

Residents & Fellows

The University of Washington offers unique benefits not offered with other employers. Choose from top medical and dental insurance programs. Plan for your future with tax-deferred investing through the University of Washington retirement and savings options, and protect your family and yourself with life insurance and long-term disability options. For more information, visit www.washington.edu/admin/hr/benefits/

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

MEDICAL INSURANCE Choose from three managed care plans—Aetna Public Employees Plan, Group Health Classic, or Group Health Value—or one preferred provider plan, Uniform Medical Plan. To find out more, visit www.washington.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. For more information, visit www.washington.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/choose-dental.html

FLEXIBLE SPENDING ACCOUNT (FSA) Consider an IRS-approved, tax-exempt account that saves you money on eligible medical expenses. FSA deposits are deducted from your gross pay before taxes are calculated. You then submit claims to reimburse yourself for eligible out-of-pocket medical expenses for you and your eligible dependent(s). Find out more at www.washington.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. Employees may purchase up to an additional \$350,000, plus an amount equal to their annual salary. Life insurance may also be purchased for a spouse/same-sex domestic partner in an amount up to one half of the employee's level of coverage. In addition, the University provides \$5,000 of Accidental Death and Dismemberment (AD&D) insurance. Employees may purchase up to \$250,000 in optional AD&D insurance and a percentage of that amount for dependents. For more information, visit www.washington.edu/admin/hr/benefits/insure/fac-staff-lib/life-add/

LONG TERM DISABILITY INSURANCE Long-term disability (LTD) replaces a portion of your income if you are unable to work due to illness or injury. The UW offers two plans from which you can choose. The standard faculty/staff plan covers your UW salary only. Also offered is an AMA-sponsored plan which not only covers your UW salary, but also is fully portable at the end of your residency or fellowship, and has features such as loan repayment coverage. During the first 30 days of employment, neither plan requires evidence of good health. You are encouraged to compare the plans and decide which one is right for you. A plan comparison is available online: www.washington.edu/admin/hr/benefits/insure/fac-staff-lib/ltd/res-srfellows-summary.pdf

RETIREMENT PLANS Effective July 1, 2008, the University of Washington Retirement Plan (UWRP) is added to the list of benefits provided to Residents, Chief Residents, and Fellows in job codes 0328, 0329, and 0444 respectively.

UWRP is a defined contribution plan which is fully portable at the end of your residency or fellowship. You may participate in this plan as of the date of your appointment by making a positive election with the Benefits Office. If you have not enrolled by the end of two years, you will automatically be enrolled in a Vanguard Life Strategy account (according to your standard retirement date) and deductions will begin. UWRP employee contributions are matched 100% by the UW and are calculated at:

- 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)

Contributions are tax-deferred and are immediately vested. You direct how your account is invested. Funding vehicles have been selected for the UWRP through Fidelity, TIAA-CREF, and Vanguard. For more information, visit www.washington.edu/admin/hr/benefits/retirement/plans/

VOLUNTARY INVESTMENT PROGRAM Add a tax-deferred supplement to your retirement savings. Voluntary Investment Program deductions are made from your gross salary before taxes are calculated, so you pay less tax. The UW does not match VIP contributions. Find out more at www.washington.edu/admin/hr/benefits/retirement/vip/



DEPENDENT CARE ASSISTANCE PROGRAM Deduct your dependent care expenses before they are taxed. With the Dependent Care Assistance Program (DCAP), you will save money in your paycheck because DCAP deductions are tax-exempt. For more information, go to www.washington.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 or learn more at www.washington.edu/admin/hr/benefits/saving/housing/hometown-loan.html

TRANSPORTATION

- **U-PASS**, the award-winning transportation program, pays your full fare on Metro Transit, Community Transit, and Sound Transit buses, and provides a discount (approximately 30 percent) on Sounder commuter train service. U-PASS also includes free Night Ride shuttle service, vanpool subsidies, and Flexcar discounts. To find out more, visit www.washington.edu/commuterservices/programs/upass/
- **Elect pre-tax payroll deduction** for U-PASS and other parking services. To learn more, visit www.washington.edu/admin/hr/benefits/saving/pretax-transportation.html

WORK/LIFE PROGRAMS For more about these programs, visit www.washington.edu/admin/hr/benefits/worklife/

- **Childcare and Parenting Programs** include time-saving referrals to space available at on-site and community childcare centers, plus seminars on parenting children from newborns to teens.

- **TLC Sick Childcare** for children who are mildly ill. The University underwrites the daily fee.
- **Caregiving** is a growing concern, as many people find themselves caring for a parent, spouse, or other adult family member. Discover a variety of resources—seminars, consultations, and networks—to help you manage the challenges of family caregiving.
- **UW CareLink** provides free confidential counseling and referral services to help address work and personal issues. Legal and financial services are also available.

MORE BENEFITS Visit www.washington.edu/admin/hr/benefits/saving/moresaving.html for information about

- **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 with your UW ID; and
- **Combined Fund Drive**, the state's workplace giving campaign. Visit www.washington.edu/uwcfid

Benefits & WorkLife

a division of UW Human Resources

CHILD CARE • COMBINED FUND DRIVE • ELDER+ADULT CARE • EMPLOYEE SELF-SERVICE • FLEXIBLE SPENDING ACCOUNT • FLEXIBLE WORK ARRANGEMENTS • HOUSING RESOURCES • INVESTING • LIFE INSURANCE • MEDICAL+DENTAL INSURANCE • PARENTING • RETIREMENT PLANNING • SAVING • SICK CHILD CARE • VOLUNTARY INVESTMENT PROGRAM • UW CARELINK • UWELLNESS

www.washington.edu/admin/hr/benefits

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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.washington.edu/admin/hr/benefits/

