

Your Retirement & UWP/CUMG BENEFITS

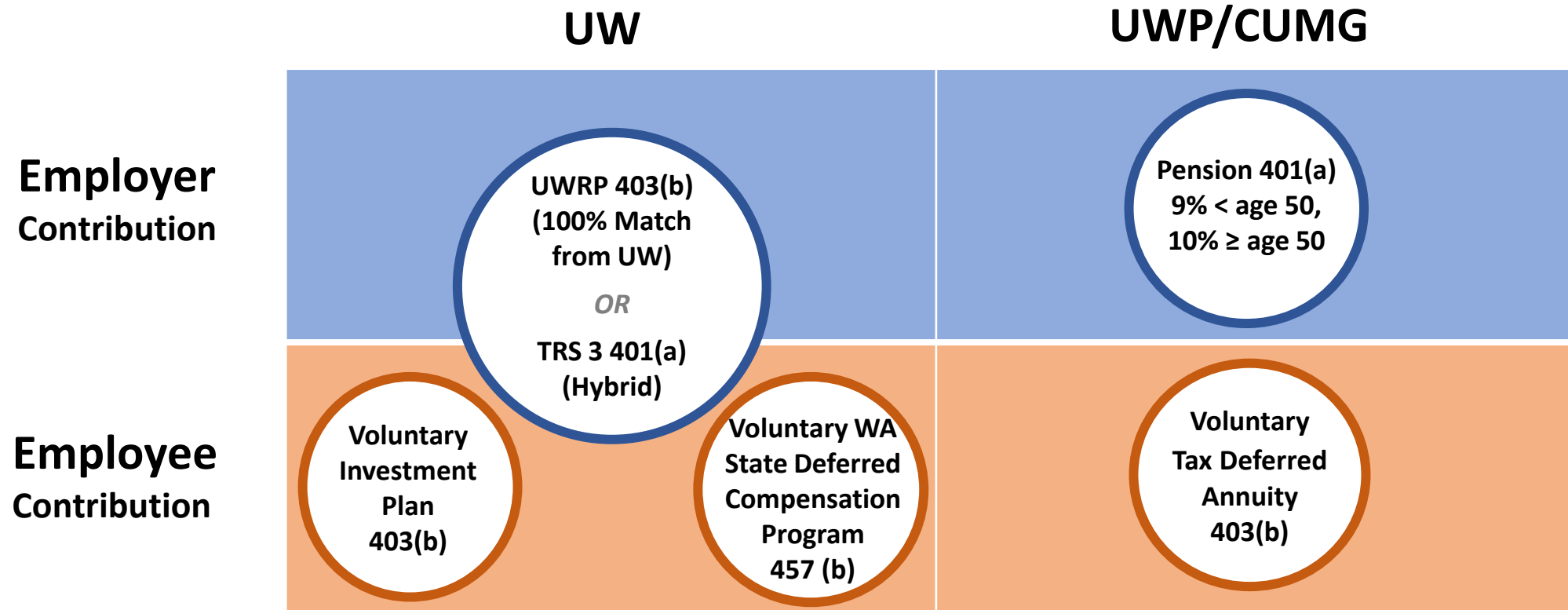
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February 25, 2026

Retirement Plan Options

UWP/CUMG provides additional retirement benefits beyond what you may be eligible for under UW



* Subject to IRS limits for 401(a), 403(b), and 457(b) respectively

** UWRP 403(b) or TRS 3 401(a) plan is mandatory; requires employee contribution

UWP/CUMG Retirement Plans

Pension Plan 401(a)

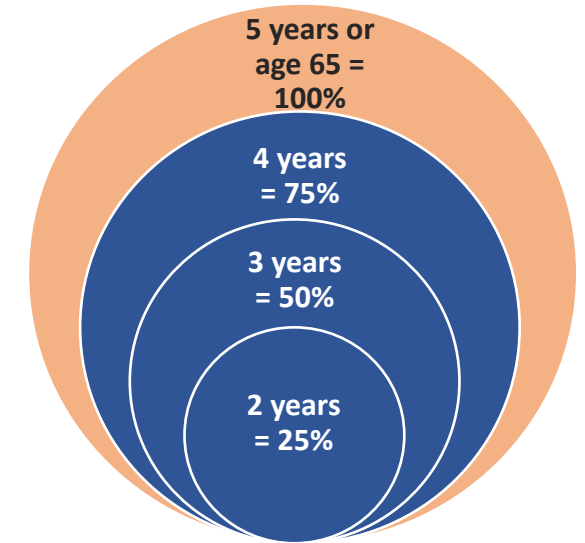
- **Employer** contribution only (9% < age 50 / 10% ≥ age 50)
- Automatic Enrollment
- Subject to vesting schedule*
- Fidelity managed (TIAA prior to 2013)
- 2026 IRS Limit of \$360,000 salary

