

**THE UNIVERSITY OF WISCONSIN SYSTEM
2012 BENEFITS SUMMARY
for
GRADUATE ASSISTANTS, POST-DOCTORAL APPOINTEES,
and SHORT-TERM ACADEMIC APPOINTMENTS**

To participate in insurance plans, you must file an application within limited enrollment deadlines. Please take note of the specific enrollment deadlines.

Applications and plan brochures can be accessed electronically at <http://uwservice.wisc.edu/forms.php>. Payroll and benefits information is available in the [My UW System portal](#) ([My UW portal](#) for UW-Madison employees).

WISCONSIN RETIREMENT SYSTEM (WRS)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Not eligible because appointment is for less than one year or because the position is excluded by statute.	N/A	N/A	N/A

SOCIAL SECURITY AND MEDICARE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees, except certain "F" and "J" visa holders and exempt students, have this mandatory coverage.</p> <p>Student employees that are enrolled and regularly attending classes at the UW may waive coverage. Appointees who are supported by stipends or fellowships are not considered employees and are not covered.</p>	<p>Provides a basic retirement annuity based on age and years of contribution. Reduced benefits available at age 62. Also provides death and permanent disability benefits. Medicare provides basic health insurance coverage at age 65.</p>	<p>5.65%* on covered compensation up to \$110,100 (4.2%* for Social Security and 1.45% for Medicare) and 1.45% on compensation above \$110,100 (Medicare only)</p> <p><i>*Rate subject to change due to federal legislation</i></p>	<p>7.65% on covered compensation up to \$110,100 (6.2% for Social Security and 1.45% for Medicare) and 1.45% on compensation above \$110,100 (Medicare only)</p>

STATE GROUP HEALTH INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays												
<p>Eligible <i>short-term academic employees</i> are those appointed to a faculty or academic staff position for a period of less than one year but for at least one semester (6 months for year-round positions) and for at least 28% of full-time (21% for year-round positions). These appointments may qualify for WRS coverage and associated benefits if University employment continues.</p> <p><i>Visiting Faculty</i> – same minimum time and duration standards as short-term academic employees. If on leave from another educational institution, state law prohibits WRS coverage for the first twelve months of UW employment. Health insurance premiums and other benefits are the same as for WRS-covered unclassified employees if the appointment is for at least one year (365 days). Otherwise benefits are the same as for other short-term academic staff.</p> <p>Eligible <i>graduate and post-graduate employees</i> (Student Assistant and Employee-in-Training titles) are those who are appointed to work for at least one semester (6 months for year-round positions), and for at least 33% of full-time. Eligible job titles include: Research Associate, Research Intern, Postgraduate Trainee 1-7, Intern (Non-Physician), Teaching Assistant, Program Assistant, Project Assistant, Graduate Assistant. Appointees supported by stipends or fellowships are eligible on the same basis.</p> <p><i>Undergrad Assistants and Interns are not eligible.</i></p> <p>Must apply within 30 days of the begin date of initial eligible university appointment.</p> <p>Coverage begins the first of month on/after the Benefits Office receives timely application. There is an annual opportunity each October to enroll in health insurance, change health plans or add/remove eligible family members for the following year.</p>	<p>Comprehensive hospital, surgical, and medical benefits from Health Maintenance Organizations, Preferred Provider Plans (PPO) or the State's self-funded Standard Plan, which is a PPO.</p> <p>All of the health plans, except the Standard Plan, offer a uniform benefit package. Preventive and diagnostic dental coverage vary among plans.</p> <p>Single and family coverage available.</p>	<p>Monthly employee cost varies according to plan tier.</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="text-align: left;">Tier</th> <th style="text-align: left;">Single</th> <th style="text-align: left;">Family</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$40.50</td> <td>\$100.50</td> </tr> <tr> <td>2</td> <td>\$59.00</td> <td>\$148.50</td> </tr> <tr> <td>3</td> <td>\$109.50</td> <td>\$274.00</td> </tr> </tbody> </table>	Tier	Single	Family	1	\$40.50	\$100.50	2	\$59.00	\$148.50	3	\$109.50	\$274.00	<p>Premium contribution varies depending on the tier of the plan.</p>
		Tier	Single	Family											
		1	\$40.50	\$100.50											
		2	\$59.00	\$148.50											
3	\$109.50	\$274.00													

DOMESTIC PARTNER BENEFITS

Employees are eligible to cover a domestic partner and the domestic partner's children on all insurance benefits that offer dependent coverage.

In order to cover a domestic partner on health insurance & any or all other benefits, including those under the WRS, such as survivor benefits, an employee must submit a notarized [ETF Affidavit of Domestic Partnership \(ET-2371\)](#) directly to ETF in order to establish a domestic partnership for benefit purposes (*this is referred to as a Chapter 40 domestic partnership*).

