UWP / CUMG Benefits Overview

UWP/CUMG BENEFITS OFFICE

CHILDREN'S UNIVERSITY MEDICAL GROUP
Seattle Children's HOSPITAL · RESEARCH · FOUNDATION
UW Medicine UNIVERSITY of WASHINGTON

UW Medicine
UW PHYSICIANS

Welcome to UWP/CUMG

At this point you should have received a welcome e-mail from UWP/CUMG Benefits including:

- ✓ Summary of UWP/CUMG Benefits
- ✓ Beneficiary form
- ✓ New Hire Checklist - Please review the checklist for important deadlines!
- ✓ Instructions for access to UWP/CUMG member site where more benefit details are available

If you haven't received this, check work and personal e-mail from uwpben@uw.edu or cumgben@uw.edu

Additional Benefits from UWP/CUMG

UWP/CUMG benefits are supplemental to UW benefits

UW Benefits

- Vision
- Medical
- Dental
- Retirement Plans
- Life & AD&D
- Long Term Disability
- Pre-Tax Spending Accounts

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UWP/CUMG Benefits

- Life & AD&D
- Long Term Disability
- Retirement Plans
- Identity Theft Benefits
- Worldwide Travel Assistance

Retirement Plan Options

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

	UW	UWP/CUMG
Employer Contribution	**UWRP 403(b) (100% Match from UW)** ***OR*** **TRS 3 401(a) (Hybrid)**	**Pension 401(a) 9% < age 50, 10% ≥ age 50**
Employee Contribution	**Voluntary Investment Plan 403(b)**; **Voluntary WA State Deferred Compensation Program 457 (b)**	**Voluntary Tax Deferred Annuity 403(b)**

* *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

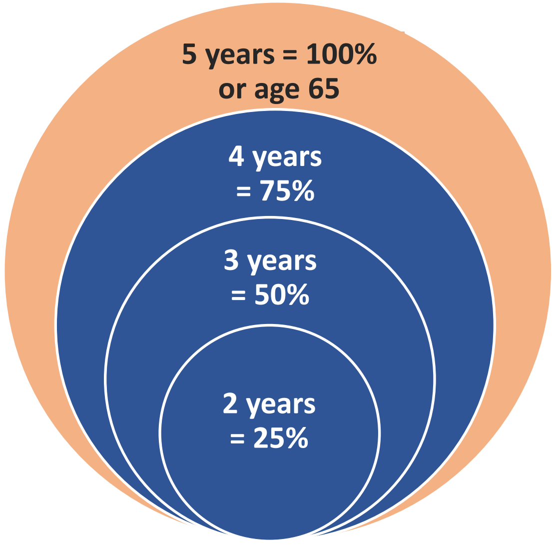
UWP/CUMG Retirement plans available if you receive UWP/CUMG compensation

Pension Plan 401(a)

- **Employer** contribution only (9% < age 50 / 10% ≥ age 50)
- Automatic Enrollment
- Subject to vesting based on completed years of service*
- Fidelity managed
- 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; can make changes to your contribution at any time
- Immediate 100% vesting
- Fidelity managed
- IRS Limit of $24,500 (+$8,000 ≥ age 50)(+11,250 turn age 60-63) ** combined with other 403(b) plans



Pension Plan 401(a)
Graded Vesting Schedule

*1,000 hours equals 1 year of service for the purposes of determining vesting status, 190 hours awarded per month
*** 403(b) plans are also subject to the total (employer + employee) contribution maximum of $72,000*
Additional $3,000 for 15 YOS and <$5,000 contributed / year, up to $15,000 lifetime

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Other Benefits Covered by UWP/CUMG

100% employer-paid and **automatic enrollment**

for any member or associate with 0.5 FTE or greater

Long Term Disability

66 2/3% pre-disability earnings (UW + UWP/CUMG) up to $35,000 monthly benefit

LTD benefit reduced by amount paid under UW LTD policies

Specialty Specific

Provided by UNUM

Life and AD&D

Up to $15,000 Life & $45,000 AD&D

Provided by UNUM

Identity Theft Benefits

ID theft restoration, monitoring, up to $5M of insurance benefit coverage

Coverage for your household

Provided by Allstate

Worldwide Travel Assistance

24/7 emergency travel assistance services

Coverage for your household

Provided by Assist America

License and Dues may be reimbursed subject to department approval

WA Cares Fund

WA Cares Fund is a mandatory program for all employees who work in the state of Washington. For more information, please visit www.wacaresfund.wa.gov

Premiums are deducted from your pay from UWP/CUMG at the rates set by the state legislature

- If you have an approved exemption from WA Cares Fund provided by WA State Employment Security Department, you must submit to both UW and UWP/CUMG
- If you do not submit your exemption to UWP/CUMG, non-refundable deductions will be taken from your UWP/CUMG pay

Exemption approval letters can be submitted to payroll:
uwppay@uw.edu or cumgpay@uw.edu

UWP/CUMG Checklist for New Hires

- ❑ **Enroll in UW Benefits**
  - Enroll within 30 days of your appointment
    This date cannot be extended, please do this first!