Tax Deferred Annuity (TDA) 403(b)

- **Employee** contribution only; can defer up to 90 % of pay (including incentives) via payroll deduction
- Voluntary Enrollment; make changes any time
- Immediate 100% vesting
- Fidelity managed, (TIAA prior to 2013)
- IRS Limit of \$24,500 (+\$8,000 ≥ age 50-59, 64+, +\$11,250 for age 60-63) ** combined with other 403(b) plans

*1,000 hours = 1 year of service for determining vesting status, 190 hours awarded / month

** Additional \$3,000 for 15 YOS and <\$5,000 contributed / year, up to \$15,000 lifetime



**Pension Plan 401(a)
Graded Vesting Schedule**

How Much Can You Contribute in 2026?

Elective employee contribution limit **combined** contribution across UW VIP *and* UWP/CUMG TDA plans.

Request a Contribution Check-Up from UWP/CUMG Benefits Office

Employee Elective 403(b) Contribution	2026 IRS 403(b) Limit
<p>UWP/CUMG TDA</p> <p>+</p> <p>UW VIP</p> <p><i>(plus any other 403(b), 401(k), and SIMPLE IRAs)</i></p>	<p>\$24,500</p> <p>+</p> <p>Special catch-up contribution for:</p> <ul style="list-style-type: none"> • \$8,000 for age 50-59 and 64+ ** • \$11,250 for age 60-63 ** • \$3,000/year if 15+ years of service with UWP/CUMG

* 401(a) plans are subject to an **annual compensation limit of \$360,000**

** **403(b) age related catch-up contributions are required to be made as Roth if earnings in 2025 > \$150,000**

***If title changes to Limited Associate, you may still contribute to the UWP/CUMG TDA 403(b) but will no longer receive UWP/CUMG Pension 401(a) contributions.

WA 457 (b) DCP subject to separate employee elective contribution limit of \$24,500 (+ \$8,000 ≥ Age 50)

Fidelity Resources

Fidelity consultants available for appointments:

- Schedule online <https://fidelity.com/schedule>
- Or call 1-800-642-7131

Access appointments under either employer:

[UW Physicians](#) or [Children's University Medical Group](#)

Meet your Fidelity Workplace
Financial Consultants



Dan Kline



Rob Melvin



Jen Olson



Zachary Barkin



Brian Carlin

Access Your Retirement Accounts UWP/CUMG

When and How to Request a Penalty-Free Distribution or Rollover

WHEN

Pension Plan 401(a)



Termination (retirement)



Age 73+ (RMD)
May waive if pay at UWP/CUMG



Permanent Disability



Limited Associate
Age 62+

Tax Deferred Annuity Plan TDA 403(b)



Termination (retirement)



Age 59 ½ +
Or 73+ (RMD)
May waive if pay at UWP/CUMG



Permanent Disability



Financial Hardship

HOW

- 1 Contact [Fidelity](#) or [TIAA](#), wherever your account resides, to request the necessary form.
- 2 Complete and sign the form
→ If you are married, your spouse will need to sign and notarize the form as well.
→ For security purposes, leave the social security number blank. We will add it later during the approval process.
- 3 Submit form for employer approval to uwpben@uw.edu or cumgben@uw.edu.
- 4 UWP/CUMG Benefits will approve and submit the form to Fidelity or TIAA for final processing.

Long Term Disability/Life Insurance - UWP/CUMG

Long Term Disability (LTD)

- Not convertible if retiring

Life Insurance

- Can be ported or converted
- Rates set by UNUM
- 31-day application period

Termination Benefits – UWP/CUMG

Eligibility (must meet all 3):

- Hired as Faculty prior to March 15, 1999
- Employed 10 continuous years as a full time Member or Associate
- Provided 180 days notice prior to termination/retirement date (CUMG only)

Benefit:

- Payment equal to 3 months of final UWP/CUMG base salary (4 months if signed non-compete practice agreement prior to December 15, 1999)

*For CUMG providers whose pay shifted to UW in 2021, termination benefit determined based on percentage of CUMG pay in 2020 if it is greater than current

Incentive Payout – UWP/CUMG

Incentives are paid out after retirement date only if:

- You provided **180 days notice** to your department
- Without sufficient notice, you will not be eligible for future incentives due after your retirement date

Incentive payout schedule – if eligible per your department

- Semi-annual:
 - April 1 (work July – Dec.) / October 1 (work Jan. – June)
- Quarterly:
 - February 15 (work Oct. – Dec.) / May 15 (work Jan. – March)
 - August 15 (work April – June) / November 15 (work July – Sept.)

