

UNIVERSITY of WASHINGTON

Summary of Benefits for Classified Staff

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/>

Insurance

Eligibility

You are eligible for PEBB insurance benefits when appointed to a classified staff position with at least a 50 percent appointment and duration of more than six consecutive months. Classified staff refers to positions that are either governed by a labor contract (“contract classified”) or administered by the UW, in accordance with WPRB (Washington Personnel Resources Board) rules.

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, 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 applicable areas.

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/insurance/health/plans/dental/>

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/>

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.

<https://hr.uw.edu/benefits/insurance/other/life-insurance-accidental-death-dismemberment/>

Retirement

Retirement Plans

Participate in one of two plans offered by the Washington State Public Employee’s Retirement System (PERS). 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>

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>

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/

Other Benefits

Holidays and Leave

The UW observes 10 paid holidays per calendar year, plus a personal paid holiday. Classified Staff employees accrue vacation and sick leave based on classification and employment program.

<http://hr.uw.edu/ops/leaves>

More Ways to Save, Review programs and educational seminars offered on saving your money.

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

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. 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.
<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/>

SmartHealth Wellness, 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>

Self-Care and Caring for Others, Numerous programs are available to assist with personal care and wellbeing, along with loved ones!

Total Benefit Programs

- **UW CareLink** provides free confidential counseling and referral services to help address work and personal issues. Unlimited Legal and financial Consultations are also available.
<http://hr.uw.edu/benefits/uw-carelink/>
- **Childcare Programs**: The UW offers priority access, back-up and sick child care, as well as five on-site centers.
<http://hr.uw.edu/benefits/child-care/>

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/uwcfid>
- **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/>

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