

UW BENEFITS OVERVIEW

**Children's University Medical Group
Faculty Presentation**



BENEFITS OVERVIEW & RESOURCES

- **Orientation is an introduction**
 - Review plan brochures and online tools
 - Talk to your healthcare provider(s)
 - Contact plan administrators with questions
- **Workday Benefits Enrollment**
 - Enroll in Workday during **Early Enrollment**
 - Integrated Service Center (**ISC**) provides tools and will offer CUMG help sessions
 - Look for notices in your Workday Inbox
 - Dependent documentation is required
 - **DEADLINES CANNOT BE EXTENDED**
 - **PAPER FORMS ARE NOT ACCEPTED**



AGENDA

- **PEBB Insurance**
- **PEBB Pre-tax Spending Accounts**
- **PEBB Life Insurance**
- **PEBB Long Term Disability**
- **Retirement Plans**
- **Optional Retirement Savings Plans**
- **Other Benefits**
- **Fidelity Representative Introduction**



PEBB INSURANCE

W

A photograph of a university campus. In the foreground, there are green trees and a path with people walking. In the background, a large, snow-capped mountain (Mount Rainier) is visible under a clear blue sky. The image is partially obscured by a white diagonal line that separates it from the text area.

Who's Who?

- **PEBB = Public Employees Benefits Board**
 - Appointed by governor to oversee benefits offered to state employees
- **HCA = Health Care Authority**
 - Administers the contracts and relationships with insurance carriers
- **UW = University of Washington**
 - **UW is a state agency & public employer**
 - **UW Benefits**– Oversees UW benefits; provides employee education; interprets benefit policies and rules
 - **ISC – Integrated Service Center** supports UW benefits enrollment & changes through Workday

Workday = UW's HR, payroll and benefits enrollment system



PEBB Eligibility

PEBB eligibility is defined by your employee group:

- Faculty
- You will receive notice of PEBB rules & your appeal rights

PEBB Eligibility Notice will be sent from cumg2uwben@uw.edu to your work email

- First, make your benefit decisions
- Then, log in to Workday to enroll
- **Early Enrollment is Nov. 2 - 25**
 - If you miss Early Enrollment, you have 31 days to make your election starting on 1/1/2021
 - MUST include dependent documentation during enrollment if you chose to cover them on your medical/dental





PEBB INSURANCE BEGIN DATES

Effective 1/1/2021 you are eligible for medical, dental, basic life, basic long-term disability insurances.

Enroll during special Early Enrollment for coverage to be in place on 1/1/2021.

Take advantage of Workday Enrollment help sessions.

If you miss Early Enrollment, you have a 31-day window to enroll starting 1/1/2021. Otherwise, you will be enrolled in default coverage.





PEBB INSURANCE ENROLLMENT

- **Medical:**
 - Enroll yourself & eligible dependents; *or*
 - Enroll yourself but **waive** dependents; *or*
 - Waive yourself – then you **cannot** enroll dependents
 - Future enrollment only allowed at annual open enrollment, or for Qualifying Life Event (Special Open Enrollment (SOE) applies)
 - No payment in lieu of enrollment in medical
- **Dental:**
 - You (employee) are automatically enrolled (cannot waive)
 - Optional to enroll dependents
 - UW pays 100% of the premium for you and dependents
- **Dual state employees:**
 - If you and your Spouse/SRDP (or child) work for a WA State agency/institution, you each **must** enroll for dental with your own agency





PEBB Eligible Dependents

You **MUST** attach valid documentation in Workday to ensure your dependents are covered.

Eligible dependents include...

