



**2012 New Employee Benefit
Orientation**

for

**Classified & Unclassified
Employees Covered by the
Wisconsin Retirement System**

Attributes of Classified and Unclassified Employees

Classified Employees	Unclassified Employees
Hired as permanent, project or limited-term (LTE) appointments	Hired as faculty, academic staff or limited appointments
Hired through WI Civil Service system as either represented or non-represented employees	Hired outside of WI Civil Service System
Paid on an hourly basis	Hired on a 9-12 month contract and paid on salary basis
Paid every other Thursday for prior two-week pay period	Paid once per month on the 1 st of the month. If the 1 st falls on a weekend, paid on the Friday before.

How do I enroll in benefits?

- All benefit applications available online at:
<http://uwservice.wisc.edu/forms.php>.
- Return completed applications to your payroll and benefits coordinator.
- Date payroll and benefits coordinator receives the application is the official receipt date. Receipt date determines benefit effective date.
- Benefits are effective on the 1st of the month on or following receipt of application. Some benefits do have minimum WRS service requirements before they become effective.
- E-benefits – some employees are able to enroll in benefits online using HRS self-service enrollment. You will be notified by your institution if you are eligible to enroll in benefits online.

How do I pay for my benefits?

- Benefit premiums taken via payroll deduction
- Majority of benefits paid in advance of coverage so there may be multiple deductions on one or more paychecks after you enroll in benefits
- All benefit premiums available online at: <http://uwservice.wisc.edu/premiums/>
- For all employees, except 9 month (academic year) unclassified employees, benefit deductions are taken every month
- 9 month unclassified faculty or academic staff employees
 - Benefit deductions only taken during 9 month academic year
 - Multiple benefit deductions taken from one to three checks prior to the end of the spring semester to keep coverage active between academic years if appointment will continue for the following semester
 - Benefit deductions do not come out of summer salary

Life Events Impact Benefits

Contact your payroll and benefits coordinator within 30 days of a life event. You only have 30 days following a life event to change/enroll in the majority of benefits.

Examples of life events:

- Marriage or divorce
- Begin or end a domestic partnership
- Birth, adoption, guardianship of a child (60 days to enroll)
- Termination of employment
- Disability
- Change in employment status
- Move
- Spouse, dependent child, domestic partner death

Paid Leave Information - Classified

(Prorated if less than 100%)

▪ Classified Permanent* & Project Employees

- Sick Leave: earn 5 hours/pay period, accumulated without limit
- Personal Holiday: 36 hours per year (regardless of start date); expires at end of calendar year; may use during probationary period
- Vacation: Based on years of service and status under Fair Labor Standards Act (FLSA); yearly amount prorated based on start date; earn vacation during probation but not available for use until after completion of probationary period

Years of Service	Vacation Hours Earned Each Year	
	FLSA-Not Exempt	FLSA-Exempt
First 5 Years	104	120
5+ to 10 years	144	160
10+ to 15 years	160	176
15+ to 20 years	184	200
20+ to 25 years	200	216
25 years & Over	216	216

- LTE's are not eligible for paid leave

**Craftworkers subject to different paid leave provisions*

Paid Leave Information - Unclassified

(Prorated if less than 100%)

- **Unclassified Faculty, Academic Staff & Limited Employees**
 - Sick Leave: Given 176 hours (Initial Entitlement) for use during 1st 18 months of employment – then earn 8 hours/paycheck
 - Sick leave accumulates without limit provided leave is reported completely, accurately and in a timely manner.
 - 12 month employees only
 - Personal Holiday: 36 hours each fiscal year; expires at end of fiscal year (6/30/XX)
 - Vacation: 176 hours each fiscal year; prorated depending on start date
 - 9 month (academic year) employees only
 - Not eligible for paid floating holiday or vacation hours

Leave Reporting Rules for Unclassified Employees Only

- Must establish a standard 40 hour work week (prorated if part-time) that is approved by your department chair or supervisor for reporting purposes. You may change official schedule whenever necessary.
- Full-time employees report sick leave in half and full days

During each work day, if you miss:	< 2 hrs	2-6 hrs	6+ hrs
Report Leave of:	0 hrs	4 hrs	8 hrs
- Part-time appointees report actual hours missed
- Leave report is due to your department chair or supervisor by the 5th of every month even if no leave used (deadline may vary by institution). Leave reports and leave balances available in the Time and Absence section of the My UW portal: <https://my.wisconsin.edu>.
- If you fail to turn in one or more leave reports during a fiscal year, your sick leave balance may be reduced at the end of the fiscal year by 28 hours.
- If you miss work due to illness for 5 or more consecutive days, must provide written physician certification (does not apply to FMLA approved absences).