- The domestic partnership is effective on the date ETF receives a valid affidavit.
- Employees have 30 days from the domestic partnership effective date to add a domestic partner to all eligible benefits.
- Must submit a copy of ETF acknowledgement letter to campus benefits office.

If an employee does not want to create a Chapter 40 domestic partnership, an employee is eligible to enroll a partner and partner's children in all benefits except health insurance and State Group Life Insurance. The employee must submit a notarized [UWS Affidavit of Domestic Partnership \(UWS 50\)](#) and benefit enrollment applications directly to campus benefits office.

- Domestic partnership is effective on the date that UWS receives a valid affidavit.
- Employees have 30 days from domestic partnership effective date to add domestic partner to all non-Chapter 40 benefits (all benefits except health and State Group Life)

See www.wisconsin.edu/hr/benefits/dpbenefits.html for detailed enrollment information.

IMPORANT TAX CONSIDERATIONS: Under federal tax code, a domestic partner and a domestic partner's children are typically not considered tax dependents for health insurance purposes. There are tax consequences if you cover dependents that are considered "non-tax dependents" for health insurance purposes under federal and state tax codes.

If any of your covered family members are considered "non-tax dependents" for health insurance purposes, the fair market value of the health insurance benefits provided to those dependents will be included in both your taxable state and federal income. This amount is considered "imputed income" and will increase your taxable income and your tax liability. If you cover a **domestic partner and a domestic partner's children**, he or she must each qualify as a tax dependent under the "qualifying relative" test under Internal Revenue Code (IRC) §152, otherwise you will be taxed on the fair market value of the cost of coverage provided.

You should consult with your tax advisor to confirm that tax status of your domestic partner and your domestic partner's children. Detailed tax information is available online at: <http://www.wisconsin.edu/hr/benefits/ins/sghealth.htm> and <http://uwservice.wisc.edu/imputed-income.php>.

EMPLOYEE REIMBURSEMENT ACCOUNTS (ERA) for Dependent Care & Medical Expenses

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Most employees are eligible, except those in certain Student Assistant positions (Research Assistant, Fellows, Scholars, Trainees) or Employee-in-Training positions (Grad Intern/Trainee, Post doc Fellow/Trainee). New employees must enroll within 30 days of employment. Coverage is effective on the first of the month on/after you submit your enrollment form to your benefits office. Change in family or employment status may an enrollment/ change opportunity under one or both of the accounts.</p> <p>Each fall, employees must enroll for the next calendar year.</p> <p>State Group Health Insurance, VSP Vision, Dental Wisconsin and EPIC Benefits+ premiums are automatically taken pre-tax unless this option is waived or, for optional plans, you are covering a non-tax dependent.</p>	<p>Expenses that can be reimbursed from ERAs include qualified dependent care expenses as defined by IRS and allowable medical and dental expenses not covered by insurance. You save federal, Wisconsin and social security taxes on these expenses. Insurance premiums may not be reimbursed by ERAs.</p> <p>See the 2012 plan booklet for more information.</p>	<p>Pre-tax salary reductions that save income and social security taxes. Annual maximums are \$5,000 for Dependent Care (restrictions may apply), \$7,500 for Medical expenses.</p>	<p>100% of program administrative cost</p>

TAX-SHELTERED ANNUITIES [403(b) Plan]

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Most employees are eligible and can enroll at any time. Research Assistants, fellows, scholars, graduate interns/trainees, and Post-doctoral Fellows/Trainees receive a stipend rather than wages and are not eligible to participate.</p> <p>For further information see the Tax-Sheltered Annuity Program web site</p> <p>Salary Reduction Agreement</p>	<p>This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. A post-tax Roth option is also available.</p> <p>Investment companies approved by UW System oversight committee include mutual funds, insurance companies and TIAA-CREF.</p> <p>Under age 50 contribution limit: \$17,000 Age 50 & over contribution limit: \$22,500</p>	<p>Pre-tax salary reductions that defer income taxes.</p> <p>Annual \$15.00 administrative fee and investment company charges.</p>	<p>0%</p>

WISCONSIN DEFERRED COMPENSATION (457 Plan)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Most employees are eligible and can enroll at any time. Research Assistants, fellows, scholars, graduate interns/trainees, and Post-doctoral Fellows/Trainees receive a stipend rather than wages and are not eligible to participate.</p> <p>For more information see the WDC web site at www.wdc457.org.</p>	<p>This voluntary supplemental retirement savings program allows employees to invest pre-tax salary and defer income taxes on savings. A post-tax Roth option is also available. Funds are chosen and monitored by the State of Wisconsin Deferred Compensation Board.</p> <p>Under age 50 contribution limit: \$17,000 Age 50 & over contribution limit: \$22,500</p>	<p>Pre-tax salary reductions that defer income taxes. Fee based on account balance.</p>	0%