- **Your Legal Spouse**
 - Marriage certificate AND proof of common residence/financial interdependency OR
 - Most recent Federal Tax Return (page one only; remove all SSN & financial)
- **Your State-Registered Domestic Partner (SRDP)**
 - Unmarried and one person is age 62 or older (check for tax consequences)
 - Taxes apply to imputed value coverage for non-tax-qualified SRDP
 - Documentation: Completed **Declaration of Tax Status** form and Certificate of state-registered domestic partnership from Washington or any US state and proof of common residence/financial interdependency
- **Child(ren)** (to the end of the month in which they turn age 26)
 - Birth certificate, adoption paperwork
 - Legal/court Order documentation
 - Disabled or Extended Dependent – certification required





UW Job Changes

If you:

- Change jobs within the UW and remain eligible for PEBB benefits (including a move from temp to permanent)

Then:

- **You cannot change PEBB benefits.** Your plan year benefit elections remain in place through December 31

****Full PEBB includes Medical, Dental, Life, LTD***





CHOOSING A MEDICAL PLAN

- **Provider Network – Are your providers in-network?**
- **Plan Availability - Is it available where you live?**
- **Compare Plans and Costs:**
 - Premiums
 - Deductibles
 - Co-pay (fixed amount) or co-insurance (% of allowed fee)
 - Out of Pocket Limits
- **Use online PEBB plan comparison tool:**
www.hca.wa.gov/PEBB
- **Contact the plans directly to ask questions**



Insurance Terminology

- Premiums
 - The amount you pay from your paycheck each pay period for insurance coverage.
- Deductible
 - A fixed dollar amount you pay each calendar year before the plan begins paying for covered services.
- Co-pay
 - Flat dollar amount you pay when you receive services, treatments or supplies.
- Coinsurance
 - Percentage of the allowed amount you pay for most medical services and prescription drugs after your deductible is reached.
- Out of Pocket Limits
 - Most you pay during a calendar year for covered services.



Choosing a Medical Plan

All PEBB Medical Plans Offer:

- No pre-existing condition exclusions
- No Lifetime Maximum
- Preventive Care covered 100% in-network
 - US Center for Disease Control (CDC) schedule of services
- Vision is part of medical (including hardware/lens allowance)
- Prescription is part of medical (includes retail; mail-order)



CHOOSING A MEDICAL PLAN: 3 Design Options

DESIGN OPTION	PLANS
Consumer-Directed Health Plan (CDHP) ("High Deductible")	<ul style="list-style-type: none">• Uniform Medical Plan (UMP) CDHP• Kaiser Permanente WA CDHP
Managed Care	<ul style="list-style-type: none">• Kaiser Permanente WA Classic• Kaiser Permanente WA Sound Choice• Kaiser Permanente WA Value
Preferred Provider Organizations (PPO)	<ul style="list-style-type: none">• UMP – Classic• UMP – Select• UMP Plus – UW Medicine Accountable Care Network• UMP Plus – Puget Sound High Value Network





MEDICAL PLAN DESIGN OPTIONS

1. Consumer Directed Health Plans (CDHP)

- High deductible; higher out-of-pocket limits than other plans
- Includes a tax-free Health Savings Account (HSA) (Employer contributes)
- Lower monthly premiums
- In-network preventive care (CDC list by age) covered 100%
- Check eligibility: <https://www.hca.wa.gov/employee-retiree-benefits/public-employees/health-plans-health-savings-accounts-hsas>

2. Managed Care Plans

- In-network Primary Care Physician (PCP) coordinates all your care
- PCP referral required for specialty care or plan may not pay
- In-network preventive care (CDC list by age) covered 100%
- Emergency & Urgent Care available – be sure to understand the rules
- Check service area: based on home address in UW Workday



MEDICAL PLAN DESIGN OPTIONS

3. Preferred Provider Organization (PPO)

- Self-refer to any approved provider type in most cases
- Usually provides higher level of coverage with preferred provider
- In-network preventive care (CDC list by age) is covered 100%
- Accountable Care Networks (ACN's) require PCP coordination of your care
 - Check ACN availability – limited counties in WA
 - Check coverage for out of state dependents (e.g. students at college)
- UMP Classic and UMP Select
 - Provides greatest flexibility for out of area care
 - Regence Blue Shield Network – national and international
 - You typically pay a larger portion of costs in exchange for self-referrals



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PREMIUM SURCHARGES (additional fees)