Wisconsin Retirement System (WRS)

- Administered by the Department of Employee Trust Funds (ETF)
- Investments managed by the State of Wisconsin Investment Board (SWIB)
- Minimum retirement age is 55 - normal retirement age is 65.
- Five year vesting requirement if hired on or after July 1, 2011 and have no WRS creditable service prior to July 1, 2011. Immediately vested if you have WRS service prior to July 1, 2011.
- Will receive a WRS account statement every April. Available online under the Statements Tab of the Benefit Information section on the My UW Portal: <https://my.wisconsin.edu>.
- Prior WRS service may impact benefit application deadlines, WRS eligibility and vesting.

WRS Eligibility

Never worked for a WRS-participating employer prior to July 1, 2011

Eligibility for most employee insurance benefits is tied to participation in the WRS. If you begin employment on or after July 1, 2011, and have never worked for a WRS-participating employer, you must meet the following criteria to be eligible for the WRS and related benefits:

WRS Eligibility	Classified Employees	Unclassified Faculty, Academic, Limited Staff
<p>WRS coverage is immediate and mandatory for those with expected employment of at least two-thirds of full-time for at least one year (or for one academic year with the expectation that the position will continue the following academic year).</p> <p>Visiting faculty on leave from another educational institution are excluded by state law from WRS coverage for the first twelve months of university employment.</p>	<p>Two-thirds time is equivalent to working 1200 hours per year (appointment % / FTE of at least 58%).</p> <p>Those not immediately eligible are covered after one year if they worked 1200 hours in the preceding 12 months.</p>	<p>Two-thirds time is equivalent to working 880 hours per year.</p> <ul style="list-style-type: none"> • 12 month employees: appointment % / FTE of at least 42% • 9 month (academic year) employees: appointment % / FTE of at least 56% <p>Those not immediately eligible are covered after one year if they work 880 hours in the preceding 12 months.</p>

WRS Eligibility

Worked for a WRS-participating employer prior to July 1, 2011

If you worked for any WRS-participating employer prior to July 1, 2011, you must meet the following criteria to be eligible for the WRS and related benefits. You did not have to be covered by the WRS prior to July 1, 2011, you only need to have worked for a WRS-participating employer prior to July 1, 2011.

WRS Eligibility	Classified Employees	Unclassified Faculty, Academic, Limited Staff
<p>WRS coverage is immediate and mandatory for those with expected employment of at least two-thirds of full-time for at least one year (or for one academic year with the expectation that the position will continue the following academic year).</p> <p>Visiting faculty on leave from another educational institution are excluded by state law from WRS coverage for the first twelve months of university employment.</p>	<p>One-third time is equivalent to working 600 hours per year (appointment % / FTE of at least 29%).</p> <p>Those not immediately eligible are covered after one year if they worked 600 hours in the preceding 12 months.</p>	<p>Two-thirds time is equivalent to working 440 hours per year.</p> <ul style="list-style-type: none"> • 12 month employees: appointment % / FTE of at least 21% • 9 month (academic year) employees: appointment % / FTE of at least 28% <p>Those not immediately eligible are covered after one year if they work 440 hours in the preceding 12 months.</p>

2012 Wisconsin Retirement System (WRS) Contributions

WRS Employee Required Contributions (as a percent of salary)*:

5.9% - for all except Executives

7.05% - Executives

Deductions taken on a pre-tax basis for state and federal tax purposes.

WRS Employer Required Contributions (as a percent of salary)*:

5.9% - for all except Executives and Protectives

7.05% - Executives

9.0% – Protective w/ Social Security
(employer also pays 5.4% to fund duty disability program)

The UW also contributes 1.2% to fund retiree health insurance credits.

*up to IRS maximum

WRS Core and Variable Funds

- Two funds available within the WRS
 - Core Fund: 60% stocks, 40% fixed income and other assets
 - Variable Fund: 100% stocks
 - For more information about WRS investments: <http://www.swib.state.wi.us/>
- All contributions invested in Core Fund unless you file a Variable Fund election to send half of contributions to Variable Fund.
- If you want to begin Variable Fund participation from first day of employment, you must submit a Variable Fund Election directly to ETF within 30 days of your WRS begin date. Election available at: <http://etf.wi.gov/publications/et2356.pdf>
- If you do not submit a Variable Fund Election within your first 30 days of WRS coverage, you can submit an election at any time. The election will be effective January 1st following the year in which it was received by ETF.
- If you elect to participate in the Variable Fund and later cancel your participation, you will not have another opportunity to participate in the Variable Fund.
- For more information about Variable Fund participation: <http://etf.wi.gov/publications/et4930.pdf>

