# W UNIVERSITY of WASHINGTON Summary of Benefits for Classified Staff

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 <a href="http://hr.uw.edu/benefits/">http://hr.uw.edu/benefits/</a>

# Insurance

# Eligibility

You are eligible for PEBB insurance benefits when appointed to a classified staff position with at least a 50 percent UW paid appointment for six or more consecutive months. Classified staff refers to positions that are either governed by a labor contract ("contract classified") or administered by the UW, in accordance with WPRB (Washington Personnel Resources Board) rules.

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 several health plans, all of which are listed here: <a href="http://hr.uw.edu/benefits/health-insurance/compare-plans">http://hr.uw.edu/benefits/health-insurance/compare-plans</a>

# **Flexible Spending Account**

If you choose a non CDHP medical plan, you have the option to contribute to a tax-exempt Flexible Spending Account (FSA). The FSA allows you to save money on eligible medical expenses. <a href="http://hr.uw.edu/benefits/more-ways-to-save/fsa-tax-savings-for-medical-costs/">http://hr.uw.edu/benefits/more-ways-to-save/fsa-tax-savings-for-medical-costs/</a>

# **Dental Insurance**

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

 $\underline{\text{http://hr.uw.edu/benefits/insurance/health/plans/dental/}}$ 

#### **Long Term Disability Insurance**

The UW pays for Basic Long Term Disability (LTD) coverage with a 90-day waiting period and a maximum benefit of \$240 per month. You may purchase additional optional LTD coverage to supplement the Basic LTD, providing up to 60 percent of monthly salary (calculated on a maximum annual salary cap of \$120,000) following a waiting period you select. <a href="http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/">http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/</a>

#### Life, Accidental Death, and Dismemberment Insurance

The University provides each eligible employee with \$35,000 of basic life insurance and \$5,000 basic AD&D insurance at no cost. You also have the option to purchase additional insurance up to \$500,000 with no Medical Evidence of Insurability, and to a maximum of \$1,000,000 with Medical Evidence of Insurability. If you enroll in optional life insurance you may apply for amounts of optional life insurance for your spouse or state registered domestic partner and/or children.

https://hr.uw.edu/benefits/insurance/other/life-insurance-accidental-death-dismemberment/

# Retirement

#### **Retirement Plans**

Participate in one of two Public Employee Retirement System (PERS) plans offered by the Washington State Department of Retirement Systems (DRS). With PERS 2, your entire retirement benefit is defined by a formula and contributions are subject to periodic rate adjustments by the state legislature.

PERS 3 is a hybrid retirement plan that combines a traditional pension plan with investment options that work like a typical retirement plan, such as a 401(k).

Contributions to both plans are tax-deferred. If you have prior State of Washington retirement history this will affect your retirement plan options. You can find out more information on both plans here: <a href="http://hr.uw.edu/benefits/retirement-plans">http://hr.uw.edu/benefits/retirement-plans</a>

#### **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 contributions, make Roth after-tax contributions to create a tax-free account for retirement, or use both contribution types. <a href="http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/">http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/</a>

#### **Deferred Compensation Program**

Washington State Deferred Compensation Program (DCP) is an additional optional, unmatched retirement savings program under IRC 457(b). New employees will automatically be enrolled in DCP three months after their start date. DCP contributions are deducted pre-tax, and the earnings grow tax-deferred. UW employees may participate in both VIP and DCP in the same tax year at the same time. <a href="http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/deferred-compensation">http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/deferred-compensation</a>

# Other Benefits

#### **Holidays and Leave**

The UW observes 10 paid holidays per calendar year, plus a personal paid holiday. Classified staff employees accrue vacation and sick leave based on employment program or collective bargaining agreement. <a href="http://hr.uw.edu/ops/leaves">http://hr.uw.edu/ops/leaves</a>

#### More Ways to Save

Review programs and educational seminars offered on saving money. https://hr.uw.edu/benefits/more-ways-to-save/

#### **Dependent Care Assistance Program**

The Dependent Care Assistance Program (DCAP) helps you pay for child care and elder care by allowing you to set aside a portion of your salary, pre-tax, for eligible expenses.