EPIC BENEFITS+ INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All appointees eligible for State Group Health Insurance. Must apply within 30 days of initial eligible University appointment.</p> <p>Coverage begins first of month on/after the Benefits Office receives timely application.</p>	<ul style="list-style-type: none"> • Pays 50% of covered, non-routine dental charges up to \$1000/person per year after a \$75/person deductible. • \$1,200 lifetime orthodontia benefit (child) • A benefit of \$100 per day payable beginning on the third day and continuing through the 365th day of a hospital confinement. A benefit of \$100 per outpatient surgery paid when performed in a hospital outpatient department or freestanding Ambulatory Surgical Center. • \$10,000 AD&D benefit • Vision discount plan part of basic coverage or can add optional vision insurance plan. 	100% of premium	0%
		<p>Without Vision Insurance: \$18.99 Employee \$37.98 Employee +1 \$56.97 Family</p> <p>With Vision Insurance: \$22.99 Employee \$45.05 Employee +1 \$67.36 Family</p>	

DENTAL WISCONSIN DENTAL INSURANCE (SELECT PLAN AND PPO)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Only appointees eligible for State Group Health Insurance are eligible.</p> <p>Must apply within 30 days of hire. Coverage begins on the first of the month on/after the Benefits Office receives timely application.</p> <p>Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1st to cancel coverage for the following year.</p> <p>This dental coverage is in addition to and separate from any dental benefit provided with the health insurance.</p>	<p><u>Two plan designs are offered.</u> The PPO plan includes coverage for diagnostic and preventive services; the Select plan does not. Both cover a percentage of other services, such as fillings and crowns.</p> <p>Annual \$1000 benefit maximums apply to each covered member. The member generally pays coinsurance and an annual deductible. Benefits vary between plans.</p> <p>Both plans provide a \$1000 lifetime benefit for orthodontia for children under age 19. Any orthodontist may be used.</p>	100% of monthly premium.	0%
		<p>Select Plan \$17.84 Employee \$36.68 Employee + Spouse/DP \$42.32 Employee + Child(ren) \$62.24 Family (EE + 2 or more family members)</p> <p>PPO \$26.82 Employee \$56.78 Employee + Spouse/DP \$63.49 Employee + Child(ren) \$95.97 Family (EE + 2 or more family members)</p>	

VSP VISION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Only appointees eligible for State Group Health Insurance are eligible.</p> <p>Must apply within 30 days of hire. Coverage begins the first of the month on/after the Benefits Office receives timely application.</p> <p>Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1st to cancel coverage for the following year. Annual enrollment opportunity in October.</p>	<p>The plan provides partial payment to help offset the costs of annual eye exams, frames, lenses and contact lenses. Benefits are greater if a VSP provider is used.</p>	100% of premium	0%
		<p>\$5.24 Employee \$10.49 Employee + Spouse/DP \$11.23 Employee + Child(ren) \$17.93 Employee + Family</p>	

UNIVERSITY INSURANCE ASSOCIATION (UIA) LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Coverage is mandatory, by action of the Board of Regents, for eligible appointees (faculty, academic staff or limited appointees only) with base salary of at least \$2,218.00 per month, indexed annually. Coverage begins either November 1 or April 1. No application is required.	Decreasing term life insurance based on age . Includes a Living Benefit.	\$24.00 per year	0%

ACCIDENTAL DEATH & DISMEMBERMENT LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All appointees eligible for State Group Health Insurance. May enroll at any time. Coverage becomes effective on or after the first of the month on/after the Benefits Office receives the application unless a later date is requested.	Coverage options range from \$25,000 to \$500,000. Spouse or domestic partner and dependents may be covered for lower amounts. Provides several benefits to care for family members and additional benefits for specific injuries. Includes Zurich Travel Assist benefit when traveling 100 miles or more from home to assist with medical, legal or personal services. AD&D coverage reduces after age 70.	100% of premium	0%

INDIVIDUAL & FAMILY TERM LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All appointees eligible for State Group Health Insurance. Must apply within 30 days of initial eligible university employment. Coverage begins on the first of the month on/after the Benefits Office receives timely application . Late enrollment requires medical evidence of insurability.	Initially, employees may select coverage amounts of \$5,000, \$10,000, \$15,000 or \$20,000 for themselves, \$5,000 or \$10,000 for spouses or domestic partner, and \$2,500 or \$5,000 for eligible children. Maximum employee coverage is \$200,000 for employees, \$100,000 for spouse or domestic partner and \$10,000 for child. Participants will have an annual opportunity to increase coverage without evidence of insurability. Includes a living benefit.	100% of premium Cost based on age and coverage amount selected.	0%