Wisconsin Retirement System

Non-Retirement Benefits

- If you leave WRS covered employment before minimum retirement age, can leave money in WRS to accumulate interest.
- Separation benefit – can receive if you terminate WRS employment before minimum retirement age or terminate at or above minimum retirement age but are not vested. Benefit paid equals employee required contributions plus accumulated interest (not eligible to receive employer required contributions).
- Death benefits – if death occurs while actively employed, full value of WRS account payable upon death
- Disability benefits – if you become permanently disabled and unable to work, may be eligible for a WRS disability annuity (minimum service requirements apply).
- For more information about all WRS related benefits, visit ETF's website: <http://www.etf.wi.gov/>

Domestic Partner Benefits

Coverage for a same-sex or opposite sex domestic partner and the domestic partner's children is available under all employee benefit plans that provide coverage for an employee's dependents.

To qualify as domestic partners (available to same-sex and opposite-sex domestic partnerships), two individuals must meet all of the following criteria:

- Each individual is at least 18 years old and competent to enter into a contract;
- Neither individual is married to, or in a domestic partnership with, another;
- They share a common residence;
- Their partnership must not violate Wis. Stats. 765.03, which bars marriage between certain persons based on kinship and divorce;
- They must consider themselves to be members of each other's immediate family;
- They must agree to be responsible for each other's basic living expenses.

See <http://www.wisconsin.edu/hr/benefits/dpbenefits.html> for affidavits and detailed enrollment information.

State Group Health Insurance (SGH)

- Must submit an application to either elect or decline coverage.
- Application: <http://www.bussvc.wisc.edu/ecbs/et2301.pdf>
- Coverage levels – single or family
 - If married to another state/UW employee, must carry either 2 single policies or 1 family policy (does not apply to those in a domestic partnership)
 - If in a domestic partnership, you are NOT required to carry your partner on your family policy. However, if you want to cover your partner's children, you are required to cover your domestic partner as well.
- Annual *It's Your Choice* Period
 - May enroll in health insurance coverage during the *It's Your Choice* period for coverage effective on the following January 1
 - Each October you can enroll for health insurance, change health plans, change from single to family coverage and/or add or remove eligible dependents for the following calendar year.



Important Tax Considerations for Those who Cover a Domestic Partner/Partner's Children

There are tax consequences to you when you provide coverage for dependents who are considered "non-tax dependents" for health insurance purposes under federal and state tax codes. Your domestic partner and your partner's children are typically not considered your tax dependents.

If you carry non-tax dependents on your health insurance, the fair market value of coverage attributable to the non-tax dependent is taxable income to you. This is referred to as "imputed income" and will increase your tax liability.

If you cover a domestic partner or your partner's children, each individual must qualify as a tax dependent separately under the "qualifying relative" test under IRS Section 152, otherwise you will be taxed on the fair market value of coverage provided. Please note that in order for your domestic partner's child to be your "qualifying relative," the child cannot be the tax qualified child of any other taxpayer (including your domestic partner).

The additional taxes owed due to imputed income can range from under \$100 to \$400 or more per month, depending on the number of covered non-tax dependents. These additional taxes will be taken on the same paycheck as your health insurance deduction.

Fair market value charts, imputed tax calculators, links to IRS publication and other tax information is available online at: <http://uwservice.wisc.edu/imputed-income.php> and <http://www.wisconsin.edu/hr/benefits/dpbenefits.html>.

State Group Health Insurance Enrollment Period

- Unclassified faculty, academic staff and limited employees – within 30 days of employment begin date (immediately eligible for employer contribution towards premium)

- Classified permanent and project employees
 - 1st enrollment: within 30 days of employment begin date but must pay full premium if no prior WRS state/UW service
 - 2nd enrollment (when eligible for employer contribution towards premium): on or before the 1st of the month following completion of 2 months of WRS state/UW service

- Classified LTE employees
 - 1st enrollment: within 30 day of WRS begin date but must pay full premium if no prior WRS state/UW service
 - 2nd enrollment (when eligible for employer contribution toward premium): on or before the 1st of the month following completion of 6 months of WRS state/UW service. If working in one LTE position or working in 2+ LTE positions but you work less than 50%, must pay less than half time health insurance premiums (half of total premium).

State Group Health Insurance Other Enrollment Opportunities

If you do not enroll within your initial eligibility period, you have 30 days to enroll in coverage if one or more of the following occurs:

- Involuntary loss of other coverage
- Employer's contribution towards other health insurance coverage ends
- Marriage
- Establishment of a Chapter 40 domestic partnership
- Birth or adoption (60 day enrollment opportunity)
- Your hours of employment increase and you qualify for a higher share of employer contribution towards health insurance premiums.
- You are appointed to a permanent position and you now qualify for the full share of the employer contribution towards the premium.

