

The University of Washington (UW) offers a wide range of benefits as part of your total compensation package. Choose from top medical and dental insurance programs; plan for your future with tax-deferred investing through the UW retirement options; enjoy generous vacation and sick leave policies; 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 <http://hr.uw.edu/benefits/>

This document describes benefits available to faculty as defined in Chapter 21 of the [UW Faculty Code](#).

## Insurance

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### Eligibility

You are eligible for PEBB insurance benefits when appointed to an eligible faculty position with at least a 50 percent appointment and duration of three or more academic quarters (spring and fall are considered consecutive for benefits purposes). 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.

**Summer Insurance Coverage (July through September):** You are eligible for continued UW employer contributions to your healthcare premiums for summer quarter as long as you were paid at least 8 hours (5% FTE) in each of the preceding 9 months **and** you will return to your regular, paid appointment the subsequent fall quarter. If these requirements are not met, , coverage ends June 30, and continued summer coverage is available through self-pay.

If your 9-month appointment begins winter or spring quarter, you *will not be eligible* for UW-paid coverage during the first summer, unless you have an eligible paid summer appointment. Continued summer coverage is available through self-pay.

### Medical Insurance

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

Note: The Kaiser Permanente NW 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.

<http://hr.uw.edu/benefits/more-ways-to-save/fsa-tax-savings-for-medical-costs/>

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 eligible dependent(s) are fully paid by the UW.

<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/>

### 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 Plan

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Faculty with appointments of at least 50% FTE and lasting 6 months or longer in duration are eligible for participation in retirement.

Newly eligible faculty are offered a one-time choice between the UW Retirement Plan (UWRP) and Teachers' Retirement System (TRS) Plan 3.

UWRP is a Defined Contribution (DC) Plan under Internal Revenue Code (IRC) Section 403(b). Employee contributions are tax deferred, 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)

TRS 3 is a hybrid "defined benefit" (DB) and DC retirement plans under IRC Section 401(a).

Compare Plans: <http://hr.uw.edu/benefits/retirement-plans/>

### 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

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both contribution types. <http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/>

## 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 earnings 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

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### 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.

Twelve-month faculty appointees are paid for 11 months' service over a 12-month period. One month is available for vacation use during this time.

Full details about faculty leave policies can be found here:

<http://ap.washington.edu/ahr/policies/leaves/>

### 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.

<http://hr.uw.edu/benefits/more-ways-to-save/dcap-tax-savings-for-child-and-elder-care/>

### 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

<http://hr.uw.edu/benefits/more-ways-to-save/hometown-home-loan-program/>

### Transportation

- **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. <http://www.washington.edu/facilities/transportation/employee-u-pass>
- **Commute Options** – get free personalized support to help you find a commute that best fits your needs. <https://www.washington.edu/facilities/transportation/commute-options>

Elect pre-tax payroll deduction for U-PASS and other parking services. <http://hr.uw.edu/benefits/more-ways-to-save/waive-a-pretax-deduction-from-your-paycheck/>

### 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. <https://www.washington.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! <http://hr.uw.edu/benefits/health-and-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!

<http://www.hca.wa.gov/public-employee-benefits/smarthealth-wellness>

### Work/Life Programs

- **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.

<http://hr.uw.edu/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.

<http://hr.uw.edu/pod/overview/tuition-exemption>

**Professional & Organizational Development** offers a wide range of training courses, workshops, and e-Learning.

<http://hr.uw.edu/pod/courses-and-workshops>

### 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 <http://depts.washington.edu/uwcf/>.
- **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. <http://hr.uw.edu/benefits/more-ways-to-save/loan-forgiveness-program/>
- **More ways to save:** <http://hr.uw.edu/benefits/more-ways-to-save/>

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