- ❑ **Set up your information required for payroll on ADP**
  - Set up your profile on MyADP
  - Update work and personal email, address, and phone number
  - Enroll in direct deposit and update tax withholdings for your UWP/CUMG payroll
  - Submit copy of WA Cares Exemption form if you have one to uwppay@uw.edu or cumgpay@uw.edu

- ❑ **Designate beneficiaries for UNUM Life Insurance**
  - Complete life beneficiary form
  - Return to uwpben@uw.edu or cumgben@uw.edu
    or fax to (206) 520-5432

- ❑ **Update your Fidelity retirement contributions**
  - Set up User ID and Password on Fidelity
  - Review and make any changes to fund choice(s) (Default is target age Vanguard funds)
  - Select your desired optional 403(b) TDA monthly contribution for your UWP/CUMG plan
  - Register beneficiary

If you have other retirement accounts, you may roll them over to these Fidelity accounts

- ❑ **Enroll in optional identity theft monitoring service at no cost**
  - UWP identity monitoring Password: ProtectUWP
  - CUMG identity monitoring Password: ProtectCUMG

Detailed checklist is included in your welcome packet!
Questions? Email UWPBen@uw.edu or CUMGBen@uw.edu

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Tax Withholding Considerations

$210,000 salary
one employer
=
32% tax rate*

Update W-4 to add additional withholding

$105,000 salary
one employer
=
22% tax rate*

$105,000 salary
one employer
=
22% tax rate*

2026 Single Tax Rate	Up to …
10%	$12,400
12%	$50,400
22%	$105,700
24%	$201,775
32%	$256,225
35%	$640,600

*Highest tiered tax rate

IRS Tax Withholding Estimator
https://www.irs.gov/individuals/tax-withholding-estimator

UWP/CUMG Benefits and Payroll Team

For any benefit related inquiries, please contact:

UWPBen@uw.edu
CUMGBen@uw.edu

Erica Suh
Director, Member Compensation & Benefits

Belen Juarez
Benefits Specialist

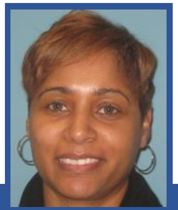
Tammy Crawford
Benefits Communication & Education Specialist

Mellaney Buntin
Benefits Accounting Specialist

For any payroll related inquiries, please contact:

UWPPay@uw.edu
CUMGPay@uw.edu

Vikki Kin
Payroll Manager



La Vonne Bell
UWP Sr. Payroll Analyst

Christine Billingsley
CUMG Sr. Payroll Analyst

Reminder - UWP/CUMG Payroll is paid monthly, the last working day of the month (vs. Semi-Monthly Payroll under UW)

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Resources

Member Site

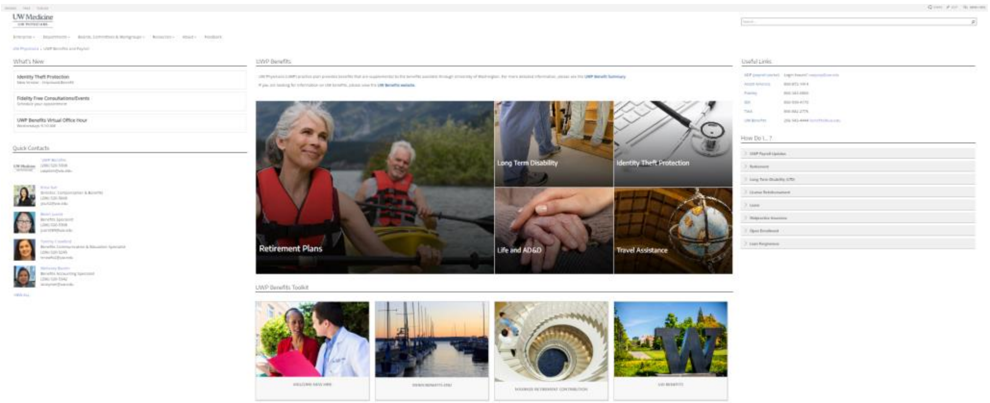
- UWP: UWP Benefits & Payroll Home (uwmedicine.org)
- CUMG: Benefits (sharepoint.com)

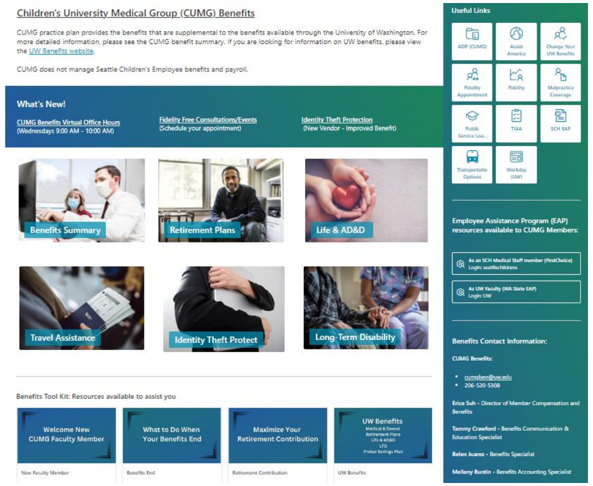
Fidelity https://nb.fidelity.com

- 1:1 virtual: https://fidelity.com/schedule

ADP www.myadp.com

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





Questions?

UW Benefits Orientation

To understand your benefits provided by University of Washington, view an online UW Benefit Orientation:

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

- ➢ Note, videos must be viewed using Google Chrome or Mozilla Firefox browsers
- ➢ Use your UW NET ID / Password to sign into UW secure site and Microsoft Stream

Contact **UW** with any questions
Benefits: benefits@uw.edu or 206-543-4444
Payroll: payroll@uw.edu