

CUMG-UW Transition

Introduction to UW Benefits

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As you move towards University of Washington (UW) benefits eligibility (January 1, 2021), we want to help you understand how this transition affects your current Children's University Medical Group (CUMG) benefits as well as provide information about the array of benefit options at the UW.

While the information below is general, in fall/winter 2020 you will receive more detailed and updated (2021) information.

HEALTHCARE AND OTHER INSURANCE

Eligibility

UW healthcare, dental, life, long-term disability and AD&D insurance eligibility is defined by the legislature and state Health Care Authority (HCA). The Public Employees Benefits Board (PEBB) oversees the medical, dental, life, long-term disability, and AD&D benefits offered to UW employees. Those benefits available to UW employees include a variety of [medical](#) and [dental](#) plans, a wellness program ([SmartHealth](#)), and cafeteria plan benefits ([Dependent Care Assistance Program](#) and [Medical Flexible Spending Account](#)).

State law governs eligibility for the above-mentioned benefits. In general, an employee is eligible if they are regularly scheduled to work a UW paid position for an average of at least eighty hours per month and are expected to continue for more than six consecutive months. Eligible employees can enroll dependents, which include the following:

- Spouse or state-registered domestic partner
- Children, stepchildren or children of the employee's state-registered domestic partner up to age 26
- Extended dependent children (demonstrated by legal custody or legal guardianship)
- Children of any age with a developmental/physical disability, if the condition occurred before age 26

To enroll eligible dependents you will need to provide documentation to verify your dependent's status. You will find a list of the required dependent documentation on the [PEBB website](#).

CUMG Claims

Your CUMG medical, dental and vision plans end December 31, 2020.

Claims incurred by you and your eligible dependents while the plan was active during 2020 may be submitted after the plan ends, but to be accepted, they must fall within these parameters:

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- Medical and vision: Claims may be submitted to Premera up to 365 days after the date of service.
- Dental: Claims may be submitted to Delta Dental of WA up to 180 days after December 31, 2020.
- FSA: Claims may be incurred through March 15, 2021, and claims may be submitted through March 31, 2021.

(Long-term disability insurances will carry over as is into 2021.)

Provider Networks

PEBB health plans offer some of the largest networks of healthcare providers and dentists in the state. Depending on where you live, there are up to 10 PEBB medical plans and three dental plans available. If there is a plan you are considering and you want to know if your current provider is in-network, it is best to ask your provider directly if they accept the plan you are considering.

Pre-Existing Conditions

PEBB health plans have no pre-existing condition exclusions. If you have a pre-existing condition (e.g., pregnancy) during the coming year, speak in advance with your health care providers to prepare for continued care as you transition to PEBB benefits.

Medical & Dental Premiums

PEBB medical premiums for 2021 (which include vision coverage as part of the medical plans) will be available in the fall of 2020. In the interim, you may view [2020 medical premiums](#) to get an idea of cost. There are no employee or dependent premiums for any of the PEBB dental plans.

RETIREMENT

Key Retirement Terms

As you navigate the UW retirement options, the following are important terms to know:

- **Eligibility to Retire**
Retiring from the UW means retiring under the age and years of service rules of their plan. Eligibility varies by plan.
- **Service Credit**
Service credit is given for the time that state employees participate in their UW retirement plan and, depending on the plan, plays a key role in how retirement benefit vesting is

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calculated. Years of service as a CUMG member cannot be transferred or grandfathered into the UW or state retirement plans, according to state laws.

- **Vesting**

Vesting is when an employee has earned the right to a future retirement benefit. A participant must be vested to be eligible to retire under the rules of their retirement plan. Each plan has a definition for how long it takes to vest.

CUMG Retirement Accounts

You will continue to maintain your CUMG retirement accounts. CUMG will continue to contribute to the Pension account with any CUMG pay processed, and you can continue to make contributions to the TDA account from your CUMG pay.

Eligibility

The UW is a public employer operating under state laws, and these laws define an employee's mandatory retirement plan eligibility.

Faculty with appointments of at least 50% FTE and lasting six months or longer in duration are eligible for participation in one of the mandatory retirement plans. employment.

If an employee participated in any UW or Washington state public retirement plan in the past, it will affect their retirement plan options at the UW. The UW will work with the Department of Retirement Systems (DRS) to ensure that these employees are offered the correct retirement plan based on their prior plan participation. There is no need for transitioning employees to contact DRS at this time.

Employee & Employer Contributions

All the basic retirement plans at the UW require both an employee and an employer contribution. The rate of the contributions is defined by the plan or by the legislature. As employees learn about the different plans, they will see how the contributions are used to fund future retirement benefits.

Identifying a Retirement Plan

CUMG members with UW paid positions of 50% FTE or greater will be in the **"UW faculty/physicians"** category. UW faculty/physicians with positions of 50% or greater for six or more months in length are generally eligible to elect between the [UWRP 403\(b\)](#) and [TRS 3](#).

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This fall, faculty members eligible for UW benefits will receive formal notice of their retirement options (if applicable) and the deadline by which they must make a plan election. **Plan choice elections are permanent, so it is important to learn about the plans and make an election by the deadline.**

Voluntary Retirement Savings Plans

The UW Voluntary Investment Program (VIP) 403(b) and the state of Washington Deferred Compensation Program (DCP) 457(b) are unmatched optional retirement savings programs, which can provide even more opportunities to save. The UW VIP, with a strong selection of low-cost investments as well as low administrative fees, accepts rollovers.

More information will be provided in future updates, and you may learn more about [optional retirement plans](#) on UW's website.

Post-Retirement Benefits for UW Retirees

There are some great retiree benefits available to those who establish eligibility, vest and retire from one of the plans available at the UW:

- PEBB Retiree Medical & Dental
- Retiree Husky Card
- Free Retiree parking on UW Seattle campus (limitations apply)
- UW Retirement Association (UWRA) membership (first year free)
- UW Husky discounts

EXPLORE YOUR UW BENEFIT OPTIONS

In October/November, the UW will provide virtual benefits orientations about the full UW benefits package; presentations by UW retirement vendors will also be available. You can also explore the UW Benefits website by starting with the UW Faculty Benefits Summary below:

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- [UW Faculty with Appointments 9-12 months Benefits Summary](#)

UW Retirement Plans

- TRS 3 [Member Handbook](#)
- UWRP [Plan Information](#)

QUESTIONS?

We are unable to answer specific questions about transitioning your personal benefits at this time. Please know, however, that benefits enrollment orientations will be offered soon, which will equip you with the information needed to make enrollment decisions. Then in November, there will be enrollment support sessions where someone will be available to help you with benefits elections in Workday. In the meantime, we can provide general information to help you understand and plan for impacts to your benefits. Please send those questions to CUMG2UW@UW.EDU, and we will do our best to help.

Disclaimer: This letter is for informational purposes only and does not constitute an implied or express contract, guarantee or assurance of UW employment or any right to an employment-related benefit or procedure. The UW reserves the right to change or modify employee benefits as permitted by law. Every attempt has been made to ensure the accuracy of this information. However, if there is any discrepancy between this overview and the official Plan Documents, RCW (Revised Code of Washington (state law)) or WAC (Washington Administrative Code), the Plan Documents, RCW, or WAC will always govern.