- May or may not be required in addition to PEBB medical premiums
 - Your responses to questions during enrollment determine if you will pay
 - Default: You will pay a surcharge if you fail to respond during enrollment
- Two types of surcharges:
 - Tobacco
 - Must attest for each enrolled dependent (over age 12)
 - \$25 per month if any enrolled member is a recent tobacco user (prior two months)
 - Can change attestation if tobacco use changes
 - Spousal/SRDP
 - \$50 per month *may apply* if spouse/SRDP has access to other coverage comparable to UMP Classic (enrollment questionnaire will identify if you pay or not)
 - You may be required to re-attest each year at open enrollment, if your spouse remains a covered dependent on your PEBB medical. HCA will notify you.





PEBB DEFAULT COVERAGE

If you do not submit elections in UW Workday by your deadline...

- **Default coverage:**
 - Uniform Medical Plan *Classic*
 - Employee-only coverage & subject to tobacco surcharge
 - Uniform Dental Plan
 - Employee only (no dependent coverage)
 - Basic life insurance & Basic long-term disability
 - If you default into coverage you will have to complete an “Evidence of Insurability” form for Optional Life, AD&D or LTD coverage

Your next opportunity to change health insurance:

- Open enrollment NEXT November; Coverage effective following January 1
- Qualifying life event (birth, death, marriage, divorce)
 - Must report timely to UW ISC: generally within 60 days





SMARTHEALTH

- PEBB program that supports you on your journey toward living well
- Online and mobile-friendly; secure, easy-to-use, 100% confidential.
Register at: smarthealth.hca.wa.gov
- Earn points & gift card for completion of Health Assessment (Check out deadlines)
- Earn reduction in employee deductible or additional HSA deposit (if applicable)

Smart[]Health





PEBB DENTAL

- UW pays 100% of premium for employee & dependents (no paycheck deduction)
- You cannot waive dental; but dependent dental coverage is optional

3 Plans	Delivery	
Uniform Dental Plan	Preferred Provider Organization	Visit any dentist; preferred provider is less costly
Willamette	Managed Care	Only services from network dentists are covered – limited network
DeltaCare		



DENTAL COMPARISON (What YOU Pay)

FEATURE	Preferred-provider (PPO) Plan	Managed-care Plans	
	Uniform Dental Plan (UDP)	Willamette Dental Group	DeltaCare
Preventive Care (deductible doesn't apply)	\$0 Cost - PPO 20% Non-PPO 10% Out-of-state	\$0 Cost	
Annual Deductible	\$50 Individual \$150 family	No annual deductible	
Plan Maximum (limit on what the plan pays)	\$1,750 annual plan maximum You pay amounts over the maximum	No general Plan Maximum	
Crowns (example)	50% PPO & out-of-state 60% Non-PPO Plan Maximum limit applies	\$100 to \$175 co-pay No Plan Maximum	
Orthodontia	Limited Benefit – See PEBB Guide	Limited Benefit – See PEBB Guide	

For a complete description of covered services, see HCA website



PRE-TAX SPENDING PROGRAMS

- **Medical Flexible Spending Account (FSA) – Non-CDHP Plans**
- **Health Savings Account (HSA) – CDHP Plans only**
- **Dependent Care Assistance Program (DCAP)**



PRE-TAX SPENDING PROGRAMS

- **Save money on out-of-pocket costs (tax-exempt)**
- **Contribute pre-tax up to annual IRS limit**
 - Reimbursement for both you and your **eligible*** dependent's qualified expenses
 - Dependents don't need to be enrolled on your PEBB medical or dental coverage
- **CANNOT enroll in Medical FSA if enrolled in a CDHP (high deductible) medical plan**
- **CAN enroll in DCAP if enrolled in a CDHP**
- **IRS regulates use and contribution limits for these plans**

** Legal spouse, children and Internal Revenue Code (IRC) eligible dependents (even if not PEBB enrolled)*



MEDICAL FLEXIBLE SPENDING ACCOUNT (FSA)

