Benefits at Layoff

If your position ends due to lack of work, lack of funding, or reorganization, you may have options for continuing benefits.

- Staff layoff/re-employment rights are established by either a union contract or under Department of Personnel rules.
- Faculty, Librarians and Professional staff positions do not have layoff re-employment rights or eligibility for a rehire list. However options to continue benefits following layoff do apply if your appointment was discontinued for lack of work, lack of funding, or reorganization. Faculty whose employment contract has ended are not considered to have been laid off, however medical and dental coverage can be continued under the federal COBRA law.
- Temporary staff (including hourly, fixed duration appointments, and project appointment professional staff) do not have layoff benefits continuation eligibility, however medical and dental can be continued under the federal COBRA law.

Insurance Eligibility

If you move from a position that is eligible for Public Employees Benefits Board (PEBB) insurance to an otherwise ineligible position due to layoff, you may retain your eligibility for the employer contribution toward insurance coverage for each month that you are in pay status for at least eight hours. To maintain eligibility you must:

- Be hired into a position with a state agency within 24 months of the original eligible position ending; and
- Upon hire, notify the employing state agency that you are potentially eligible.

After the 24th month, you must reestablish eligibility under WAC 182-12-114.

PEBB Medical & Dental Insurance

There are 3 ways to continue your medical/dental enrollment following layoff:

1. **Self-pay for your insurances.** If you do not work at least 8 hours you are eligible to self-pay your insurances for that month. You need to complete the [self-pay form](https://www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/leave/selfpay-rates.html) and send your check to the Health Care Authority in Olympia for any month in which you are not eligible for the UW-paid employer contribution.

   Medical and dental premium rates are online at [www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/leave/selfpay-rates.html](https://www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/leave/selfpay-rates.html)

2. **Work at least 8 hours per month at the UW.** The UW will make the employer insurance contribution for any month in which you worked a minimum of 8 hours in any non-student position. Eight hours is required even if you were laid off from a part time position.

   Email benefits@uw.edu to let us know if you work 8+ hours in a month. Eligibility for employer-paid PEBB coverage will continue as long as UW Benefits office is able to verify your hours worked for the month.

   UTemp Staffing may be of assistance in locating temporary employment.

3. **Work at least 8 hours per month at any Washington State agency.** The employing State agency will make employer insurance contributions for any month in which you work a minimum of 8 hours up to the 24-month maximum period.

   You must provide written notice and documentation to the employing State agency of your eligibility for layoff insurance continuation including effective dates.

   Note: There are other health insurance options available to people who are not eligible for one of the University’s health insurance programs such as visitors or family members not eligible for a UW insurance program. See [www.uw.edu/admin/hr/benefits/insure/other-hlth.html](https://www.uw.edu/admin/hr/benefits/insure/other-hlth.html)

Flexible Spending Account (FSA)

Your medical FSA ends at the end of the month in which you received your last paycheck. Claims for services up to the end of that month will be honored. After layoff, you may continue your FSA through the end of the calendar year by special arrangement directly with the FSA administrator. Contact Flex-Plan Services at 866-535-9227. If you do not make special arrangements with Flex-Plan then only claims incurred prior to the end of the month in which you received your last paycheck will be honored.

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**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 [www.uw.edu/admin/hr/benefits/](https://www.uw.edu/admin/hr/benefits/)
paycheck may be submitted to the account for reimbursement.

**Life, Optional Life, and Accidental Death & Dismemberment Insurance**
Coverage ends at midnight on the last day of the month of separation from an eligible position, or the last day of the month in which the employee is eligible for the employer contribution, or employee premiums were withheld, whichever is later. You may self-pay Life insurance benefits following layoff. You need to complete the self-pay form and send your check to the Health Care Authority in Olympia for any month in which you are not eligible for the UW-paid employer contribution.

Employee premiums are paid at the same rate as while you were in pay-status, with the addition that you must also pay the employer basic life insurance premium. Employees who do not self-pay supplemental life insurance will require carrier approval to reinstate supplemental life insurance.

**Long Term Disability Insurance**
LTD cannot be self-paid while on layoff, however it can be reinstated on your return to either temporary or permanent position.

**Retirement and Savings Plans**
Retirement plan rules are not related to PEBB insurance eligibility rules. An employee’s participation in UWRP; PERS 1, 2 or 3; TRS 1 or 2; LEOFF 2, and VIP plans ceases upon separation from eligible employment. You may have access to funds if needed, if all UW employment of any kind is ended. However you need to review your retirement plan rules and determine what employment restrictions apply and what taxes and penalties may apply if you withdraw the funds.

**Resources**
**Benefits Office**
www.washington.edu/admin/hr/benefits/contacts.html

**Layoff Process** - a comprehensive description of the classified and professional staff layoff process is available at www.washington.edu/admin/hr/roles/ee/layoff/

**Professional & Organizational Development** - Offers courses and career consulting that may be helpful to you. See www.washington.edu/admin/hr/pod/

**UW Academic Human Resources** - A resource for faculty with questions about separation.

Phone: 206-543-5630
Email: acadpers@uw.edu
Web: http://ap.washington.edu/ahr/

**UW CareLink** - UW’s faculty and staff assistance program offers services for you, your family, and household members for 30 days after leaving employment at the University. Services are free and confidential. Learn more. www.washington.edu/admin/hr/roles/ee/layoff/resources/coping.html

**UWHires** - Apply here for temporary or permanent UW jobs. Email uwhires@uw.edu or call 206-543-2544. www.washington.edu/admin/hr/jobs/index.html