# W UNIVERSITY of WASHINGTON

## Summary of Benefits for Postdoctoral Scholar 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 by 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 <a href="http://hr.uw.edu/benefits/">http://hr.uw.edu/benefits/</a>

#### Insurance

#### Eligibility

You are eligible for PEBB insurance benefits when appointed to a UW-paid position 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.

Those paid through a Stipend will have premiums and deductions taken on a post-tax basis.

#### **Medical Insurance**

Eligible employees may choose from several health plans, all of which are listed here: <a href="http://hr.uw.edu/benefits/health-insurance/compare-plans">http://hr.uw.edu/benefits/health-insurance/compare-plans</a>

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

If you choose a non CDHP medical plan, you have the option to contribute to a Medical FSA. The Medical FSA allows you 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>

#### **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.

 $\underline{\text{https://hr.uw.edu/benefits/insurance/health/plans/dental/}}$ 

#### **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/

#### 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

#### **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 make Roth after-tax contributions for retirement.

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 must be Roth for stipend based positions. 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

#### **Holidays and Leave**

The UW observes 11 paid holidays per calendar year. Refer to the "Time Off and Leave" section of your appointment contract for details on leaves: <a href="https://hr.uw.edu/labor/academic-and-student-unions/uaw-postdocs/uaw-postdoc-contract">https://hr.uw.edu/labor/academic-and-student-unions/uaw-postdocs/uaw-postdoc-contract</a>

#### 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 eligible expenses.

http://hr.uw.edu/benefits/more-ways-to-save/dcap-tax-savings-for-child-and-elder-care/

**Note**: This summary 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>

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#### **Hometown Home Loan Program**

Save on loan fees, inspections, and appraisal fees. Pre-qualify and apply at <a href="https://www.homestreet.com/UW">www.homestreet.com/UW</a>. More information is also available at <a href="https://wholeu.uw.edu/2019/03/28/homestreet-bank-seminars/">https://wholeu.uw.edu/2019/03/28/homestreet-bank-seminars/</a>

#### **Transportation Services Program**

- 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. <a href="http://www.washington.edu/facilities/transportation/employee-u-pass">http://www.washington.edu/facilities/transportation/employee-u-pass</a>
- 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 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. 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. <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**

**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. <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 benefits@uw.edu

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