# W UNIVERSITY of WASHINGTON

Summary of Benefits for Classified Staff in Nonpermanent and Intermittent Positions and Classified and Civil Service Exempt Staff in Regular Less Than Half-Time Positions

University of Washington (UW) employees, who are anticipated to work an average of at least 80 hours per month and are anticipated to work for at least eight hours in each month for more than six consecutive months are eligible for UW employer-paid Public Employees' Benefits Board (PEBB) insurances provided they meet the definition of eligibility found in <a href="WAC 182-12-114">WAC 182-12-114</a>. If eligible, you can choose from top medical and dental insurance programs; plan for your future with tax-deferred investing through the UW retirement options; 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 <a href="http://hr.uw.edu/benefits/">http://hr.uw.edu/benefits/</a>

# Insurance

## **Eligibility**

You can establish PEBB insurance eligibility in one of two ways:

- The appointment you are offered meets the eligibility criteria, in which case your eligibility begins when the appointment begins: OR
- Your work will be tracked by the Benefits office and once you cross the eligibility threshold, you will be notified of your eligibility through Workday.

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. See the eligibility rules at: <a href="http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/">http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/</a>

## **Maintaining Eligibility**

After initial insurance eligibility is established, you must be paid for at least 8 hours a month in a non-student position in order to maintain PEBB insurance benefits.

If a separation is processed or you have a break in service of one calendar month, eligibility ends and must be re-established. Learn more at: <a href="http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/">http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/</a>

# **Medical Insurance**

Eligible employees may choose from several health plans, all of which are listed here:

https://hr.uw.edu/benefits/insurance/health/eligibility-for-insurance/

#### **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.

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

# Medical Flexible Spending Account (Medical FSA)

If you choose a non CDHP medical plan, you have the option to contribute to a Medical FSA to save money on eligible health expenses. <a href="http://hr.uw.edu/benefits/more-ways-to-save/fsa-tax-savings-for-medical-costs/">http://hr.uw.edu/benefits/more-ways-to-save/fsa-tax-savings-for-medical-costs/</a>

# **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. <a href="https://hr.uw.edu/benefits/more-ways-to-save/limited-purpose-fsa/">https://hr.uw.edu/benefits/more-ways-to-save/limited-purpose-fsa/</a>

## 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 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: <a href="http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/">http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/</a>

## Retirement

## **Eligibility**

Staff who work at least 70 hours over any five (5) months within a 12-month period may meet the Washington State Public Employees Retirement System (PERS) Plan eligibility requirements.

#### **Retirement Plans**

Participate in one of two Public Employee Retirement System (PERS) plans offered by the Washington State Department of Retirement Systems (DRS). With PERS 2, your entire retirement benefit is defined by a formula and contributions are subject to periodic rate adjustments by the state legislature.

PERS 3 is a hybrid retirement plan that combines a traditional pension plan with investment options that work like a typical retirement plan, such as a 401(k).

Contributions to both plans are tax-deferred. If you have prior State of Washington retirement history this will affect your retirement plan options. You can find out more information on both plans here: <a href="http://hr.uw.edu/benefits/retirement-plans">http://hr.uw.edu/benefits/retirement-plans</a>

## **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. <a href="http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/">http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/</a>

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 <a href="http://hr.uw.edu/benefits/">http://hr.uw.edu/benefits/</a> Rev. April 2024 (Staff under 50% FTE)

# **Deferred Compensation Program**

Washington State Deferred Compensation Program (DCP) is an additional optional, unmatched retirement savings program under IRC 457(b). 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

## **Transit Pass (U-PASS)**

All employees paid wages receive a fully subsidized U-PASS to use on public transportation. The U-PASS provides unlimited rides on regional buses, commuter trains, light rail and water taxis as well as full fare coverage on vanpools. <a href="https://hr.uw.edu/policies/u-pass/eligibility/">https://hr.uw.edu/policies/u-pass/eligibility/</a>

#### **Time Off**

All staff accrue vacation and sick time off each month and may be eligible for paid holidays and a personal holiday based on employment program or collective bargaining agreement. <a href="https://hr.uw.edu/ops/leaves/">https://hr.uw.edu/ops/leaves/</a>

#### **Parental Leave**

Your employment program determines your eligibility for and duration of parental leave you may take to bond with your newborn or newly placed adopted or foster child.

https://hr.uw.edu/ops/leaves/parental-leave/

#### State service credit

Current nonpermanent or regular staff employees who previously worked as an employee for the state of Washington in a non-temporary staff position, including time spent at the UW, may be eligible for crediting of prior Washington state service toward a higher vacation time off accrual rate. If you transfer without a break in service, your time off balances may transfer with you. <a href="https://hr.uw.edu/ops/leaves/prior-service-credit">https://hr.uw.edu/ops/leaves/prior-service-credit</a>

# **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. <a href="https://thewholeu.uw.edu">https://thewholeu.uw.edu</a>

#### **More Ways to Save**

Review programs and educational seminars offered on saving your money. <a href="http://hr.uw.edu/benefits/more-ways-to-save/">http://hr.uw.edu/benefits/more-ways-to-save/</a>

# **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/

#### 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! <a href="http://www.hca.wa.gov/public-employee-benefits/smarthealth-wellness">http://www.hca.wa.gov/public-employee-benefits/smarthealth-wellness</a>

# **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. <a href="https://thewholeu.uw.edu/">https://thewholeu.uw.edu/</a>

# **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. <a href="https://hr.uw.edu/worklife/child-care-and-caregiving/">https://hr.uw.edu/worklife/child-care-and-caregiving/</a>
- 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**

**Professional & Organizational Development** offers a wide range of training courses, workshops, and online learning for leaders and staff. <a href="http://hr.uw.edu/pod/courses-and-workshops">http://hr.uw.edu/pod/courses-and-workshops</a>

#### More

- Auto, home, renter, and boat group insurance available to employees. <a href="https://hr.uw.edu/benefits/insurance/other/discounts-auto-home-renters-insurance/">https://hr.uw.edu/benefits/insurance/other/discounts-auto-home-renters-insurance/</a>
- UW Combined Fund Drive, the state's workplace giving campaign at <a href="http://depts.washington.edu/uwcfd">http://depts.washington.edu/uwcfd</a>
- 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 <a href="mailto:benefits@uw.edu">benefits@uw.edu</a>

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