If none of the above apply, you and/or your dependents are considered to be late enrollees. Late enrollees will be able to enroll only during the annual *It's Your Choice* enrollment period, with coverage for the newly added individual(s) becoming effective on the following January 1.

State Group Health Insurance

Two Types of Health Plans Available

- **Health Maintenance Organizations (HMO), SMP, Preferred Provider Plans (PPO), except Standard Plan**
 - All required to provide same level of benefits, including prescription drug coverage (Uniform Benefits)
 - All provide some level of basic dental benefits
 - Must receive services in-network or receive a referral out-of-network
 - If you are in an emergency or urgent care situation and you cannot reasonably reach a plan provider, can receive services out-of-network
 - No annual deductible
 - Member pays 10% coinsurance for most medical services that are not preventive, up to annual out-of-pocket maximum of \$500 per individual or \$1,000 per family. Federally required preventive services provided by in-network providers are paid at 100%.
 - Emergency room copayment of \$75 – waived if admitted to the hospital. Following co-pay, the claim is subject to co-insurance.

State Group Health Insurance

Two Types of Health Plans Available

▪ **Standard Plan (Preferred Provider Plan)**

- WPS is administrator of Standard Plan
- No dental benefits
- Receive services from provider of choice (no restrictions) – receive greater coverage if services received in-network
- If services received in-network:
 - Deductible: \$200 single / \$400 family
 - Member pays 10% coinsurance for most medical services that are not preventive, up to annual out-of-pocket maximum of \$800 per individual or \$1,600 per family. Federally required preventive services provided by in-network providers are paid at 100%.
- If services received out-of-network:
 - Deductible: \$500 single / \$1000 family
 - Member pays 30% coinsurance for most medical services, up to annual out-of-pocket maximum of \$2,000 per individual or \$4,000 per family.
- Emergency room copayment of \$75 – waived if admitted to the hospital. Following co-pay, the claim is subject to in-network deductible and co-insurance.

State Group Health Insurance

Selecting a Health Insurance Carrier

- All health insurance information, including health insurance carrier information, can be found in the *It's Your Choice: Decision Guide* and the *It's Your Choice: Reference Book* available at:
http://www.etf.wi.gov/members/health_ins.htm
- To find out which health plans have providers in your area, refer to the *Choose Your Health Plan* section of the *Decision Guide*.
- Items to review when selecting a health plan:
 - Convenience and location of providers and hospitals
 - Dental benefits (coverage varies by plan)
 - Costs (premiums and out-of-pocket costs)
 - Perks of health plan (alternative medicine, health club reimbursements, healthy living inducements)



State Group Health Insurance

2012 Monthly Health Insurance Premiums

- All health plans are assigned to one of three premium tiers. All HMOs are assigned to Tier 1 and the Standard Plan is assigned to Tier 3. If you are *required* to work outside of Wisconsin and enroll in the Standard Plan, you will pay the Tier 2 employee contribution instead of the Tier 3 employee contribution.
- Premium deducted on a pre-tax basis

Employee Premium Contributions

Monthly employee cost varies according to plan tier and appointment percentage.

Employees* working 50% or more per year pay a monthly premium of:

<u>Tier</u>	<u>Single</u>	<u>Family</u>
1	\$81	\$201
2	\$118	\$297
3	\$219	\$548

Employees working less than 50% and LTEs with one appointment pay 50% of the total premium.

*Includes LTEs with 2 concurrent appointments who work at least 50%

State Group Health Insurance Prescription Drug Coverage

- Prescription drug coverage is administered by Navitus Health Solutions, a pharmacy benefit manager. You will receive an ID card from Navitus that you will need to present when you pick up a prescription.
- 3 Levels of Prescription Co-Payments
 - Level 1: \$5.00 (formulary generic and some low cost brand name drugs)
 - Level 2: \$15.00 (brand name and certain higher cost generic drugs)
 - Level 3: \$35.00 (non-formulary drugs)
- Annual out-of-pocket maximum for Level 1 and 2 drugs: \$410/person or \$820/family (if in Standard Plan: \$1000/person or \$2000/family)
- Level 3 prescription copayments do not apply to annual out-of-pocket maximum. Level 3 co-pays will continue after annual out-of-pocket maximum is met.
- Mail Order is available through WellDyneRx. Up to a 90-day supply of Level 1 and Level 2 drugs may be purchased for two copayments.
- For additional information contact Navitus at 1-866-333-2757 or visit their website: <http://www.navitus.com>. Go to the Members section of the website to enroll in NaviGate®, a secure website where you can access formularies, prior authorization forms and prescription drug benefit information.

