# W UNIVERSITY of WASHINGTON

# Summary of Benefits for Temporary Staff

University of Washington (UW) temporary staff employees, whose average employment is at least half-time over a period of six consecutive months are eligible for UW employer-paid Public Employees' Benefits Board (PEBB) insurances provided they meet the definition of eligibility found in <a href="WAC 182-12-114">WAC 182-12-114</a>. Choose from top medical and dental insurance programs; plan for your future with tax-deferred investing through the UW retirement options; 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

As a temporary, non-student employee, you can establish PEBB insurance eligibility in one of two ways:

- The appointment you are offered meets the eligibility criteria, in which case your eligibility begins when the appointment begins: OR
- Your work will be tracked by the Integrated Service Center and once you cross the eligibility threshold, you will be notified of your eligibility through Workday.

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. See the eligibility rules at: <a href="http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/">http://hr.uw.edu/benefits/health-insurance/eligibility-for-insurance/</a>

#### **Maintaining Eligibility**

After initial insurance eligibility is established, a temporary employee must be paid for at least 8 hours a month in a non-student position in order to maintain PEBB insurance benefits.

If a separation is processed or you have a break in service of one calendar month, eligibility ends and must be re-established. Once enrolled in your medical and dental plans, the next opportunity to change plans will be during annual or special open enrollment—even if you later obtain a permanent position. Learn more at: http://hr.uw.edu/benefits/health-insurance/change-plans/

# **Medical Insurance**

Eligible employees may choose from several health plans, all of which are listed here:

https://hr.uw.edu/benefits/insurance/health/eligibility-for-insurance/

#### **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.

https://hr.uw.edu/benefits/insurance/health/plans/dental/

#### **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>

#### 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.

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

#### **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.

http://hr.uw.edu/benefits/other-insurance/long-term-disability-insurance/

#### Retirement

### **Eligibility**

Hourly-paid staff in classified job titles who work at least 70 hours over any five (5) months within a 12-month period may meet the Washington State Public Employees Retirement System (PERS) Plan eligibility requirements.

Those hired at the Medical Centers will earn retirement eligibility under different criteria. Please pay attention to your Workday notices for more information.

### **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: http://hr.uw.edu/benefits/retirement-plans

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 <a href="http://hr.uw.edu/benefits/">http://hr.uw.edu/benefits/</a> Rev. 1/2021(Temporary Staff)

# **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="https://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/">https://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

# **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>

#### More Ways to Save

Review programs and educational seminars offered on saving your money. http://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/

# **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 <a href="http://hr.uw.edu/benefits/uw-carelink/">http://hr.uw.edu/benefits/uw-carelink/</a>

#### **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. https://hr.uw.edu/child-care/off-site-and-in-home-child-care/

#### 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>

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