

**THE UNIVERSITY OF WISCONSIN SYSTEM**  
**2012 BENEFITS SUMMARY for**  
**FACULTY, ACADEMIC STAFF AND LIMITED EMPLOYEES**  
 (Excluding short-term appointments)  
 and  
**UNCLASSIFIED SENIOR EXECUTIVE EMPLOYEES**

Insurance program eligibility depends on participation in the Wisconsin Retirement System (WRS). To participate in insurance plans, you must file an application within limited enrollment deadlines. Please take note of the specific enrollment deadlines, which may vary for employees with previous WRS service.

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"> <li>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 880 hours per year (42% of full-time for 12-month employees; 56% of full-time for 9-month employees).</li> <li>Employees not immediately eligible will be placed under WRS after one year if they worked at least 880 hours in the previous 12 months.</li> <li>Must have five years of creditable WRS service to be vested in the WRS (may take more than five years if working part-time).</li> </ul> <p>For employees who have worked for a WRS-participating employer prior to July 1, 2011:</p> <ul style="list-style-type: none"> <li>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 440 hours per year (21% of full-time for 12-month employees; 28% of full-time for 9-month employees).</li> <li>Employees with WRS-creditable service prior to July 1, 2011, are immediately vested.</li> <li>Employees without WRS-creditable service prior to July 1, 2011, must have five years of creditable WRS service to be vested in the WRS.</li> </ul> <p>Visiting staff that are on leave from another educational institution are excluded by state law from WRS coverage for the first twelve months of university employment.</p> | <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 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:</p> <p>5.9% for all except</p> <p>7.05% for those covered by the Executive WRS category</p> <p>Deductions taken on a pre-tax basis for state and federal tax purposes.</p> | <p>Percent of salary:</p> <p>5.9% for all except</p> <p>7.05% for those covered by the Executive WRS category.</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><b>Visiting staff who are excluded from WRS are eligible if they are appointed to work at least 28% for at least one semester or 21% for 6 months (these employees should refer to the Graduate Assistant/Short-Term Academic Staff benefit summary).</b></p> <p><b>Must apply within 30 days of the begin date of WRS eligibility.</b></p> <p>Coverage begins the first of month on/after the Benefits Office receives timely <a href="#">application</a>.</p> <p>*Special enrollment opportunities available under HIPAA regulations and for less than half time-staff when increased hours qualify for larger employer contribution to 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>Monthly employee cost varies according to plan tier and appointment percentage.</p> <p>Employees working 50% or more per year pay a monthly premium of:</p>  | <p>Premium contribution varies depending on the tier of the plan.</p> <p>For employees working less than 50%, the University <a href="#">contributes 50% of total premium</a>.</p> |        |        |        |   |      |       |   |       |       |   |       |       |   |
|  |   | <table border="1"> <thead> <tr> <th style="text-align: center;">Tier</th> <th style="text-align: center;">Single</th> <th style="text-align: center;">Family</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">\$81</td> <td style="text-align: center;">\$201</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">\$118</td> <td style="text-align: center;">\$297</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">\$219</td> <td style="text-align: center;">\$548</td> </tr> </tbody> </table> |  | Tier   | Single | Family | 1 | \$81 | \$201 | 2 | \$118 | \$297 | 3 | \$219 | \$548 | <p>Unclassified employees working less than 50% pay 50% of the total premium.</p> |
|  |   | Tier  |  | Single | Family |        |   |      |       |   |       |       |   |       |       |   |
|  |   | 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 &amp; any or all other benefits, including those under the WRS, such as survivor benefits, an employee must submit a notarized <a href="#">ETF Affidavit of Domestic Partnership (ET-2371)</a> 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"> <li>The domestic partnership is effective on the date ETF receives a valid affidavit.</li> <li>Employees have 30 days from the domestic partnership effective date to add a domestic partner to <u>all eligible benefits</u>.</li> <li>Must submit a copy of ETF acknowledgement letter to campus benefits office.</li> </ul> <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 <a href="#">UWS Affidavit of Domestic Partnership (UWS 50)</a> and benefit enrollment applications directly to campus benefits office.</p> <ul style="list-style-type: none"> <li>Domestic partnership is effective on the date that UWS receives a valid affidavit.</li> <li>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)</li> </ul> <p>See <a href="http://www.wisconsin.edu/hr/benefits/dpbenefits.html">www.wisconsin.edu/hr/benefits/dpbenefits.html</a> for detailed enrollment information.</p> <p><b>IMPORANT TAX CONSIDERATIONS:</b> 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 <b>domestic partner and a domestic partner's children</b>, 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: <a href="http://www.wisconsin.edu/hr/benefits/ins/sghealth.htm">http://www.wisconsin.edu/hr/benefits/ins/sghealth.htm</a> and <a href="http://uwservice.wisc.edu/imputed-income.php">http://uwservice.wisc.edu/imputed-income.php</a>.</p> |
|---|