- Use pre-tax dollars to pay qualified healthcare expenses
- Employee pre-tax contributions (up to IRS limit)
 - Enroll via Workday by your deadline
 - Available for use 1st of the month after account is open
- Requires annual re-enrollment during Open Enrollment -
See PEBB Enrollment Guide for current IRS limit
- Cannot have an FSA if you are in a CDHP with HSA
- **“Use-It-Or-Lose-It”**: forfeit unused balance
 - Administrator will provide deadlines: see welcome packet
- Administrator: **Navia Benefit Solutions**



HEALTH SAVINGS ACCOUNT (HSA)

- Must be enrolled in a CDHP (high-deductible health plan)
 - No enrollment required: Your medical plan enrolls you
- Employer contribution:
 - See PEBB Enrollment Guide for current employer contribution
 - Annual amount is pro-rated; deposited monthly
 - Amount is based on medical plan enrollment (employee-only vs. employee & dependents)
- Employee contributions (optional) are pre-tax
 - Payroll deduction available: enroll through Workday
- **YOU** are responsible for tracking your IRS limit, not UW
- HSA is also an investment account:
 - Does not expire; can use it or invest and allow to grow over time
 - Tax-exempt if used for qualified health care expenses

Administrator: **Health Equity**



A photograph of a smiling woman with dark hair holding a baby. The baby is wearing a red jacket and a white knit hat. The woman is looking towards the camera and smiling broadly. The baby is looking slightly to the side.

Dependent Care Assistance Program (DCAP)

- **Pre-tax savings for dependent care expenses**
 - Qualifying children and adult dependents
 - Must receive one-half of their total support from the taxpayer

If married, both parents must work outside the home to be eligible to participate

- **Expenses must be incurred by December 31**
 - Must submit DCAP claims by March 31
 - “Use-It-Or-Lose-It”
- **Annual IRS Contribution Limits**
 - See PEBB Guide

Administrator: Navia Benefit Solutions

- **Allows parents to work or look for work**
- **See IRS Publications 501, 503**





LIFE & AD&D INSURANCE

- **UW pays for:**
 - Employee Basic Term Life: **\$35,000**
 - Employee Basic AD&D: **\$5,000**
- **Term coverage – No Cash Value**
- **Designate your Beneficiary at MetLife, not in Workday**
- **Optional Life and AD&D Coverage Can Be Purchased**
- **Employee Optional Life Insurance:**
 - **\$10,000 to \$1,000,000**
 - No Medical Evidence of Insurability during first 31 days of eligibility:
 - Up to **\$500,000**
 - After 31 days you must submit Medical Evidence of Insurability to purchase coverage
 - No Annual open enrollment for life insurance





OPTIONAL LIFE & AD&D INSURANCE

- **Optional Spouse/SRDP life insurance:**
 - Spouse or State Registered Domestic Partner
 - \$5,000 - \$500,000
 - Up to \$100,000 – No Medical Evidence of Insurability (31 days)
 - Spouse/SRDP premium rate is based on employee age
 - Cannot exceed 50% of Employee Optional Life Insurance
- **Optional AD&D: Employee and/or Spouse/SRDP**
 - AD&D = Accidental Death & Dismemberment
 - \$10,000 to \$250,000
 - Flat rate – not age based
- **Optional Child Coverage: Children age 14 days up to 26 years**
 - **Optional Child Life:**
 - \$5,000 - \$20,000
 - All amounts available – No Medical Evidence of Insurability (31 days)
 - Separate children's premium rate for ages 14 days up to age 26; (not based on employee age)
 - **Optional Child AD&D:** \$5,000 to \$25,000





OPTIONAL LIFE & AD&D INSURANCE

- **Initial Enrollment: *NOT* via Workday**
 - Enrollment completed online with MetLife:
 - <https://online.metlife.com/edge/web/public/benefits/index?groupNumber=164995>
 - Designate your Beneficiary online whether electing Optional Coverage or not
 - **DEADLINE:** Must enroll online during Early Enrollment (Nov. 2 – 25) for Optional Coverage starting Jan. 1, 2021.
 - If you do not enroll during Early Enrollment you have **31 days** from Jan. 1, 2021 to elect optional life insurance without Medical Evidence of Insurability.
- ***Faculty providers affiliated with CUMG are offered additional life and AD&D insurance.***


Contact CUMG Benefits for information.



