

SUMMARY OF PHYSICIAN BENEFITS

This summary is intended as an overview of the benefits available through CUMG for Members and Associates working at least 50% time. For specific details or questions, please refer to the summary plan descriptions found on CHILD or contact CUMG Benefits at cumgben@uw.edu.

For UW Benefits you should contact the UW Benefits at (206) 543-4444 or benefits@uw.edu for information on the UW sponsored benefit plans.

RETIREMENT PROGRAM

For salary paid through CUMG, a two-tiered retirement program is available which consists of a mandatory employer-funded plan (Pension Plan) and an optional employee-funded plan (Tax Deferred Annuity Plan).

401(a) Pension Plan	
Contributions Funded By:	100% Employer
Contribution Amount:	9% of CUMG Compensation up to Age 50 and 10% thereafter
IRS Limits:	Annual Compensation Limit of \$350,000 (2025) (Contribution made only on compensation up to \$350,000)
Vesting Schedule:	5- year graded vesting 2 plan years 25%, 3 plan years 50% 4 plan years 75%, 5 plan years 100%
Investment Option:	Fidelity
Distribution Upon:	Termination, Death, Permanent Disability, Age 73

403(b) Tax Deferred Annuity Plan	
Contributions Funded By:	Employee Only (Pre-tax and Post-Tax options)
Contribution Amount:	Voluntary Plan, Varies by Individual
IRS Limits:	Maximum annual contribution for 2025 is \$23,500; \$31,000 for age 50-59, 64+; \$34,750 for age 60-63*
Vesting Schedule:	None
Investment Options:	Fidelity
Distribution Upon:	Termination, Permanent Disability, Death, Age 59 ½, Financial Hardship

- Subject to \$70,000 total employee and employer contribution across all 403(b) plans (special catch-up contribution increases apply for those age 50+)

OTHER BENEFITS

Long Term Disability Insurance	
Premiums Funded By:	100% Employer
Disability Benefit:	66 2/3rds% of pre-disability earnings, up to \$35,000/month**
Benefit Waiting Period:	90 days
Pre-existing Condition Period:	90-day period just before coverage becomes effective
Exclusion Period: (For Pre-existing Condition)	12 months

** The LTD group coverage available through the UW offsets CUMG's plan, it does not provide additional coverage.

Group Term Life and AD&D Insurance	
Premiums Funded By:	100% Employer
Life Insurance Benefit:	\$15,000
AD&D Benefit:	Up to \$45,000 depending on loss

Dues and Fees
CUMG may pay or reimburse your Washington State Medical License Renewal, DEA and Washington State Medical Association dues, if applicable. Reimbursement is discretionary and approved by your department.

Identity Theft Benefits
CUMG provides a long-term identity theft benefit through Allstate. Includes auto-enrollment in ID Restoration Services, up to 5 million insurance, and optional ongoing Identity Monitoring and Reporting Services. Fully paid for by CUMG – no cost to you.

Emergency Travel Assistance
Provides 24/7 services when you or an immediate family member travel anywhere in the world. Services include (but not limited to) prescriptions replacement assistance, emergency medical evacuation, emergency trauma counseling, and much more.