Dental Wisconsin

(Administered by EPIC Life Insurance Company)

- Enrollment period (all employees) – within 30 days of employment begin date
- Application: <http://www.wisconsin.edu/hr/benefits/ins/uws64.pdf>
- Two Dental Wisconsin plans available (select one):
 - Preferred Provider Plan (PPO)
 - Select Plan
- 2012 Summary Guide: <http://www.wisconsin.edu/hr/benefits/ins/dwbrochure.pdf>
- Delta Dental Provider Look-Up:
<http://www.deltadental.com/DentistSearch/DentistSearchController.ccl>

Plan	Employee Only	Employee & Spouse or Domestic Partner	Employee & Child(ren)	Family
Select Plan	\$17.84	\$36.68	\$42.32	\$62.24
PPO Plan	\$26.82	\$56.78	\$63.49	\$95.97

Note: Once enrolled for plan year, must remain in plan for remainder of calendar year. Must submit request to cancel coverage by December 1st to cancel coverage for the following year.

Dental Wisconsin Summary

Plan Name	PPO Plan		Select Plan
	In-Network	Out-of-Network	
Diagnostic / Preventative	100%	75%	No coverage, free to choose any health plan
Basic	75%	55%	75%
Major/Restore (Includes Endodontic and Periodontic)	50% – includes implants	25% – includes implants	50% – includes implants
Orthodontia (Lifetime Benefit)	\$1,000 Benefit (for children under 19)		\$1,000 Benefit (for children under 19)
Annual Deductible Per Person	\$25	\$50	\$50
Office Visit Co-pay	None		None
Annual Benefit Maximum	\$1,000		\$1,000
Waiting Period (if no prior coverage)			
Basic Services	3 Months		3 Months
Major Services	3 Months		3 Months
Orthodontia	12 Months		12 Months

Delta Dental Provider Look-Up: <http://www.deltadental.com/DentistSearch/DentistSearchController.cc>

EPIC Benefits+

- Enrollment period (all employees) – within 30 days of employment begin date
 - Classified permanent, project and LTE employees have 2nd enrollment opportunity: can elect to have coverage effective when first eligible for employer contribution towards health insurance.
- Benefits include dental coverage, hospital/surgical benefit, accidental death and dismemberment coverage and a vision discount program through the Davis Vision Affinity Discount Program.
 - A vision insurance plan through Davis Vision Network is available for an additional premium. Provides in-network and non-network benefit levels.

EPIC Benefits+ Plan Features

- Pays 50% of covered, non-routine dental charges, up to \$1000 per year after a \$75 per person deductible is satisfied.
- \$1200 orthodontia lifetime maximum – coverage for dependent children under age 19 only
- Hospital and Surgery Benefit - \$100 per day payable beginning on third day of hospital confinement; \$100 payable per outpatient surgery performed in a hospital outpatient department or a freestanding ambulatory surgical center.
- Lump sum benefit payable (between \$1000 and \$10,000) for accidental death or dismemberment
- Davis Vision Affinity Discount plan included. For greater vision coverage, can enroll in vision insurance plan through Davis Vision Network for an additional premium. Provides in-network and non-network benefit levels.
- No waiting periods except for a 12-month waiting period for orthodontia services.

EPIC Benefits+

- Application: <http://www.wisconsin.edu/hr/benefits/ins/benefits+app.pdf>
- Enrollment brochure:
<http://www.wisconsin.edu/hr/benefits/ins/epicenroll.pdf>
- Beneficiary Designation: <http://www.epiclif.com/pdfs/beneficiary.pdf>
- 2012 Monthly Premiums

Coverage Level	Without Vision	With Vision
Single	\$18.99	\$22.99
Employee + 1	\$37.98	\$45.05
Family	\$56.97	\$67.36

Review the [Dental Wisconsin & EPIC Benefits+ Comparison](#) to see which plan may be right for you.

VSP Vision Insurance

- Enrollment period – within 30 days of employment begin date. There is an open enrollment period every October if you do not enroll within initial enrollment period.
- Application: <http://www.wisconsin.edu/hr/benefits/ins/uws66.pdf>
- 2012 Monthly Premiums:

Employee Only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$5.24	\$10.49	\$11.23	\$17.93

- Plan Information: <http://www.wisconsin.edu/hr/benefits/ins/vision.htm>

Note: Once enrolled for plan year, must remain in plan for remainder of calendar year. Must submit request to cancel coverage by December 1st to cancel coverage for the following year.

VSP Vision Insurance Plan Features

- Covers one eye exam per year with a \$10 co-pay (also covered benefit if you carry an HMO under state plan).
- Covers expenses related to eyeglasses **OR** contact lenses on an annual basis.
- Prescription Glasses
 - Frames – covered up to \$130 every other year after \$25 copay
 - Lenses – covered every year after co-pay – employee cost depends on selected lenses
- Contact Lenses
 - \$105 annual allowance – no copayment for contact lenses.
- Receive additional discounts if services received in-network.
- Can receive services out-of network – will be reimbursed up to a specific dollar amount
- Will not receive an ID card – must notify your eye care provider that you have coverage under VSP.

