

Summary of Benefits for Residents and Fellows

The 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 with tax-deferred investing through the UW retirement options; enjoy generous vacation and sick leave policies; and protect you and your family with life and long-term disability insurance. For more information, follow the links shown below or explore the Benefits website at www.uw.edu/admin/hr/benefits/

Insurance

Eligibility

You are eligible for insurance benefits when appointed as a Resident or Fellow for at least a 50 percent salaried schedule and at least a six-consecutive-month duration.

Medical Insurance

Eligible employees may choose from among five health plans offered in 2012, including Consumer-Driven Health Plan with Health Savings Account (DCHP-HSA):

- Uniform Medical Plan (UMP) Classic—a Preferred Provider Organization (PPO) traditional plan
- UMP CDHP-HSA
- Group Health Classic—a managed care traditional plan
- Group Health Value—a managed care value plan
- Group Health CDHP-HSA

In addition, those residing in southwest region of Washington and northwest/north region of Oregon may elect:

- Kaiser Permanente Classic—a managed care traditional plan
- Kaiser Permanente CDHP-HSA

www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/choose-medical.html

Dental Insurance

Choose from two managed care plans and one preferred provider plan. Dental premiums for you and your dependent(s) are fully paid by the UW.

www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/choose-dental.html

Flexible Spending Account

Consider contributing to a tax-exempt Flexible Spending Account (FSA) that allows you to save money on eligible medical expenses.

www.uw.edu/admin/hr/benefits/saving/medical/fsa.html

Life and Accidental Death and Dismemberment Insurance

The University provides each eligible employee with \$25,000 of term life insurance. Coverage options allow employees to design their own plan by purchasing up to an additional \$750,000 in term insurance for themselves as well as coverage for a spouse/partner—in some cases, without evidence of insurability. www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/life-add/

Long Term Disability Insurance

Residents and Fellows in the Schools of Medicine, Dentistry, Nursing, and Pharmacy at the UW are eligible to participate in either the MedPlus Advantage Program or the optional Public Employees Benefits Board (PEBB) program. Compare the plans at: www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/ltd/res-srfellows.html

Retirement

Retirement Plans

UW Residents (job class 0328), Chief Residents (0329), Fellows (0444), and Senior Fellows (0445) have 30 days from their eligibility date to make a retirement plan election between the UW Retirement Plan (UWRP) or the state's Public Employee Retirement System (PERS) Plan 3.

UWRP is a Defined Contribution (DC) Plan under Internal Revenue Code (IRC) Section 403(b). The employee defers a defined percent of wages to a retirement account before federal withholding tax is calculated, and the UW matches 100% of those contributions. Contribution levels are:

- 5% of gross salary: Under age 35
- 7.5% of gross salary: Age 35 and over
- 10% of gross salary: Age 50 and over (optional)

PERS Plan 3 is a hybrid "defined benefit" (DB) and "defined contribution" (DC) retirement plan under IRC Section 401(a). The DB portion of the plan is funded by employer contributions. The DC portion of the plan is funded by tax-deferred employee contributions. An employee elects one of six contribution options. Compare the plans:

www.uw.edu/admin/hr/benefits/retirement/plans/compare/uwrp-pers3.html

Voluntary Investment Program

Add another tax-deferred option to your retirement savings with the Voluntary Investment Program (VIP). This optional retirement savings plan—under Internal Revenue Code 403(b)—allows contributions to be deducted from your gross salary before taxes are calculated so you lower your taxable income. The UW does not match VIP contributions. www.uw.edu/admin/hr/benefits/retirement/vip/

Deferred Compensation Program

Washington State Deferred Compensation Program (WSDCP) is an additional retirement savings program under IRC 457(b) that provides even more optional retirement savings. Like the VIP, it is deducted pre-tax, and the savings grow tax-deferred. It is also unmatched by UW. UW employees may participate in both VIP and WSDCP in the same tax year at the same time. www.uw.edu/admin/hr/benefits/retirement/defer-comp.html

Other Benefits

Vacation and Sick Leave

Refer to the “Fringe Benefits” section of your appointment contract: <http://uwmedicine.washington.edu/Education/Graduate-Medical-Education/Prospective-Residents-and-Fellows/Pages/default.aspx>

Wellness Resources

An experienced licensed counselor is available to assist residents and fellows develop strategies to cope with the stress of residency and fellowship. Completely confidential support and counseling services are available, free of charge through the GME office of the School of Medicine. <http://uwmedicine.washington.edu/Education/Graduate-Medical-Education/Residents-and-Fellows/Pages/Resident-Fellow-Wellness.aspx>

Also explore the UWellness program at: www.uw.edu/admin/hr/benefits/wellness/

Dependent Care Assistance Program

Deduct your dependent care expenses before they are taxed. With the Dependent Care Assistance Program (DCAP), you’ll save money in your paycheck because DCAP deductions are tax-exempt. www.uw.edu/admin/hr/benefits/worklife/dcap.html

Hometown Home Loan Program

Save on loan fees, inspections, and appraisal fees. Pre-qualify and apply at www.homestreet.com/UW. Also see www.uw.edu/admin/hr/benefits/saving/housing/hometown-loan.html

Transportation

U-PASS, the award-winning transportation program powered by One Regional Card for All (ORCA) technology—pays your full fare on Metro Transit, Community Transit, Kitsap Transit, Pierce Transit, Everett Transit and Sound Transit buses, as well as Sounder Commuter Trains and Light Rail. U-PASS also

includes free Night Ride shuttle service, vanpool subsidies, and Zipcar discounts. www.uwcommute.com.

Elect pre-tax payroll deduction for U-PASS and other parking services. www.uw.edu/admin/hr/benefits/saving/pre-tax-transportation.html

Work/Life Programs

Childcare and parenting programs include:

- UW CareLink provides free confidential counseling and referral services to help address work and personal issues. Legal and financial services are also available.
- Tender Loving Care (TLC) at Virginia Mason Medical Center for mildly sick children.
- The UW has four on-site childcare centers and provides referral resources for those seeking long- and short-term childcare arrangements.
- Caregiving resources—seminars, consultations, and networks—to help you manage the challenges of family caregiving.

Learn more at www.uw.edu/admin/hr/benefits/worklife/

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. www.uw.edu/admin/hr/pod/policies/tuition-exemption.html

Professional & Organizational Development offers a wide range of training courses, workshops, and e-Learning. www.uw.edu/admin/hr/pod/staff/pro-development/

More

- home buying options and housing resources;
- group auto, home, renter, and boat insurance available to employees;
- long-term care insurance, designed to cover daily living assistance not covered by medical, Medicare, and disability insurance;
- employee discounts, offering valuable membership and merchandise discounts; and
- UW Combined Fund Drive, the state’s workplace giving campaign at www.uw.edu/uwcfid.

www.uw.edu/admin/hr/benefits/saving/moresaving.html

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/

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