LTD INSURANCE

- **Basic PEBB LTD: (automatic)**
 - Maximum Benefit: \$240 per month
 - Waiting period: 90 days from date of disability
 - Benefit is taxable
 - All PEBB-eligible UW employees have this benefit
- **Specialized LTD plans for:**
 - Faculty providers affiliated with CUMG
 - Contact CUMG Benefits Office





PEBB benefits
enrollment is
through Workday

Exception: Life
Insurance - use
MetLife webpage

ENROLLING FOR PEBB BENEFITS

- **Eligible CUMG employees utilize Early Enrollment**
 - See your PEBB Eligibility Notice in Workday
 - If you miss Early Enrollment – deadline is 31 days from Jan. 1, 2021
- **If you do not “submit” completed elections in Workday by your deadline:**
 - Default into required PEBB coverages
- **Workday enrollment notifications are sent to your UW email**
 - Includes resources and enrollment deadlines
- **Contact cumg2uwben@uw.edu with enrollment questions**

NO ENROLLMENT EXTENSIONS



RETIREMENT





RETIREMENT PLAN ELECTION*

- **Faculty**

- 30-day choice period:**

- UW Retirement Plan (UWRP) 403(b)
 - OR-
 - Teachers Retirement System (TRS) Plan 3 - 401(a)

**Prior retirement participation may impact elections*



RETIREMENT TERMINOLOGY

- **Vesting** is when you earn the right to a benefit in retirement. Each plan has a unique vesting requirement, typically based on the amount of service credit you have earned in the plan.
- **Service Credit** is the time you have participated in and contributed to a plan. It is defined by each plan and may impact how your retirement benefit is calculated.
- **Internal Revenue Code (IRC)** is the federal tax rules that govern the plans and contribution limits (403(b); 401(a))
- **Retiring from the UW** means you have met eligibility to retire under the age, vesting, and service credit requirements of your retirement plan





UW RETIREMENT PLAN (UWRP) 403(b)

- **Faculty**
 - Default: UWRP (if you make no plan election)*
- **403(b) Defined Contribution Plan**
 - Your retirement income is based on your plan savings
- **Tax-deferred contributions and growth**
- **Immediate vesting of employee/employer contributions**
- **Retirement from UWRP:**
 - Age 62 regardless of Service Credit years; *or*
 - Age 55 with 10 or more years of continuous Service Credit (early)
 - Check UWRP Plan Document or UW Benefits website for additional details

**Assumes no prior PERS/TRS/UWRP participation*





UWRP 403(b)

- **Election of UWRP starts your contributions:**
 - **If Defaulted** (take no action) you enter 2-year UWRP Optional Period
 - Can begin contributions any time in first 2 years (once in, cannot stop)
- **Fidelity is the recordkeeper for UWRP**
- **Employee Contributions from eligible UW compensation:**

Under age 35	5 %
Age 35 and over	7.5%
Age 50 and over	10 % (optional)
- **100% match from UW**
- **Investment Options are selected by UW**
 - Mutual funds; Vanguard Target funds; TIAA annuities
 - Brokerage Window available



TRS 3 – 401(a)

- **Hybrid Plan - Combination of:**
 - Defined Benefit pension – paid for by employer contributions
 - AND
 - Defined Contribution investment account – employee contributions
- **Returning TRS 3 Members**
 - Once TRS 3 has been elected it is irrevocable
 - DRS will confirm to UW any prior plan participation
- **Note : CUMG practice plan is also a 401(a)**



TRS 3 – 401(a)

DEFINED BENEFIT (Pension)