Income Continuation Insurance (ICI)

- Application: <http://uwservice.wisc.edu/docs/forms/ici-application.pdf>
- Must submit an application to either elect or decline coverage.
- Provides up to 75% of gross base wages as replacement income if you are unable to work due to illness or disability.
- Two coverage levels:
 - Standard ICI covers earnings up to \$64,000
 - Employer pays portion of premium
 - Supplemental ICI covers earnings from \$64,001 to \$120,000
 - Employee pays full premium (no employer contribution)
- Maximum monthly ICI benefit is \$4000 (75% of \$64,000) if enrolled in Standard ICI only and \$7500 (75% of \$120,000) if enrolled in Standard and Supplemental ICI.
- Premiums and plan designs are different for classified and unclassified employees

Classified ICI Program (permanent, project, LTE employees)

- Enrollment period – within 30 days of completing 6 months of any WRS coverage
- Premium is based on monthly gross salary* and sick leave balance
 - [Standard ICI Premiums](#)
 - [Supplemental ICI Premiums](#) (add to Standard ICI premium to calculate total premium)
- ICI benefits begin the later of 30 calendar days or the use of all of your sick leave, up to 1040 hours.
- If you do not enroll when initially eligible, can enroll through Deferred Enrollment by January 30th of a given year if one of the following occurs:
 - Following any calendar year that you earn and retain 80 or more hours of sick leave in the previous calendar year (Category 3)
 - The 1st time you accumulate 520 or 728 hours by the end of the previous calendar year
 - Following any year that you accumulate 1040 hours of sick leave.

Unclassified ICI Program

(faculty, academic staff, limited employees)

- Two enrollment/coverage effective date options
 - 1st of the month following 6 months of any WRS service (you pay full premium until you have 12 months of state/UW WRS service)
 - 1st of month following 12 months of state/UW WRS service (coverage begins when you are eligible for the employer contribution towards your premium)
- You must select a waiting period of 30, 90, 125 or 180 days.
- Monthly earnings and waiting period determine monthly premium.
 - [Standard ICI Premiums](#)
 - [Supplemental ICI Premiums](#) (add to Standard ICI premium to calculate total premium)
- ICI benefits begin the later of your selected waiting period or the use of all of your sick leave, up to a maximum of 1040 hours.
- You may increase your ICI waiting period at anytime but evidence of insurability is required to shorten your waiting period.
- If you do not enroll when initially eligible, can enroll in any January after you accumulate 1040 hours of sick leave.

Life Insurance Programs

There are five life insurance programs available. All are term life insurance policies. You can enroll in none, some or all of the programs.

Unless otherwise indicated below, if you do not enroll during initial enrollment period, you can apply for coverage through Medical Evidence of Insurability but acceptance is not guaranteed.

- State Group Life Insurance
- UW Employees Inc Life Insurance
- Individual & Family Group Life Insurance
- Accidental Death & Dismemberment Life Insurance (includes Zurich Travel Assist Travel Insurance) – *Can enroll at any time*
- University Insurance Association Life Insurance – *enrollment is automatic if eligible*

Beneficiary Designations

- A beneficiary is a person(s) or any legal entity such as an estate or trust, that you specifically name to receive benefits payable upon death (WRS account, life insurance, value to tax deferred retirement savings account...)
- Most beneficiary designations available online:
<http://uwservice.wisc.edu/forms.php>
- Each benefit plan has a separate beneficiary designation. Exception – State Group Life and WRS use the same form.
- Mail beneficiary designations directly to the address listed on the form.
- If you do not file designation, benefits payable per Standard Sequence:
<http://www.wisconsin.edu/hr/benefits/lifeevent/bene.htm>
- It is important to keep your beneficiary designations up-to-date. Always review your designations and update as necessary when you have a life event (birth, death, divorce, marriage, change in domestic partnership...).

