

**THE UNIVERSITY OF WISCONSIN SYSTEM
2012 BENEFITS SUMMARY for
WRS-ELIGIBLE LIMITED TERM EMPLOYEES (LTEs)**

Upon initial appointment, LTEs are typically not covered by the Wisconsin Retirement System (WRS) and are eligible only for social security, workers compensation, unemployment insurance and the Tax-Sheltered Annuity and WI Deferred Compensation programs. Employees must be covered by the WRS to be eligible for most employee benefits. Once an LTE is covered by the WRS, the employee will be eligible for coverage under most benefit plans.

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
<p>For employees who begin employment on or after July 1, 2011 who have never worked for a WRS-participating employer:</p> <ul style="list-style-type: none"> WRS coverage is immediate and mandatory for those with expected employment of two-thirds of full-time for at least one year. This is equivalent to 1200 hours per year (58% of full-time). Employees not immediately eligible will be placed under WRS after one year if they worked at least 1200 hours in the previous 12 months. Must have five years of creditable WRS service to be vested in the WRS (may take more than five years if working part-time). <p>For employees who have worked for a WRS-participating employer prior to July 1, 2011:</p> <ul style="list-style-type: none"> WRS coverage is immediate and mandatory for those with expected employment of one-third of full-time for at least one year. This is equivalent to 600 hours per year (29% of full-time). Employees with WRS-creditable service prior to July 1, 2011, are immediately vested. Employees without WRS-creditable service prior to July 1, 2011, must have five years of creditable WRS service to be vested in the WRS. 	<p><u>If vested</u>, lifetime retirement income based on years of service and average of highest three years of earnings (or total cash value of account, if greater). Full benefits at age 65 or at age 57 with 30 years of service. Reduced benefits at age 55.</p> <p>Also provides death, permanent disability, and separation benefits.</p> <p><u>If not vested</u>, eligible to take a separation benefit which includes only the employee WRS contributions and investment returns. Employer contributions and years of creditable service are forfeited and WRS account closed.</p>	<p>Percent of salary: 5.9%</p> <p>Deductions taken on a pre-tax basis for state and federal tax purposes.</p>	<p>Percent of salary: 5.9%</p> <p>The UW also contributes 1.2% to fund retiree health insurance credits.</p>

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, have this mandatory coverage.</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>*Rate subject to change due to federal legislation</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>All employees covered by WRS are eligible.</p> <p>Must apply within 30 days of initial WRS eligibility or on or before the first of the month following the completion of six months of WRS state service (i.e., when eligible for employer contribution towards premium). Coverage begins the first of month on/after the Benefits Office receives timely application.</p> <p>*Special enrollment opportunities available under HIPAA regulations. LTEs and less than half time staff have a 30 day enrollment opportunity when change in position or increased hours qualify them for larger employer contribution towards premium.</p> <p>There is an annual opportunity each October to enroll in health insurance, change health plans and 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>Employee pays total premium until employer contribution begins after employee has six months of State WRS service months.</p> <p>Monthly employee cost varies according to plan tier and appointment percentage.</p> <p>Employees who work at least 50% in two or more concurrent LTE positions pay a monthly premium of:</p> <table border="1" data-bbox="954 464 1289 625"> <thead> <tr> <th><i>Tier</i></th> <th><i>Single</i></th> <th><i>Family</i></th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$81</td> <td>\$201</td> </tr> <tr> <td>2</td> <td>\$118</td> <td>\$297</td> </tr> <tr> <td>3</td> <td>\$219</td> <td>\$548</td> </tr> </tbody> </table> <p>LTEs who work in only one LTE position or work less than 50% in two or more concurrent LTE positions must pay 50% of the total premium.</p>	<i>Tier</i>	<i>Single</i>	<i>Family</i>	1	\$81	\$201	2	\$118	\$297	3	\$219	\$548	<p>Employer contribution will begin after the employee has six months of State WRS service.</p> <p>Premium contribution varies depending on the tier of the plan.</p> <p>LTEs who work in only one LTE position or work less than 50% in two or more concurrent LTE positions, the University contributes 50% of total premium.</p>
<i>Tier</i>	<i>Single</i>	<i>Family</i>													
1	\$81	\$201													
2	\$118	\$297													
3	\$219	\$548													

