UW Physicians Benefits Overview
This is intended as an overview of the benefits that are available through UWP for Members and Associates working at least 0.50 FTE (at least 50% time).
Benefits Offered by UWP

* You are benefits eligible on your date of hire
Retirement: Pension Plan – 401(a)

- UWP funds your 401(a) plan 100%
- UWP contributes the equivalent of 9% (10% if age 50 or over) of your gross income
- Fidelity is the Retirement Plan Record Keeper: you select the investments
- No withdrawal while you are employed unless you are permanently disabled

**Graded Vesting Schedule**

<table>
<thead>
<tr>
<th>Service Completed*</th>
<th>% vested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>0%</td>
</tr>
<tr>
<td>Year 2</td>
<td>25%</td>
</tr>
<tr>
<td>Year 3</td>
<td>50%</td>
</tr>
<tr>
<td>Year 4</td>
<td>75%</td>
</tr>
<tr>
<td>Year 5</td>
<td>100%</td>
</tr>
</tbody>
</table>

*1,000 hours equals 1 year of service for the purposes of determining vesting status
Steps to enroll:

1. Choose UWP Pension Plan (ID 83229)
2. Choose your fund allocations and beneficiary designation
3. Can’t decide on investment allocations?
   
   Your contributions will default into a Retirement Fund suitable to your age

https://netbenefits.com/uwp
Tax-Deferred Annuity (TDA) Plan – 403(b)

(Voluntary)

– 100% employer funded
– Contributions are made by the employee, pre-tax or post-tax, via payroll deduction
– You may start/stop or change your contribution at any time
TDA Online Enrollment

Steps to Enroll Online:

– Go to https://netbenefits.com/uwp
– Select Tax-Deferred Annuity (TDA Plan ID#83230)
– Decide how much you would like to contribute
– Determine investment options for your contributions
– Designate a beneficiary (similar to Pension Plan)

For questions, call 1.800.343.0860
Long-Term Disability

- 100% employer-paid benefit
- Subject to a 90-day waiting period from the time you become disabled
- Automatic enrollment

Disability benefit: 66.67% of monthly covered earnings up to $35,000 max.
Life and AD&D Insurance

- Basic group term Life and AD&D benefits
- 100% employer funded

**Insurance benefit:**

- $15,000 Life
- $45,000 AD&D
Two components:
– Healthcare Expense Plan (up to $2,700)
– Dependent Care Plan (up to $5,000)

Pay for medical/dental/vision and/or dependent care expenses using pre-tax dollars deducted from your paycheck

"Use it or Lose it":
• All 2019 claims must be submitted by March 31, 2020

Benny card:
• Direct deduction from account and mailed about 10 days after enrollment
• Submit claim forms to request reimbursement for expenses or use card
Flexible Benefits Plan Enrollment

You have 30 days from your date of hire to elect participation.

To enroll:
- Please complete the Flexible Spending Account form in your packet regardless of whether or not you would like to participate in the plan.
Identity Theft Response & Monitoring

Identity Theft Response & Monitoring
– Benefit provided by IDExperts
– Fully paid by UWP

ID Restoration Blanket
• Coverage provides assistance and services to restore the security of your personal information when it is used fraudulently
• No action required: You are automatically enrolled

MyIDCare
• Monitors online activity under your name and other identifiers (credit reports, social security number, etc.)
• Action required: The flyer in the enrollment packet provides additional information and online instructions for enrollment
UW Physicians Benefits Office Contacts

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https://hr.uw.edu/benefits/

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ischelp@uw.edu
https://isc.uw.edu/

UW Benefits Orientation:
Can attend in person or online
https://hr.uw.edu/benefits/benefits-orientation/
QUESTIONS?
THANK YOU!