Life Insurance Comparison

	State Group Life	Individual & Family Group Life	UW Employees Inc Life	AD&D Life	UIA Life
Initial enrollment period	After 6 months under WRS	30 day enrollment deadline	30 day enrollment deadline	No enrollment deadline	Automatic enrollment, if eligible
Who is covered?	Employee, Spouse/DP, Children	Employee, Spouse/DP, Children	Employee	Employee, Spouse/DP, Children	Unclassified Employees Only
Employee coverage amount	Up to 5x annual income	Up to \$20,000 – can increase annually	Coverage based on age	Up to \$500,000	Coverage based on age
How much coverage is available for my family?	Up to \$20,000 on spouse/DP & \$10,000 on children	Up to \$10,000 on spouse/DP; \$5000 on children. Can increase annually	None	Certain % of employee coverage – see plan certificate for details	None

State Group Life Insurance (SGL)

- Initial enrollment period – within 30 days of completing 6 months of WRS coverage.
- Application: <http://etf.wi.gov/publications/et2304.pdf>
 - Must submit an application to either elect or decline coverage.
- Beneficiary Designation: <http://etf.wi.gov/publications/et2320.pdf>
- Can insure yourself for 1-5 times your annual income, your spouse or domestic partner up to \$20,000 and your dependent children up to \$10,000.
- Each unit of employee coverage is based on your calendar year earnings, rounded up to the nearest \$1000.
 - Earnings are reviewed on an annual basis and coverage will be adjusted accordingly
- Premium based on age, calendar year earnings and coverage level
 - Premiums for first \$50,000 of coverage taken on pre-tax basis

State Group Life Insurance (SGL)

- Minnesota Life Insurance Company administers the State Group Life insurance program. They also offer the following benefits through its LifeSuite program to employees and their eligible dependents.
 - [Travel Assistance](#) if you or an eligible dependent is more than 100 miles from home. [Minnesota Life's Global Rescue site](#) provides additional information about this program.
 - [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.
 - [Legacy Planning Services](#) to help you with end-of-life issues. [Minnesota Life's website](#) has additional information about this service.

UW Employees Inc Life Insurance (UWE)

- Initial enrollment period - within 30 days of employment begin date
- Application: <http://www.wisconsin.edu/hr/benefits/ins/uwe-app.pdf>
- Beneficiary Designation: <http://www.wisconsin.edu/hr/benefits/ins/uwe-bene.pdf>
 - Can elect and change beneficiary online at: www.lifebenefits.com (will receive login information from Minnesota Life after enrollment is processed)
- Employee only coverage – coverage level and premium based on age

Age	Coverage	Premium	Age	Coverage	Premium
< 35	\$30,000	\$1.00	50 – 54	\$12,000	\$2.40
35 – 39	\$25,000	\$1.25	55 – 59	\$10,000	\$3.80
40 – 44	\$22,000	\$1.60	60 – 64	\$9,000	\$4.35
45 – 49	\$15,000	\$2.00	65+	\$4,000	\$3.00

Individual & Family Group Life (IND)

- Initial enrollment period - within 30 days of employment begin date
- Application: <http://www.wisconsin.edu/hr/benefits/ins/lifapp.pdf>
- Beneficiary Designation:
<http://www.wisconsin.edu/hr/benefits/ins/uws1305.pdf>
- You may choose initial coverage at the following amounts:
 - Employee: \$5,000 / \$10,000 / \$15,000 / \$20,000
 - Spouse/Domestic Partner: \$5,000 / \$10,000
 - Children: \$2,500 / \$5,000
- Premium based on employee age and coverage level
- Can increase coverage level on an annual basis during Annual Increase Option Period every October. Maximum coverage:
 - Employee: \$200,000
 - Spouse/Domestic Partner: \$100,000
 - Children: \$10,000

University Insurance Association Life Insurance

(Unclassified faculty, academic staff, limited employees only)

- Coverage is MANDATORY, by action of the Board of Regents, for all unclassified faculty, academic staff and limited employees with a base salary of at least \$2,484.00 per month.
- Coverage begins either October 1 or April 1 (depending on employment begin date)
- Decreasing term life insurance
- Schedule of benefits: <http://www.wisconsin.edu/hr/benefits/ins/uws1205.pdf>
- Premium: \$24.00 per year. (Deduction taken on October or March payroll. If premium is deducted in March, the amount is \$12)
- No application – automatic enrollment if eligible
- Beneficiary designation:
http://www.wisconsin.edu/hr/benefits/ins/luia_bene.pdf



Accidental Death & Dismemberment Life Insurance (AD&D) + Zurich Travel Assist

- Enroll at anytime - coverage effective on 1st of month on or after the date application received by your benefits office.
- Application: <http://www.wisconsin.edu/hr/benefits/ins/uws1245.pdf>
- Beneficiary Designation:
<http://www.wisconsin.edu/hr/benefits/ins/uws1247.pdf>
- Benefit payable for accidental death/dismemberment only - includes many additional benefits for surviving dependents. See the plan summary for details:
<http://www.wisconsin.edu/hr/benefits/ins/uws1246.pdf>
- Coverage options range from \$25,000 - \$500,000 for single and family coverage.
- Coverage also includes Zurich Travel Assist package - provides multilingual network of physicians, nurses and travel assistance specialists that can provide legal, medical, informational or personal help while traveling more than 100 miles from home.

