

# W UNIVERSITY of WASHINGTON

## Summary of Benefits for Non-US Citizens Working Abroad

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University of Washington (UW) offers a wide range of benefits as part of your total compensation package. Choose from top medical and dental insurance programs; plan for your future with tax-deferred investing through the UW Retirement Plan; enjoy generous vacation and sick leave policies; and protect yourself and your family with life and long-term disability insurance. For more information, follow the links shown below or explore the Benefits website at <http://hr.uw.edu/benefits/>

## Insurance

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### Eligibility

**Academic Staff & Professional Staff** are eligible for PEBB insurance benefits when appointed to a position with at least a 50 percent UW paid appointment for more than 6 consecutive months.

**Faculty** are eligible for PEBB insurance benefits when appointed to an eligible faculty position with at least a 50 percent UW paid appointment and a duration of three or more consecutive academic quarters (spring and fall are considered consecutive for benefits purposes). Insurance benefits generally begin the first of the following month. However, if an eligible faculty appointment begins on the first business or calendar day of the month, eligibility begins on that day.

If your faculty appointment is quarter-to-quarter, you will become eligible when you start a second consecutive quarter of a 50 percent UW paid appointment. In this case, your coverage begins the first of the month following the beginning of the **second-quarter** appointment.

### Medical Insurance

Eligible employees may choose from several health plans, all of which are listed here: <http://hr.uw.edu/benefits/health-insurance/compare-plans>

You have 31 days to select your health plan. Outside of the U.S., Uniform Medical Plan (UMP) Classic is your best option. This plan, which is administered by Regence BlueShield, accepts claims worldwide. Through the BlueCard Worldwide® program, you have access to medical assistance services, doctors and hospitals when living or traveling outside of the United States, Puerto Rico, and U.S. Virgin Islands. <https://bcbsglobalcore.com/Account/Login?ReturnUrl=%2F>

If you are adding family members to your coverage, you must provide valid dependent verification (officially translated in English) in order to document their eligibility.

<https://www.hca.wa.gov/employee-retiree-benefits/public-employees/dependent-verification>

### Dental Insurance

Choose from two managed care plans and one preferred provider plan. Dental premiums for you and your eligible dependent(s) are fully paid by the UW.

<https://hr.uw.edu/benefits/insurance/health/plans/dental/>

You have 31 days to select your dental plan. Outside of the U.S. your best plan option is Uniform Dental Plan (UDP) administered by Delta Dental/Washington Dental Service.

### Long Term Disability Insurance

The UW pays for your Employer-Paid LTD coverage which provides a 90-day waiting period and a maximum benefit of \$240 per month. Also available is Employee-Paid LTD, which provides a benefit of 60% of your eligible pre-disability earnings after a 90 day waiting period. Learn more about your Employee-Paid LTD options at: <https://hr.uw.edu/benefits/insurance/other/long-term-disability-insurance/>

See "Banking" section below for information about banking outside the U.S. in order to facilitate payment of any potential future claims.

### Life, Accidental Death, and Dismemberment Insurance

The University provides each eligible employee with \$35,000 of basic life insurance and \$5,000 basic AD&D insurance at no cost. You also have the option to purchase additional insurance up to \$500,000 with no Medical Evidence of Insurability, and to a maximum of \$1,000,000 with Medical Evidence of Insurability. If you enroll in optional life insurance you may apply for amounts of optional life insurance for your spouse or state registered domestic partner and/or children.

<https://hr.uw.edu/benefits/insurance/other/life-insurance-accidental-death-dismemberment/>

## Retirement

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### UW Retirement Plan (UWRP)

Academic staff, professional staff, or Faculty with at least a 50 percent UW paid appointment for six or more consecutive months have 30 days from their eligibility date to elect UWRP participation or be defaulted into the 24 month optional period.

UWRP is a Defined Contribution (DC) Plan under Internal Revenue Code (IRC) Section 403(b). Employee contributions are tax-deferred, and the UW matches 100% of those contributions. Contribution levels are:

- 5% of regular earnings: Under age 35
- 7.5% of regular earnings: Age 35 and over
- 10% of regular earnings: Age 50 and over (optional)

You select your investments among the UWRP approved funds through our master administrator, Fidelity Investments.

*Note: Non-U.S. citizens cannot invest in Tier 3 annuity options with TIAA-CREF. As a life insurance company, they cannot sell their investments outside the US.*

For more information and enrollment see:

<http://hr.uw.edu/benefits/retirement-plans/uw-retirement-plan/>

UWRP is portable so you can keep the employee and employer contributions upon leaving UW employment.

