

Summary of Benefits for Residents and Fellows

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 as a Resident or Fellow with at least a 50 percent UW funded position 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 several health plan options, 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 Network (ACN) 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 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 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

Retirement Plans

UW Residents and Fellows with at least a 50 percent UW funded position with a duration of more than six 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 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 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 (WSDCP) is an additional optional, unmatched retirement savings program under IRC 457(b). New employees to the UW will automatically be enrolled in the WSDCP 3 months after their start date. WSDCP contributions are deducted pre-tax, and the earnings grow tax-deferred. 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 <http://hr.uw.edu/benefits>

Other Benefits

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/uw-ha-contract>

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 www.homestreet.com/UW. Also see

<https://wholeu.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/employe-e-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 community and engagement program that encompasses an amazing array of resources including discounts! Information and events 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 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! <http://hr.uw.edu/benefits/care/>

Benefit Programs

- **UW CareLink** connects you with experts who help you or your family members navigate life's challenges. Including legal advice, counseling, financial guidance and more. Contact UW CareLink: 866-598-3978 <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/>
- **Elder Care** UW provides back-up, in-home adult care. <https://hr.uw.edu/elder-care/short-term-elder-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

- **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/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/>

Questions

For eligibility and enrollment in Workday contact the Integrated Service Center (ISC) at 206-543-8000 or ischelp@uw.edu