Employee Reimbursement Account (ERA)

- Program administered by Fringe Benefit Management Company (FBMC), a division of WageWorks.
- Initial enrollment period – within 30 days of employment begin date. Must re-enroll each year for the next calendar year.
- Services received prior to effective date can not be reimbursed.
- Application: <http://uwservice.wisc.edu/docs/forms/era-enrollment.pdf>
- Also known as a “Flexible Spending Account” or “Cafeteria Plan.”
- Plan book: http://etf.wi.gov/publications/era_2012_booklet.pdf
- Three components:
 - Pretax premium deductions for health, dental, vision and a portion of State Group Life insurance premiums.
 - Medical Expense Reimbursement Account
 - Dependent Care Reimbursement Account
- ERA contributions deducted pretax. State, federal and social security taxes calculated on remaining income.

Employee Reimbursement Account

- Annual minimums and maximums
 - Medical Expense Account: \$100 minimum/\$7500 maximum
 - Dependent Care Expense Account: \$100 minimum/\$5000 maximum (restrictions may apply)
- Normal plan year is 1-1-XXXX to March 15th of the following year. If enrolled in the ERA program in 2012, you have until March 15, 2013 to incur eligible expenses. Claims must be submitted to FBMC by April 15 following the plan year.
- Mid-plan year changes are restricted – must have an eligible life event to change election or enroll in plan. Must file a “Change in Status” form with plan administrator for approval within 30 days of eligible life event.
- Any remaining balance in your account at end of plan year is **FORFEITED**.
- LTE’s are not eligible to participate

Supplemental Retirement Savings Plans

- Two pretax supplemental retirement savings plans
 - Tax Sheltered Annuity (TSA) plan – 403(b) plan
 - Wisconsin Deferred Compensation (WDC) – 457 plan

- All deductions taken on a pre-tax basis – no employer match. A Roth option (deductions taken on a post-tax basis) is available under both plans.

- Contribution minimums
 - TSA - \$20/month
 - WDC – no minimum

- Can enroll and make changes at any time

- 2012 annual contribution maximums
 - Under age 50 - \$17,000
 - Age 50 and older - \$22,500
 - Can contribute maximum to both plans



Supplemental Retirement Savings Plans TSA Program

- Set up an account directly with a qualified vendor(s)
 - Insurance companies: RiverSource (Ameriprise), Lincoln National Life, TIAA-CREF
 - Mutual fund companies: Dreyfus, Fidelity, T Rowe Price
- Submit a salary reduction agreement (SRA) to your benefits office to begin payroll deductions
 - SRA: <http://uwservice.wisc.edu/docs/forms/sraform.pdf>
- All fund allocations are set up directly with vendor. UW System can not provide specific investment advice.
- Roth Option is available with TIAA-CREF, Fidelity, T Rowe Price and Lincoln National Life.
- \$15 annual administrative fee to participate
- For more information:
<http://www.wisconsin.edu/hr/benefits/retsav/tsa.htm>



Supplemental Retirement Savings Plans

Wisconsin Deferred Compensation

- Set up account, fund allocations and payroll deductions directly with Wisconsin Deferred Compensation
- [Roth \(post-tax\) Option available](#)
- 21 investment options available
 - Five lifecycle portfolios
 - One stable value option
 - One FDIC-insured bank option
 - Ten mutual fund options
 - Four commingled trust options
 - Self-directed brokerage account
- Annual fees based on total account balance (\$0 - \$66/year)
- To enroll or for additional information, please contact Wisconsin Deferred Compensation at 1-877-457-9327 or go to: www.wdc457.org.

Long-Term Care Insurance

- All employees may apply at any time, subject to medical underwriting.
- Spouse, domestic partner and parents (and in-law parents) of employees may also apply if reside in WI.
- Must be a Wisconsin resident to be eligible.
- United of Omaha product, sold through affiliates of HealthChoice.
- To request an informational packet, complete the form on HealthChoice's website: <http://www.healthchoice.com/reply1/>
- Visit the ETF website for additional information: http://etf.wi.gov/members/benefits_ltc.htm

Resources

- View earnings, leave and tax statements as well as other important benefit information on the My UW System portal: <http://my.wisconsin.edu>
- Contact your institution's benefits office or visit your institution's website. Contact information online: <http://www.wisconsin.edu/hr/benefits/contacts.htm>
- Go to UW System Administration's benefits website: <http://www.wisconsin.edu/hr/benefits/>
- Unclassified Employee Benefit Summary: <http://www.wisconsin.edu/hr/benefits/uben.pdf>
- Classified Employee Benefit Summary: <http://www.wisconsin.edu/hr/benefits/cben.pdf>
- See an estimate of your total compensation package: <http://www.wisconsin.edu/hr/benefits/compest/>