http://hr.uw.edu/benefits/more-ways-to-save/dcap-tax-savings-for-child-and-elder-care/

#### **Hometown Home Loan Program**

Save on loan fees, inspections, and appraisal fees. Pre-qualify and apply at <a href="https://www.homestreet.com/uw">https://www.homestreet.com/uw</a>. More information is also available at <a href="https://thewholeu.uw.edu/2019/03/28/homestreet-bank-seminars/">https://thewholeu.uw.edu/2019/03/28/homestreet-bank-seminars/</a>

#### **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. <a href="http://www.washington.edu/facilities/transportation/employee-u-pass">http://www.washington.edu/facilities/transportation/employee-u-pass</a>
- Fully subsidized U-PASS is available for eligible employee types. https://hr.uw.edu/policies/u-pass/
- Commute Options get free personalized support to help you find a commute that best fits your needs. https://transportation.uw.edu/getting-here/plan-my-commute

# **Engagement Program**

The Whole U is the University's wellness and community engagement program that encompasses an amazing array of resources including discounts! Events, activities, and articles are curated around seven Whole U pillars: being active, eating well, staying healthy, financial fitness, volunteerism, life events/changes, and engaging personal interests. <a href="https://www.washington.edu/wholeu/">https://www.washington.edu/wholeu/</a>

#### **SmartHealth Wellness**

Washington State's voluntary and confidential wellness program also focuses on your health and well-being. As you progress on your wellness journey, you can qualify for a financial wellness incentive! <a href="http://www.hca.wa.gov/public-employee-benefits/smarthealth-wellness">http://www.hca.wa.gov/public-employee-benefits/smarthealth-wellness</a>

#### **UW CareLink**

UW CareLink connects you with experts who help you or your family members navigate life's challenges. Including legal advice, counseling, financial guidance and more.

Contact UW CareLink: 866-598-3978 or  $\underline{\text{http://hr.uw.edu/benefits/uw-carelink/}}$ 

#### **Self-Care**

The Whole U provides many programs to assist with personal care and wellbeing for you and your loved ones. Find resources for mental, physical, and emotional health. https://thewholeu.uw.edu/

# **Child Care and parenting**

- Limited on-site child care for PEBB-eligible employees is available on the UW Seattle campus, at Harborview Medical Center and at UWMC – Northwest. https://hr.uw.edu/child-care/
- Off-site and in-home child care options for PEBB-eligible employees include backup care; priority access; tuition discounts, Sittercity membership, nanny and au pair discounts and care finding services provided by UW CareLink. <a href="https://hr.uw.edu/child-care/off-site-and-in-home-child-care/">https://hr.uw.edu/child-care/off-site-and-in-home-child-care/</a>

#### Adult and elder care

PEBB-eligible employees have access to several resources to help with care finding and consultation about elder care issues. https://hr.uw.edu/elder-care/adult-and-elder-care/

# **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.

http://hr.uw.edu/pod/overview/tuition-exemption

**Professional & Organizational Development** offers a wide range of training courses, workshops, and online learning for leaders and staff. <a href="http://hr.uw.edu/pod/courses-and-workshops">http://hr.uw.edu/pod/courses-and-workshops</a>

# More

- Auto, home, renter, and boat group insurance available to employees. <a href="https://hr.uw.edu/benefits/insurance/other/discounts-auto-home-renters-insurance/">https://hr.uw.edu/benefits/insurance/other/discounts-auto-home-renters-insurance/</a>
- UW Combined Fund Drive, the state's workplace giving campaign at <a href="http://depts.washington.edu/uwcfd">http://depts.washington.edu/uwcfd</a>
- 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. <a href="http://hr.uw.edu/benefits/more-ways-to-save/loan-forgiveness-program/">http://hr.uw.edu/benefits/more-ways-to-save/loan-forgiveness-program/</a>

#### Questions

For eligibility and enrollment in Workday contact the Integrated Service Center (ISC) at 206-543-8000 or <a href="mailto:ischelp@uw.edu">ischelp@uw.edu</a>