), you’ll save money in your paycheck because DCAP deductions are tax-exempt. [www.uw.edu/admin/hr/benefits/worklife/dcap.html](http://www.uw.edu/admin/hr/benefits/worklife/dcap.html)

**Hometown Home Loan Program**
Save on loan fees, inspections, and appraisal fees. Pre-qualify and apply at [www.homestreet.com/UW](http://www.homestreet.com/UW). Also see: [www.uw.edu/admin/hr/benefits/saving/housing/hometown-loan.html](http://www.uw.edu/admin/hr/benefits/saving/housing/hometown-loan.html)

**Transportation**
- **The U-PASS** provides you with a variety of low-cost transportation options in the greater Puget Sound area—from buses, commuter train service and light rail, to vanpooling and discounted impromptu carpooling. [www.uw.edu/facilities/transportation/employee-u-pass](http://www.uw.edu/facilities/transportation/employee-u-pass)
- **Commute Concierge** – get free personalized support to help you find a commute that best fits your needs. [www.uw.edu/facilities/transportation/commute-concierge](http://www.uw.edu/facilities/transportation/commute-concierge)

Select pre-tax payroll deduction for U-PASS and other parking services. [www.uw.edu/admin/hr/benefits/saving/pretax-transportation.html](http://www.uw.edu/admin/hr/benefits/saving/pretax-transportation.html)

**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. [www.uw.edu/wholeu/](http://www.uw.edu/wholeu/)

**Wellness Programs**
UWellness, the UW’s employee wellness program offers valuable resources to help you be healthy, move more, stress less, and quit tobacco! [www.uw.edu/admin/hr/benefits/wellness/](http://www.uw.edu/admin/hr/benefits/wellness/)

SmartHealth, Washington State’s voluntary and confidential wellness program also focuses on your health and well-being. As you progress on your wellness journey, you can qualify for a financial wellness incentive! [www.hca.wa.gov/pebb/Pages/wellness.aspx](http://www.hca.wa.gov/pebb/Pages/wellness.aspx)

**Work/Life Programs**
Childcare and parenting programs include:
- **UW CareLink** provides free confidential counseling and referral services to help address work and personal issues. Legal and financial services are also available.
- **On-site Childcare Centers**: The UW has three on-site centers in addition to referral resources for those seeking long- and short-term childcare arrangements.
- **Caregiving Resources**: seminars, consultations, and networks— to help you manage the challenges of family caregiving. [www.uw.edu/admin/hr/benefits/worklife/](http://www.uw.edu/admin/hr/benefits/worklife/)

**Training and Education**
**Tuition Exemption Program** provides access to college courses (where space is available) at public higher education institutions across the state, including the UW. [www.uw.edu/admin/hr/pod/policies/tuition-exemption.html](http://www.uw.edu/admin/hr/pod/policies/tuition-exemption.html)

**Professional & Organizational Development** offers a wide range of training courses, workshops, and e-Learning. [www.uw.edu/admin/hr/pod/staff/pro-development/](http://www.uw.edu/admin/hr/pod/staff/pro-development/)

**More**
- **Housing Resources**, home buying options;
- **Auto, home, renter, and boat group insurance** available to employees;
- **UW Combined Fund Drive**, the state’s workplace giving campaign at [www.uw.edu/uwcfdf](http://www.uw.edu/uwcfdf)
- **Federal Student Loan Forgiveness Program** encourages individuals to enter and continue to work full-time in public service jobs in return for qualified student loan forgiveness. [www.uw.edu/admin/hr/benefits/saving/moresaving.html](http://www.uw.edu/admin/hr/benefits/saving/moresaving.html)

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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/)

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