UW EMPLOYEES INC. LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All appointees eligible for State Group Health Insurance. Must apply within 30 days of employment. Coverage begins on the first of the month on/after the Benefits Office receives timely application . Late enrollment requires medical evidence of insurability.	Decreasing term insurance, coverage amount based on age, ranges from \$25,000 for employees under age 35 decreasing to \$3,000 for employees over age 64.	100% of premium Cost and coverage based on age.	0%

LONG-TERM CARE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Most appointees may apply at any time , subject to medical underwriting. Spouses, domestic partners and parents (who live in WI) of appointees may also apply. Research Assistants, fellows, scholars, graduate interns/trainees, and Post-doctoral Fellows/Trainees are not eligible to enroll. For further information, visit the ETF website	Short and long-term care, including assisted living, community-based care and nursing home care.	100% of premium	0%

WORKER'S COMPENSATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees have this insurance coverage. In most cases, the first payment will be made by the insurance company within 14 days of your last day worked. Timely reporting of the accident is required of the employer and employee.	Cash compensation, medical expenses and death benefits for on-the-job injuries or occupational diseases.	0%	100% of benefits

UNEMPLOYMENT COMPENSATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
If in a position covered by unemployment insurance, employees who are laid off or terminated may be eligible for unemployment insurance if covered wages meet minimum eligibility requirements.	Weekly benefits are 4% of the highest quarter of wages in the first four of the last five completed quarters.	0%	100% of benefits

FAMILY & MEDICAL LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees who meet eligibility requirement of 1,250 hours of state employment in preceding 12 months (federal law) and/or 1,000 hours of state employment in the preceding year (Wisconsin law). Employees must also meet duration of employment standard.	Eligible employees may take up to 12 weeks of unpaid, job-protected leave each year for specified family and medical reasons. Under federal FMLA, employees may take up to 26 weeks of job-protected leave to care for an eligible military service member who has a serious injury or illness.	0%	100% of program costs

VACATION

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Academic staff and limited employees expected to work at least one-third of full-time (21% for an annual appointment and 28% for an academic year appointment) for at least one year. Vacation time is earned on a fiscal year basis but can be used immediately. All other employees should refer to employment contract to confirm eligibility for vacation.	Twenty-two days per year (prorated for part-time employment). After 10 years of service, employee may bank up to 40 hours vacation per year in an Annual Leave Reserve Account (ALRA). After 25 years, up to 80 hours of vacation per year may be banked.	0%	100% of benefits

SICK LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Academic staff and limited employees expected to work at least one-third of full-time (21% for an annual appointment and 28% for an academic year appointment) for at least one year. Sick leave is earned on a fiscal year basis but can be used immediately. All other employees should refer to employment contract to confirm eligibility for sick leave.	Initial 22 day allocation; after 18 months, one day per month or six days per semester (prorated for part-time employment). If leave is reported completely, accurately and in a timely manner, unused sick leave balance accumulates without limit. If covered by the Wisconsin Retirement System at retirement, sick leave may be converted to credits to pay for post-retirement health insurance.	0%	100% of benefits

HOLIDAYS

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All appointees.	Up to nine days of legal holiday	0%	100% of benefits

OTHER PAID LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees.	Paid leave when summoned as a witness for the employer or impaneled as a jurist. Paid leave to vote if you cannot vote outside of work hours.	0%	100% of benefits

CAREER-RELATED EDUCATION REIMBURSEMENT

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees with appointments of half time or more, upon approval.	Based on campus reimbursement policy and availability of funding, limited tuition and fee reimbursement is available.	0-100%	0-100%

PARKING FEES & BUS PASSES

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees can participate at any time.	Parking availability and fees vary by campus. Most parking costs deducted on a pre-tax basis.	100%	0%

WHERE TO GET MORE INFORMATION: Contact your campus [Staff Benefits Office](#) to get detailed, personalized information. Consult the UW System Administration web site at www.wisconsin.edu/hr/benefits for any changes to this form and for expanded information on benefit plans. Master insurance contracts are available for inspection upon reasonable notice by contacting UW System Human Resources.

Should there be a discrepancy between the information contained herein and the contract, the contract will prevail.

The University of Wisconsin does not discriminate on the basis of disability in the provision of programs, services, or employment. If you need this printed material interpreted or in a different form, or if you need assistance in using this service, please contact your employing campus benefits office.

UWS 21 (Revised 12/11)