- Paid for by employer contributions
- Vesting: 10 Service Credit Years
 - EXCEPTION: 5 Service Credit years if 12 service credit months are earned after age 44
- Benefits: determined by formula:
 $1\% \times \text{Service Credit years} \times \text{AFC}^*$

*AFC (Average Final Compensation) = highest 60 consecutive months pay totaled & divide by 60

DEFINED CONTRIBUTION

- Paid for by employee contributions
- Contribution rate election is irrevocable
- Vesting: Immediate
- Benefits: Determined by contributions & investment performance
- Investment Options: provided by WA State Investment Board (SIB)



TRS 3 SERVICE CREDIT

- **Monthly***:
 - Full service credit = 90 or greater hours of eligible compensation
 - Half service credit = less than 90 but more than 70 hours
 - One-quarter service credit = compensated for fewer than 70 hours
- **School Year* – (September through August)**
 - Receive 12 Service Credit months:
Begin working in September, *and*
work in 9 of 12 months through August with 810 hours of compensated work
 - Receive 6 Service Credit months:
Begin working in September, *and*
work at least 630 hours but fewer than 810 hours

* Members at UW will receive either monthly or school year service credit, whichever is higher



TRS 3 – 401(a) Employee Rate Options

Option A	5.0% of pay at all ages
Option B	5.0% of pay up to age 35; then 6.0% from age 35 up to 45; and then 7.5% age 45 and above
Option C	6.0% of pay up to age 35; then 7.5% from age 35 up to 45; and then 8.5% from age 45 and above
Option D	7.0% of pay at all ages
Option E	10 % of pay at all ages
Option F	15 % of pay at all ages



RETIREMENT PLAN ELECTION OPTIONS

Faculty

➤ 30-day election window

Make plan election in Workday

- UWRP is the default (*irrevocable*) if no election by you
 - Default = assignment to the UWRP Two-Year Optional Period (no contributions/match)
 - Begin UWRP contributions by electing UWRP in Workday
- **Make investment allocations at Fidelity:**

netbenefits.com/UW

Or 1-800-343-0860

- **If you elect TRS 3** – immediate contributions are required



A glass jar is shown on the left side of the slide, tilted diagonally. Inside the jar, there is a piece of paper with the word 'RETIREMENT' written on it in dark, hand-drawn letters. Also inside the jar are several US dollar bills and coins. One bill is clearly visible, showing the number '2' and the words 'UNITED STATES OF AMERICA'.

OPTIONAL RETIREMENT SAVINGS PLANS

- **UW Voluntary Investment Program (VIP) 403(b)**
 - Must opt in to participate
- **Washington State Deferred Compensation Plan (DCP) 457(b)**
 - Automatically enrolled after first 3 months, must opt out to stop participation

VOLUNTARY INVESTMENT PROGRAM (VIP) 403(b)

- Employee contributions are unmatched
- Contributions can be:
 - Pre-tax with **Tax-deferred** growth and/or
 - Roth Post-tax with **Tax-free** growth

403(b) IRC limit applies whether Pre-tax or Roth
- **Enroll / cancel / change contributions - anytime**
 - \$15 minimum contribution; 75% of pay maximum
- Rollovers into UW VIP are accepted
- Loan/hardship provision



UW VIP 403(b)

- **CUMG employees are eligible effective upon the transition date of 1/1/2021**
- **Investment options selected by UW:**
 - Mutual funds; Vanguard Target Funds; TIAA annuities;
 - Brokerage window available
- **Note to Faculty and Professional Staff - UWRP 403(b) and UW VIP 403(b) have combined contribution limit***

**If you are age 50 or older special limits may apply.
Contact UW Benefits Office for additional information*



VIP 403(b)

Fidelity Investments is Master Administrator

- Customer service in-person, by phone, online
- In-person appointments available on campus
- Go to Fidelity to start deductions, choose your investments and name beneficiaries online

netbenefits.com/UW

1.800.343.0860



WASHINGTON STATE DEFERRED COMPENSATION PROGRAM (DCP) 457(b)