### INCOME CONTINUATION INSURANCE

| Who is Eligible and When  | Benefits You Receive   | Employee Pays   | University Pays  |
|---|--|---|--|
| <p>Employees are initially eligible for coverage <b>after completion of six months of WRS participation at any WRS employer.</b></p> <p><b>Must apply no later than 30 days after the first of the month following six months of any WRS service OR no later than 30 days after the completion of 12 months of STATE/UW WRS service.</b></p> <p>Coverage effective the first of month on/after the Benefits Office receives timely <a href="#">application</a>. If application is not received during initial enrollment period, coverage can also be obtained by providing medical evidence of insurability or through deferred enrollment after accumulating 1,040 hours 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).</p> <p>May enroll in the Supplemental ICI plan to insure salary up to \$120,000 (maximum monthly benefit of \$7500).</p> <p>Benefits begin after selected waiting period of 30, 90, 125 or 180 consecutive calendar days or use of all accumulated sick leave (up to 130 days), whichever is greater.</p> <p>State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.</p> | <p>100% of premium until employee has 12 months of WRS state service.</p> <p>After 12 months WRS state service: <a href="#">0% - 63%</a> of premium based on the waiting period selected.</p> <p>Supplemental Plan: <a href="#">100% of premium</a></p> | <p>No contribution until completion of 12 months of WRS state service.</p> <p>After 12 months of WRS state service: 37% - 100% of premium based on the waiting period selected.</p> <p>Supplemental Plan: 0%</p> |

**STATE GROUP LIFE INSURANCE**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>  | <b>Employee Pays</b>  | <b>University Pays</b>  |
|--|--|---|---|
| <p>Employees are initially eligible for coverage <b>after completion of six months of WRS participation at any WRS employer.</b></p> <p><b>Application must be received no later than 30 days after the first of the month following six months of any WRS coverage.</b></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>Premiums for coverage up to \$50,000 are deducted pre-tax.</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>On 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 level of 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 <a href="#">ETF website</a></p> | <p>Basic &amp; Supplemental: Premium cost based on age of employee and amount of coverage.</p> <p>Additional levels of employee coverage and Spouse/DP &amp; Dependent Coverage: 100%</p> <p><a href="#">Premiums</a></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 &amp; Dependent Coverage: 0%</p> |

**RETIREE HEALTH INSURANCE CREDITS**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b>   |
|--|---|----------------------|--|
| <p>Credits to fund continued coverage in the State Group Health Insurance plan for retirees and dependents may be available upon retirement or layoff.</p> <p>Survivors may use the credits if family plan coverage is in effect at employee's death or the sick leave is escrowed and the survivor had comparable coverage.</p> <p>No enrollment is needed.</p> | <p><a href="#">Accumulated sick leave converted</a> to a dollar amount to pay for health insurance upon retirement, layoff, or for employees who terminate with 20 years of WRS creditable service who do not immediately retire.</p> <p>A tax-free account is set up to pay State Group Health Insurance premiums, equal to the retiree's unused sick leave hours multiplied by the highest hourly rate of base pay. The retiree pays the full premium cost when the account is exhausted.</p> <p>Employees with 15 or more years of continuous University or State service may receive supplemental sick leave credits at retirement.</p> | <p>0% of salary</p>  | <p>1.2% of salary to pre-fund the accumulated sick-leave account</p> |

