UNIVERSITY of WASHINGTON

Summary of Benefits for Residents and 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 with tax-deferred 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 www.uw.edu/admin/hr/benefits/

Insurance

Eligibility

You are eligible for insurance benefits when you are appointed to an eligible position with at least a 50 percent appointment and duration of three or more academic quarters. If your appointment is less than 9 months, you become eligible when you achieve a second consecutive quarter of 50% Full-Time Equivalent (FTE) or greater. In this case, your coverage begins the first of the month following the beginning of the second-quarter appointment.

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.

Medical Insurance

Eligible employees may choose from among 10 health plans, all of which are listed here: www.uw.edu/admin/hr/benefits/insure/fac-staff-lib/meddent/choose-medical.html

Note: The Kaiser Permanente plans are only available to those residing in the southwest region of Washington or northwest/north region of Oregon.

Flexible Spending Account

If you choose a Classic, Value, or Accountable Care Program (ACP) medical plan, you have the option to contribute to a tax-exempt Flexible Spending Account. The FSA allows you to save money on eligible medical expenses.
www.uw.edu/admin/hr/benefits/saving/medical/fsa.html

Note: FSAs are not an option for those enrolled in a Consumer-Directed Health Plan. With this type of plan, you would automatically be enrolled in a Health Savings Account instead.

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

Life, Accidental Death, and Dismemberment Insurance

The University provides each eligible employee with $25,000 of term life insurance. Options allow employees to design their own coverage 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), Fellows (0444), Chief Residents (0329), and Chief Resident/Non-ACGME (0333) 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 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 tap into the tax advantages of pre-tax savings, make after-tax (Roth) contributions to create a tax-free account for retirement, or use

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both contribution types.
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. WSDCP 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

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

- **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.
  www.uw.edu/facilities/transportation/employee-u-pass
- **Commute Concierge** – get free personalized support to help you find a commute that best fits your needs.
  www.uw.edu/facilities/transportation/commute-concierge

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

Engagement Program

The Whole U, the University's voluntary engagement program encompasses an amazing array of UW resources including **discounts**! Information is curated around six Whole U pillars: staying healthy, being active, eating well, life events/changes, volunteerism, and engaging personal interests. www.uw.edu/wholeu/

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.washington.edu/admin/hr/benefits/wellness/

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.
- **On-site Childcare Centers:** The UW has three on-site centers in addition to 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.

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

- **Housing Resources**, home buying options;
- **Auto, home, renter, and boat group insurance** available to employees;
- **UW Combined Fund Drive**, the state's workplace giving campaign at www.uw.edu/uwcfd.
- **Federal Student Loan Forgiveness Program** encourages individuals to enter and continue to work full-time in public service jobs in return for qualified student loan forgiveness.
  www.uw.edu/admin/hr/benefits/saving/moresaving.html#pslf

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