

## Summary of Benefits for Residents and Fellows

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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/>

### Insurance

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#### Eligibility

You are eligible for PEBB insurance benefits when appointed as a Resident or Fellow with at least a 50 percent appointment and duration of *more than* six consecutive months.

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.

#### Medical Insurance

Eligible employees may choose from among 10 health plans, 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

Residents and Fellows in the Schools of Medicine, Dentistry, Nursing, and Pharmacy at the UW are eligible to participate in the MedPlus Advantage Program or the optional Public Employees Benefits Board (PEBB) program. UW School of Medicine: <http://www.uwmedicine.org/education/about/academic-departments>.

Compare plans at: <http://hr.uw.edu/benefits/wp-content/uploads/sites/3/2017/04/LTD-plan-comparison-for-Residents-Fellows-2017.pdf>

### Retirement

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#### Retirement Plans

UW Residents (job class 0328), Fellow ACGME (0439), Fellow (0444), Sr. Fellow (0445), Chief Resident (0329), and Chief Resident/Non-ACGME (0333) with appointments of 6 or more months have 30 days from their eligibility date to make a retirement plan election between the UW Retirement Plan (UWRP) or the state's Public Employee Retirement System (PERS) Plan 3. Note that Sr. Fellow-Trainee (0442) is not eligible for retirement.

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)

PERS Plan 3 is a hybrid "defined benefit" (DB) and DC retirement plan under IRC Section 401(a). Compare the 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 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 unmatched 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>

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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

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

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# Other Benefits

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## Vacation and Sick Leave

Refer to the “Fringe Benefits” section of your appointment contract: <http://www.uwmedicine.org/education/gme/prospective-residents>

## 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

- **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)
- **Commuter 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 Resources

An experienced licensed counselor is available to assist residents and fellows develop strategies to cope with the stress of residency and fellowship. Completely confidential support and counseling services are available, free of charge through the GME office of the School of Medicine.

<http://www.uwmedicine.org/education/gme/residents-fellows/gme-wellness-service>

**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/uwcfed/>.
- **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/>
- <http://hr.uw.edu/benefits/more-ways-to-save/>

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