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

| <b>Who is Eligible and When</b>   | <b>Benefits You Receive</b>   | <b>Employee Pays</b>   | <b>University Pays</b>                     |
|---|---|--|--|
| <p>All employees are eligible. <b>New employees must enroll within 30 days of employment.</b> Coverage is effective on the first of the month on/after you submit your <a href="#">enrollment form</a> to your Benefits Office. Change in family or employment status may create 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 option is waived or, for the 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 <a href="#">2012 plan booklet</a> for more information.</p> | <p>Pre-tax salary reductions that save income and social security taxes.</p> <p>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]**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>  | <b>Employee Pays</b>  | <b>University Pays</b> |
|--|--|---|------------------------|
| <p>All employees are eligible and <b>can enroll at any time.</b></p> <p>For further information see the <a href="#">Tax-Sheltered Annuity Program web site</a></p> <p><a href="#">Salary Reduction Agreement</a></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<br/>Age 50 &amp; over contribution limit: \$22,500</p> | <p>Pre-tax salary reductions that defer income taxes. 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>All employees are eligible and <b>can enroll at any time.</b></p> <p>For more information see the WDC web site at <a href="http://www.wdc457.org">www.wdc457.org</a>.</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<br/>Age 50 &amp; over contribution limit: \$22,500</p> | <p>Total contribution on either a pre-tax or post-tax (Roth option) basis. Administrative fee based on account balance.</p> | 0%              |

**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. <b>Must apply within 30 days of hire.</b> Coverage begins first of month on/after the Benefits Office receives timely <a href="#">application</a>.</p> | <ul style="list-style-type: none"> <li>• Pays 50% of covered, non-routine dental charges up to \$1000/person per year after a \$75/person deductible.</li> <li>• \$1,200 lifetime orthodontia benefit (child)</li> <li>• 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.</li> <li>• \$10,000 AD&amp;D benefit</li> <li>• Vision discount plan part of basic coverage or can add optional vision insurance plan.</li> </ul> | 100% of premium   | 0%              |
|  |  | <p><b>Without Vision Insurance:</b><br/>\$18.99 Employee<br/>\$37.98 Employee +1<br/>\$56.97 Family</p> |                 |
|  |  | <p><b>With Vision Insurance:</b><br/>\$22.99 Employee<br/>\$45.05 Employee +1<br/>\$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>All employees who are covered by WRS are eligible.</p> <p><b>Must apply within 30 days of hire.</b> Coverage begins on the first of the month on/after the Benefits Office receives timely <a href="#">application</a>.</p> <p>Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1<sup>st</sup> 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><b>Select Plan</b><br/>\$17.84 Employee<br/>\$36.68 Employee + Spouse/DP<br/>\$42.32 Employee + Child(ren)<br/>\$62.24 Family (EE + 2 or more family members)</p> |                 |
|  |  | <p><b>PPO</b><br/>\$26.82 Employee<br/>\$56.78 Employee + Spouse/DP<br/>\$63.49 Employee + Child(ren)<br/>\$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. <b>Must apply within 30 days of hire.</b> Coverage begins the first of the month on/after the Benefits Office receives timely <a href="#">application</a>.</p> <p>Once enrolled, must remain covered until the end of the calendar year. Must submit an application by December 1<sup>st</sup> 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<br/>\$10.49 Employee + Spouse/DP<br/>\$11.23 Employee + Child(ren)<br/>\$17.93 Employee + Family</p> |                 |

**UNIVERSITY INSURANCE ASSOCIATION (UIA) LIFE INSURANCE**

| <b>Who is Eligible and When</b>   | <b>Benefits You Receive</b>  | <b>Employee Pays</b> | <b>University Pays</b> |
|---|--|----------------------|------------------------|
| Coverage is mandatory, by action of the Board of Regents, for all eligible appointments with base salary of at least \$2,484.00 per month, indexed annually. Coverage begins either October 1 or April 1. No application is required. | <b>Decreasing</b> term life insurance <a href="#">based on age</a> .<br><br>Includes a Living Benefit. | \$24.00 per year     | 0%                     |

**ACCIDENTAL DEATH & DISMEMBERMENT LIFE INSURANCE**

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

**INDIVIDUAL & FAMILY TERM LIFE INSURANCE**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>  | <b>Employee Pays</b>   | <b>University Pays</b> |
|--|--|--|------------------------|
| All employees eligible for State Group Health Insurance. <b>Must apply within 30 days of employment</b> . Coverage begins on the first of the month on/after the Benefits Office receives timely <a href="#">application</a> .<br><br>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 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.<br><br>Participants will have an annual opportunity to increase coverage without evidence of insurability. Includes a living benefit. | 100% of <a href="#">premium</a> :<br>Cost based on age and coverage amount selected. | 0%                     |