DOMESTIC PARTNER BENEFITS

<p>Employees are eligible to cover a domestic partner and the domestic partner's children on all insurance benefits that offer dependent coverage.</p> <p>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 (<i>this is referred to as a Chapter 40 domestic partnership</i>).</p> <ul style="list-style-type: none"> 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. <p>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.</p> <ul style="list-style-type: none"> 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) <p>See www.wisconsin.edu/hr/benefits/dpbenefits.html for detailed enrollment information.</p> <p>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.</p> <p>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.</p> <p>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/sqhealth.htm and http://uwservice.wisc.edu/imputed-income.php.</p>
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INCOME CONTINUATION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays*	University Pays*
<p>Employees are initially eligible for coverage after completion of six months of WRS participation at any WRS employer.</p> <p>Must apply no later than 30 days after the first of the month following six months of any WRS coverage. Coverage effective the first of month on/after the Benefits Office receives timely application. If application is not received during initial enrollment period, coverage can also be obtained by providing medical evidence of insurability. Classified permanent and project employees may be able to enroll during the annual deferred enrollment period after accumulating a specific amount of sick leave.</p>	<p>Disability/income replacement insurance that replaces up to 75% of salary if unable to work due to short or long term disability. If enrolled in the basic plan, the first \$64,000 of salary is insured (maximum monthly benefit of \$4000). May enroll in the Supplemental ICI plan to insure salary up to \$120,000 (maximum monthly benefit of \$7500). Benefits begin after 30 consecutive calendar days or use of all accumulated sick leave (up to 130 days), whichever is greater. LTEs do not earn sick leave so benefits will begin after 30 days.</p> <p>State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.</p>	<p>Basic ICI: 0% - 100% of premium depending upon sick leave balance/accumulation.</p> <p>Supplemental Plan: 100% of premium</p>	<p>Basic ICI: 0% - 100% of premium depending upon sick leave balance and earnings.</p> <p>Supplemental ICI Plan: 0%</p> <p>*LTEs will always pay Category 1 premiums because they do not earn sick leave.</p>

STATE GROUP LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>Employees are initially eligible for coverage after completion of six months of WRS participation at any employer.</p> <p><u>Application</u> must be received no later than 30 days after the first of the month following six months of any WRS coverage.</p> <p>Coverage effective the first of month on/after the Benefits Office receives timely application.</p> <p>If application is not received during initial enrollment period, late enrollment for all levels of coverage is available only through medical evidence of insurability.</p>	<p>Term group life insurance with coverage option of up to five times annual salary (Basic, Supplemental, and three levels of Additional). Coverage reduces after age 70 for active employees.</p> <p>After termination with 20 years of WRS service or at retirement, coverage can be continued. Premium ends at age 65, if retired, and at age 66 coverage drops to one half of Basic coverage; any coverage in addition to Basic coverage ceases at age 65 (if retired).</p> <p>Spouse, Domestic Partner and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits included for employee.</p> <p>For further information visit the ETF website</p>	<p>Basic & Supplemental: Premium cost based on age of employee and amount of coverage.</p> <p>Additional levels of employee coverage and Spouse/DP & Dependent Coverage: 100%</p> <p>Premiums</p>	<p>Basic: Additional 65.25% of employee's premium amount.</p> <p>Supplemental: Additional 37.25% of employee's premium amount.</p> <p>Additional levels of employee coverage and Spouse/DP & Dependent Coverage: 0%</p>

TAX-SHELTERED ANNUITIES [403(b) Plan]

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees, including project and limited-term employees, are eligible and can enroll at any time.</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. 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 administration 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>All employees are eligible and can enroll at any time.</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 balances.</p>	<p>0%</p>

EPIC BENEFITS+ INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees who are covered by WRS are eligible.</p> <p>Must apply within 30 days of initial WRS eligibility or on or before the first of the month following completion of six months of WRS coverage as a state employee.</p> <p>LTEs also have the opportunity to enroll within 30 days of becoming eligible for the full employer contribution towards health insurance premium.</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 <p>Vision discount plan part of basic coverage or can add optional vision insurance plan.</p>	<p>100% of premium</p> <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>	<p>0%</p>

DENTAL WISCONSIN DENTAL INSURANCE (SELECT PLAN AND PPO)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees who are covered by WRS are eligible.</p> <p>Must apply within 30 days of initial WRS eligibility.</p> <p>LTEs also have the opportunity to enroll within 30 days of becoming eligible for the full employer contribution towards health insurance premium.</p> <p>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</p> <p>\$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</p> <p>\$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>Employees eligible for the State Group Health Insurance Program. Must apply within 30 days of becoming WRS-eligible. 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>	

ACCIDENTAL DEATH & DISMEMBERMENT LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
<p>All employees eligible for State Group Health Insurance. May enroll at any time.</p> <p>Coverage becomes effective on the first of the month on or after the Benefits Office receives the application.</p> <p>Annuitants may continue coverage in effect at the date of retirement.</p>	<p>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.</p>	100% of premium	0%

INDIVIDUAL & FAMILY TERM LIFE INSURANCE

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

UW EMPLOYEES INC. LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
All employees eligible for State Group Health Insurance. Must apply within 30 days of becoming WRS-eligible. 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
All employees may apply at any time , subject to medical underwriting. Spouse, domestic partner and parents of employees may also apply. 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%

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

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
LTEs are not eligible for this program.			

MISCELLANEOUS BENEFITS – MINNESOTA LIFE'S [LIFESUITE](#)

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
Employees are initially eligible for benefits after completion of six months of WRS participation at any employer . Follows same eligibility rules as for State Group Life insurance.	Travel Assistance if more than 100 miles from home; Legal Services ; Beneficiary Financial Counseling for beneficiaries of employees covered under the State Life Insurance program if they receive at least \$25,000 in State Group Life Insurance benefits.	\$0	\$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, HOLIDAYS, SICK LEAVE

Who is Eligible and When	Benefits You Receive	Employee Pays	University Pays
LTEs do not earn paid leave.			

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.

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