

## UW PHYSICIANS BENEFITS SUMMARY 0.50 FTE+ WITH UWP PAY

This summary is intended as an overview of the benefits that are available through UW Physicians for Members and Associates working at least 0.50 FTE (at least 50% time). For specific details or questions, please refer to the summary plan descriptions (SPD) available on the UW Physicians Members [Intranet Site](#) or contact the UWP Benefits Office at (206) 520-5308. UW Physicians reserves the right to amend or terminate the benefits described below at any time in the future.

The primary benefits package is provided by the University of Washington. The benefits offered by UW Physicians are intended to supplement those provided by the University of Washington. For additional information on your University of Washington benefits package, please contact the UW Benefits at (206) 543-4444 or e-mail [benefits@uw.edu](mailto:benefits@uw.edu).

### RETIREMENT PROGRAMS

For eligible salary paid through UW Physicians, 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

<b>Contributions Funded By:</b>	100% Employer
<b>Contribution Amount:</b>	9% of UWP compensation up to age 50 and 10% thereafter
<b>IRS Limits 2025:</b>	Annual compensation limit of \$350,000 (Contribution made only on compensation up to \$350,000)
<b>Vesting Schedule:</b>	5-year graded vesting
<b>Plan Administrator:</b>	Fidelity
<b>Distribution Upon:</b>	Separation from service, death, permanent disability, Special Contract Employee age 62+

#### 403(b) Tax Deferred Annuity Plan

<b>Contributions Funded By:</b>	Employee only (pre-tax or Roth)
<b>Contribution Amount:</b>	Voluntary plan, varies by individual
<b>IRS Limits 2025:</b>	Maximum annual contribution is \$23,500 (\$31,000 for age 50-59, 64+; \$34,750 for age 60-63) *
<b>Vesting Schedule:</b>	Immediate 100% Vesting
<b>Plan Administrator:</b>	Fidelity
<b>Plan Loans:</b>	Not available
<b>Distribution Upon:</b>	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

<b>Premiums Funded By:</b>	100% Employer
<b>Disability Benefit:</b>	66.67% of pre-disability covered earnings; reduced by deductible Income Maximum Benefit: \$35,000/month
<b>Benefit Waiting Period:</b>	90 days
<b>Pre-existing Condition Period:</b>	90-day period just before coverage becomes effective
<b>Exclusion Period: (For Pre-existing Condition)</b>	12 months

#### Group Term Life and AD&D Insurance

<b>Premiums Funded By:</b>	100% Employer
<b>Life Insurance Benefit:</b>	\$15,000
<b>AD&amp;D Benefit:</b>	Up to \$45,000 depending on loss

#### Identity Theft Response & Monitoring

UW Physicians 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 UWP – no cost to you.

#### Emergency Travel Assistance

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

#### Dues and Fees

UWP may pay for your Washington State Medical License renewal, King County Medical Society, and Washington State Medical Association dues, if applicable. These payments are discretionary and must be approved by your department.

*For additional information, please contact the UWP Benefits Office at 206-520-5308 or e-mail [uwpb@uw.edu](mailto:uwpb@uw.edu)*