

## 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 UW paid appointment for more than 6 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 several health plan options, which are listed here: <http://hr.uw.edu/benefits/health-insurance/compare-plans>

#### Medical Flexible Spending Account (Medical FSA)

If you choose a non CDHP medical plan, you have the option to contribute to a tax-exempt Medical FSA. The Medical FSA allows you to save money on eligible health expenses.

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

#### Limited Purpose Flexible Spending Account (LFSA)

You can contribute to a LFSA while participating in any medical plan. However, you cannot participate in both a Medical FSA and an LFSA in the same year. The LFSA allows you to save money on eligible dental and vision expenses. <https://hr.uw.edu/benefits/more-ways-to-save/limited-purpose-fsa/>

#### Dental Insurance

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

<https://hr.uw.edu/benefits/insurance/health/plans/dental/>

#### 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/>

#### Long Term Disability Insurance

The UW pays for your Employer-Paid LTD coverage which provides a 90-day waiting period and a maximum benefit of \$240 per month. Also available is Employee-Paid LTD, which provides a benefit of 60% of your eligible pre-disability earnings after a 90 day waiting period. Learn more about your Employee-Paid LTD options at:

<http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/>

### Retirement

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#### Retirement Plans

UW Residents and Fellows with at least a 50 percent UW paid appointment for six or more consecutive months have 30 days from their eligibility date to make a retirement plan election. Eligible employees can choose between the UW Retirement Plan (UWRP) or the state's Public Employee Retirement System (PERS) Plan 3. Note that stipend and trainee pay 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 regular earnings: Under age 35
- 7.5% of regular earnings: Age 35 and over
- 10% of regular earnings: 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 contributions, make Roth after-tax 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 (DCP) is an additional optional, unmatched retirement savings program under IRC 457(b). New employees will automatically be enrolled in DCP three months after their start date. DCP contributions are deducted pre-tax, and the earnings grow tax-deferred. UW employees may participate in both VIP and DCP 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

Refer to your appointment contract for more information on Holiday and Leave:

<https://hr.uw.edu/labor/academic-and-student-unions/uw-housestaff-association/uwba-contract>

For non-RFPU Residents and Fellows your leave policy can be found here: <https://ap.washington.edu/ahr/working/leaves/other-academic-personnel-leaves/leaves-for-non-acgme-fellows/>

## 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

The Dependent Care Assistance Program (DCAP) helps you pay for child care and elder care by allowing you to set aside a portion of your salary, pre-tax, for eligible expenses.

<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 <https://www.homestreet.com/uw>. More information is also available at <https://thewholeu.uw.edu/2019/03/28/homestreet-bank-seminars/>

## 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://transportation.uw.edu/getting-here/plan-my-commute>

## Engagement Program

The Whole U is the University's wellness and community engagement program that encompasses an amazing array of resources including discounts! Events, activities, and articles are curated around seven Whole U pillars: being active, eating well, staying healthy, financial fitness, volunteerism, life events/changes, and engaging personal interests. <https://www.washington.edu/wholeu/>

## 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>

## WA State Employee Assistance Program

Find an array of work/life resources that go beyond the ordinary. From counseling and legal assistance to financial resources and employee support programs. These services are staffed by local professionals in Washington, ensuring personalized support that aligns with our commitment to your well-being. Contact WA EAP at 877-313-4455 for services.

## Self-Care

The Whole U provides many programs to assist with personal care and wellbeing for you and your loved ones. Find resources for mental, physical, and emotional health. <https://thewholeu.uw.edu/>

## Child Care and parenting

- Limited on-site child care for PEBB-eligible employees is available on the UW Seattle campus, at Harborview Medical Center and at UWMC – Northwest. <https://hr.uw.edu/worklife/child-care-and-caregiving/>
- Off-site and in-home child care options for PEBB-eligible employees include backup care; priority access; tuition discounts, Sittercity membership, nanny and au pair discounts and care finding services provided by WA State Employee Assistance Program. <https://hr.uw.edu/worklife/child-care-and-caregiving/>

## Adult and elder care

PEBB-eligible employees have access to several resources to help with care finding and consultation about elder care issues. <https://hr.uw.edu/worklife/caring-for-adults/>

## 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 online learning for leaders and staff. <http://hr.uw.edu/pod/courses-and-workshops>

## More

- **Auto, home, renter, and boat group insurance** available to employees. <https://hr.uw.edu/benefits/insurance/other/discounts-auto-home-renters-insurance/>
- **UW Combined Fund Drive**, the state's workplace giving campaign at <http://depts.washington.edu/uwcfcd/>.
- **Public Student Loan Forgiveness Program (PSLF)** <http://hr.uw.edu/benefits/more-ways-to-save/loan-forgiveness-program/>

## Questions

For eligibility and enrollment in Workday contact UW Benefits at 206-543-4444 or [benefits@uw.edu](mailto:benefits@uw.edu)