- **Optional, unmatched retirement savings program**
 - IRC deferral limit for 457(b) is separate than 403(b)
 - Use both plans in the same tax year
- **Contributions are pre-tax and grow tax deferred**
- **Eligibility: All UW employees unless:**
 - Nonresident alien receiving no U.S.-source earned income
 - Individuals receiving a stipend as defined by the Department of Labor.
- **Investment options provided through WA State Investment Board (SIB)**
- **Information is online: <https://www.drs.wa.gov/dcp/dcp.htm>**

or call 1-888-327-5596



WASHINGTON STATE DEFERRED COMPENSATION PROGRAM (DCP) 457(b)

Newly hired Full-time UW employees who are not in a fixed-term job with an end date are automatically enrolled in DCP*

- 3% contributions begin 3 months after your 1/1/2021 hire date;
- DRS will notify you of the program & deadlines by mail;
- Contact DCP 457(b) to set up your investment elections & beneficiary information in your online account;

- OR -

- **OPT OUT** of DCP auto enrollment within **30 days** of the date on the notification letter you will receive from DRS
- 3% paycheck deductions begin *if you make no election to stop them*
- If you miss the deadline and want to stop deductions, contact DCP for info

**Temporary hourly employees will not be automatically enrolled in this plan.*



IRS Contribution Limits

- **IRS combines contributions of similar plans across employers to apply limits**
 - **401(a)**
 - TRS 3
 - CUMG Pension Plan
 - **403 (b)**
 - UWRP
 - VIP
 - CUMG TDA
 - **457(b)**
 - Washington State Deferred Compensation Program (DCP)





ADDITIONAL BENEFITS

- UW CareLink
- Self-care Resources
- Housing Options
- UW Combined Fund Drive
- Auto/Home/Renter Insurance
- Credit Unions



UW CareLink

UW CareLink connects you with experts who help you or your family members navigate life's challenges. Free to you, your dependents and household members

- **Counseling** – 5 sessions per issue
- **Legal advice** – Free 30-minute consultations
- **Financial guidance** - Unlimited
- **Elder care assistance** – Assistance to develop personalized care
- **Work-Life solutions**- Qualified referrals
- **Consultation for managers**
- **Critical and traumatic incident response services**

hr.uw.edu/benefits/uw-carelink/





HOUSING BENEFITS & RESOURCES

Hometown Home Loan Program

Exclusive benefits and savings to eligible employees and their immediate family member including:

- Reduced closing costs and fees
- Home Advantage (HA) Realtor Program
 - Up to 1% of your HA Realtor's fee towards closing costs
- Free homeownership education
- Down payment assistance and special programs

Bridges@11th & Radford Court Apartments

- Priority access to UW employees, faculty
- Must be benefits-eligible to apply for an apartment
- Bridges @ 11th includes some apartments with reduced rates



AUTO, HOME, RENTER, AND BOAT INSURANCE

- **PEBB benefit**
- **Liberty Mutual offers online quotes**
- **Makes it easy to compare prices**
- **Payroll deduction makes premiums simple**





Make an impact on your community and the world through the UW Combined Fund Drive, our workplace giving campaign. Support your favorite charities:

- Give online or by paper giving form
- Donate via payroll deduction or check
- Choose from more than 5,000 nonprofits

Together, we can make a world of difference

depts.washington.edu/uwcfd/



CREDIT UNIONS

- Non-profit & federally insured
- Financial planning and educational resources
- Additional free benefits to members
- **Balance Program**
 - Money Management Counseling
 - Credit Report Review
 - Debt Management Plan
 - Identity Theft Solutions
 - Not required to be Credit Union Member

WSECU



Questions

- Contact cumg2uwben@uw.edu for enrollment help and benefit questions
- **Workday**
 - Enroll in benefits in Workday – watch for Workday Enrollment Support Sessions
 - Update your personal information, including address
 - Direct deposit/paycheck stubs, W-2s
 - Look for electronic notices in your Workday Inbox

PAPER FORMS ARE NOT ACCEPTED