Key Timeline for Retirement – UWP/CUMG

- **180 days prior or as soon as date is determined:**
Notify your department of your intent (preferably in writing)
- **31 days after:**
Deadline to port/convert Life Insurance to individual plan

Approximately 30 days after, or as soon as department provides paperwork, letter mailed to your home address on file detailing remaining UWP/CUMG benefits and your options

Checklist – UWP/CUMG

- ✓ Notify your department (more than 180 days prior if possible)
- ✓ Update address with UWP/CUMG & UW – even after leaving
 - W-2 (sent in January) / Fidelity, TIAA (updated by UWP/CUMG)
- ✓ Return to department: ID card, keys, pager, etc.
- ✓ ADP Portal online access to Payroll/W-2 remains active

Optional:

- ✓ Meet with Financial Advisor
- ✓ Port/Convert Life Insurance to individual plan
- ✓ Complete UW Retirement Application (retiree benefits)

UWP/CUMG Benefits and Payroll Team

**For any benefit related inquiries,
please contact:**

UWPBen@uw.edu
CUMGBen@uw.edu



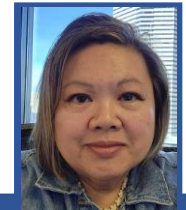
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**For any payroll related inquiries,
please contact:**

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CUMGPay@uw.edu



Vikki Kin
Payroll Manager



La Vonne Bell
UWP Sr. Payroll
Analyst



Christine Billingsley
CUMG Sr. Payroll
Analyst

Resources

UWP Benefits Office:

- Email: uwpben@uw.edu
- Member Site: [UWP Benefits & Payroll Home \(uwmedicine.org\)](http://uwmedicine.org)

CUMG Benefits Office:

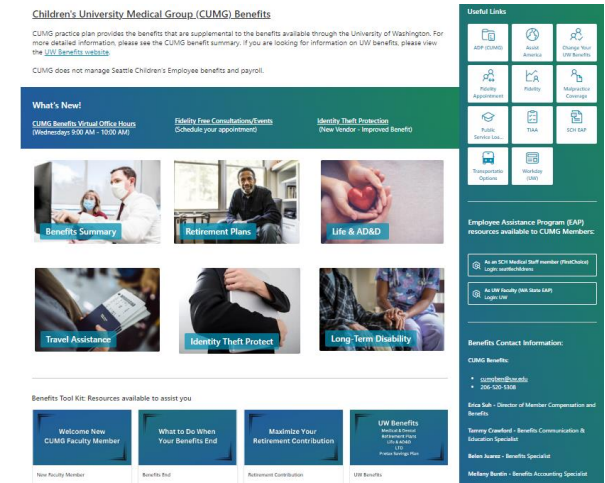
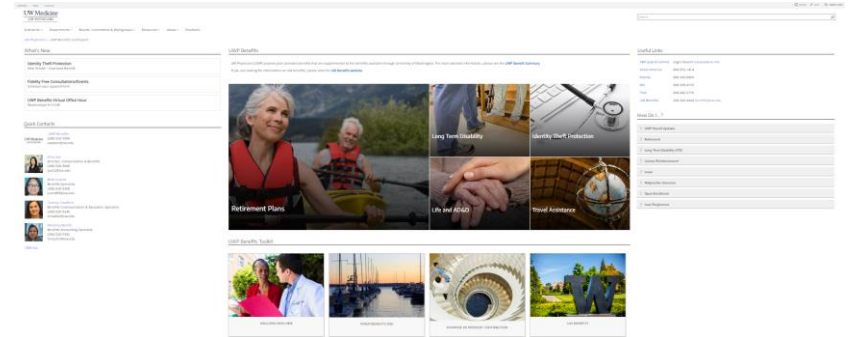
- Email: cumgben@uw.edu
- Member Site: [Benefits \(sharepoint.com\)](http://sharepoint.com)

Fidelity: <https://nb.fidelity.com>

TIAA: <https://tiaa.org>

ADP: www.myadp.com

UW Benefits: <https://hr.uw.edu/benefits>



Questions?

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