**UWRP & ITIN:** If you do not initially have an ITIN (see "Banking" section below) you can still enroll in the UWRP. However upon termination of employment, an ITIN and a U.S.-based bank account will be required by the master administrator, Fidelity Investments. Fidelity can only transfer assets to international branches of U.S. banks, those headquartered in the U.S.

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**Note:** This flyer contains a brief description of UW insurance coverage and other benefits. In case of any conflict between this flyer and official plan documents, provisions of the plan document will govern. Plans may change or stop at any time. This is not an employment contract. For more details, visit [www.uw.edu/admin/hr/benefits/](http://www.uw.edu/admin/hr/benefits/)

## Voluntary Investment Program (VIP)

The VIP is also available to you to provide an optional, *unmatched* retirement savings. To access these savings at retirement or separation, this program will require a bank account with a US-based bank, as well as an ITIN. See “Banking and ITIN” information further below.

<http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/uw-voluntary-investment-program/>

## Deferred Compensation Program (DCP)

Washington State Deferred Compensation Program (DCP) is an additional optional, unmatched retirement savings program under IRC 457(b). New employees will automatically be enrolled in DCP three months after their start date. DCP contributions are deducted pre-tax, and the earnings grow tax-deferred. UW employees may participate in both VIP and DCP in the same tax year at the same time. <http://hr.uw.edu/benefits/retirement-plans/optional-retirement-plans/deferred-compensation/>

## Other Benefits

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### Holidays and Leave

The UW observes 11 paid holidays per calendar year, plus a personal paid holiday. Professional Staff employees accrue vacation and sick leave based on appointment level and years of service.

<http://hr.uw.edu/professional-staff-program/>

Faculty and academic staff should review the Academic Human Resources website for information about faculty vacation and sick leave: <http://ap.washington.edu/ahr/policies/leaves/>

### Engagement Program

The Whole U is the University’s community and engagement program that encompasses an amazing array of resources including discounts! Information and events are curated around seven Whole U pillars: being active, eating well, staying healthy, financial fitness, volunteerism, life events/changes, and engaging personal interests.

<https://www.washington.edu/wholeu/>

### Professional & Organizational Development (POD)

POD offers a wide range of training courses, workshops, and online learning for leaders and staff. <http://hr.uw.edu/pod/>

### UW Payroll

UW foreign national employees who live and work outside of the U.S. do not receive U.S. tax forms. Visit UW Payroll’s [website](#) to get more information and forms related to foreign nationals.

## Banking

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### Individual Taxpayer Identification Number (ITIN)

An ITIN is a United States tax processing number issued by the Internal Revenue Service (IRS). The IRS issues ITINs to individuals who are required to have a taxpayer identification number but who do not have, and are not eligible to obtain, a Social Security Number. Individuals must file a valid federal income tax return to receive an ITIN, unless they meet an exception.

To effectively use your UW-provided benefits, *both* an ITIN and an account with a US-based bank are required. You can begin participation in your UW benefits without an ITIN. However, should you later terminate UW employment you will need an ITIN if you wish to transfer your UW Retirement Plan assets out of the plan or out of the US.

The UW is a Certified Acceptance Agent for the ITIN, and may be able to provide assistance to those able to come to the UW campus in person. To obtain an ITIN, email [itin@uw.edu](mailto:itin@uw.edu) for assistance. In addition, review these FAQs: <http://f2.washington.edu/fm/ps/itin-faq>

If you will not be coming to the UW campus in person, you can still receive some assistance by obtaining the forms and following the information from the FAQ referenced above, and filing your request directly with the IRS.

### International Branches of U.S. Banks

Open an account with a U.S. financial institution located near you. Many countries have international branches of U.S. banks. If you are not familiar with those available in your country, contact your department administrator for assistance identifying U.S.-based banks. Otherwise one of our state’s credit union partners accepts online applications to establish an account. A notarized affidavit of identification may be required. Please have your ITIN, passport, and Husky ID card ready for this purpose.

[Washington State Employees Credit Union](#) can assist you either online or by calling 360-943-7911.

## Transferring to a U.S. based appointment

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Contact UW Benefits at 206-543-4444 or [benefits@uw.edu](mailto:benefits@uw.edu) within 30 days of relocating to the U.S. to discuss expanded benefits available to you and your eligible dependents.

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