**UW EMPLOYEES INC. LIFE INSURANCE**

| <b>Who is Eligible and When</b>   | <b>Benefits You Receive</b>  | <b>Employee Pays</b>   | <b>University Pays</b> |
|---|--|--|------------------------|
| All employees eligible for State Group Health Insurance. <b>Must apply within 30 days of employment</b> . Coverage begins on the first of the month on/after the Benefits Office receives timely <a href="#">application</a> . Late enrollment requires medical evidence of insurability. | <b>Decreasing</b> term insurance, coverage amount based on age, ranges from \$30,000 for employees under age 35 decreasing to \$4,000 for employees over age 64. | 100% of <a href="#">premium</a> :<br>Cost and coverage based on age. | 0%                     |

**LONG-TERM CARE INSURANCE**

| <b>Who is Eligible and When</b>   | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b> |
|---|---|----------------------|------------------------|
| All employees <b>may apply at any time</b> , subject to medical underwriting. Spouse, domestic partner and parents (who reside in WI) of employees may also apply. For further information, visit the <a href="#">ETF website</a> . | Short and long-term care, including assisted living, community-based care, and nursing home care. | 100% of premium      | 0%                     |

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

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b> |
|--|---|----------------------|------------------------|
| Employees are initially eligible for benefits <b>after completion of six months of WRS participation at any WRS employer</b> . Follows same eligibility rules as for State Group Life insurance. | <a href="#">Travel Assistance</a> if more than 100 miles from home; <a href="#">Legal Services</a> ; <a href="#">Beneficiary Financial Counseling</a> 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**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>  | <b>Employee Pays</b> | <b>University Pays</b> |
|--|--|----------------------|------------------------|
| All employees have this insurance coverage.<br><br>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**

| <b>Who is Eligible and When</b>   | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b> |
|---|---|----------------------|------------------------|
| 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**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b> |
|--|---|----------------------|------------------------|
| 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. Paid leave may be substituted in some situations. | 0%                   | 100% of program costs  |

**VACATION**

| <b>Who is Eligible and When</b>   | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b> |
|---|---|----------------------|------------------------|
| Employees with qualifying 12-month (not academic/school year) appointments. Vacation time is earned on a fiscal year basis but can be used immediately. | 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**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>  | <b>Employee Pays</b> | <b>University Pays</b> |
|--|--|----------------------|------------------------|
| Employees who are covered by the WRS or are not covered by the WRS but are 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 (includes visiting faculty whose home institution does not provide sick leave).<br><br>Sick leave is earned on a fiscal year basis but can be used immediately. | 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 and may be converted to credits to pay for post-retirement health insurance. | 0%                   | 100% of benefits       |

**LEGAL & FLOATING HOLIDAYS**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b> |
|--|---|----------------------|------------------------|
| Most employees. Academic year employees receive limited holidays. Personal holidays may be used immediately. | All employees: Nine days of <a href="#">legal holiday</a> . Annual (12 month) appointments also receive 36 hours of personal holiday. Legal and personal holidays are prorated for part-time employees. | 0%                   | 100% of benefits       |

**SABBATICAL**

| <b>Who is Eligible and When</b>  | <b>Benefits You Receive</b>  | <b>Employee Pays</b> | <b>University Pays</b>    |
|--|--|----------------------|---------------------------|
| Provision of this leave benefit is determined by each institution. If offered, instructional faculty may request sabbatical leave after they complete 6 full years of UW System service. | 100% of pay for one semester; up to 65% of pay for full year sabbatical. | 0%                   | 100% of benefits approved |

**MILITARY LEAVE**

| <b>Who is Eligible and When</b>   | <b>Benefits You Receive</b>  | <b>Employee Pays</b> | <b>University Pays</b>  |
|---|--|----------------------|---|
| All employees are eligible upon reporting for active duty or required field training. | Job-protected leave for active duty or required field training. Up to 30 days paid leave per calendar year for duty or training lasting 3 days or more.<br><br>Most employees are also eligible for up to four additional years of differential pay and eligible benefits while on active duty. Unpaid leave thereafter. | 0%                   | Excess of base over military pay for up to 30 work days per year.<br><br>Excess of base over military pay plus housing allowance, for up to four years. |

**OTHER PAID LEAVE**

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

**CAREER-RELATED EDUCATION REIMBURSEMENT**

| <b>Who is Eligible and When</b>                                  | <b>Benefits You Receive</b>   | <b>Employee Pays</b> | <b>University Pays</b> |
|--|---|----------------------|------------------------|
| 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**

| <b>Who is Eligible and When</b>            | <b>Benefits You Receive</b>  | <b>Employee Pays</b> | <b>University Pays</b> |
|--|--|----------------------|------------------------|
| All employees can participate at any time. | Parking availability and fees vary by campus.<br>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 <http://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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