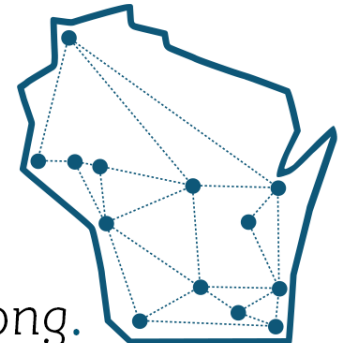




2025 Employee Benefits

*Faculty, Academic Staff, and Limited Appointees
University Staff Employees
in the Wisconsin Retirement System*

Work. Thrive. Belong.



Your Benefits

PURPOSE

Prepare you for your benefits enrollment

AGENDA

Payroll schedule & deductions

Benefits enrollment opportunities

Benefits plans

Resources



<http://www.wisconsin.edu/ohrwd/admin/download/benefits-orientation-pdf-FAASLI-US.pdf>

Payroll Schedule & Deductions

- All employees are paid every other Thursday

Taxes	Insurance Benefit Premiums	Spending & Savings Account and Supplemental Retirement Plans Contributions	Wisconsin Retirement System (WRS) Contributions
Deducted from all paychecks Federal & State Income Tax Social Security & Medicare	Deducted from two paychecks each month to pay for month of coverage Health, dental & vision insurance premiums are deducted pretax for Federal, State, Social Security & Medicare	Deducted from two paychecks each month Deducted pretax for Federal, State, Social Security & Medicare Retirement plans allow after-tax (Roth) contributions	Deducted from all paychecks Deducted pretax for Federal & State

For more information: [Payroll web page](#)

Insurance Premiums for 9-month Employees

- Deducted from the first two paychecks each month during the academic year
- Benefits prepay: Multiple insurance premiums are deducted during the 9-month academic year to keep coverage active between academic years (if appointment will continue in the fall)
- Summer earnings: Insurance premiums are generally not deducted from summer session/appointment pay. Flexible Spending Account and Retirement Plan contributions are deducted from summer session/appointment pay

Benefits Enrollment Opportunities

- Initial Benefits Enrollment – You have **30 days** from your benefits eligibility date to enroll
- Annual Benefits Enrollment – Occurs each fall with changes effective January 1
- Life Events – You may have a **30-day** window to enroll in or make changes if you experience a qualifying life event

Initial Benefits Enrollment

Effective Dates:

- Most benefits are effective the first of the month on or following your benefits eligibility date and will remain in place for the entire calendar year
- Your benefits contact may provide you with an enrollment deadline worksheet that specifies your 30-day enrollment period and effective date for each benefit plan

Qualifying Life Event

Family Status Change Examples	Employment Status Change Examples
Marriage or divorce Birth, adoption, guardianship of a child (60 days to enroll) Permanent Relocation Spouse or dependent child death	Change in employment category or appointment percentage Disability

- Life Events allow you to enroll in or change some benefits
- Enroll or make changes **within 30 days** following the event
- For more information, review the [Life Events web page](#) or reach out to your [Benefits Contact](#)

Eligible Dependents

Most plans provide coverage for you and your eligible family members such as:

- Spouse
- Dependent children (until age 26*) - Includes stepchildren, adopted children, pre-adoption placement, legal wards that become your permanent ward before age 26 and grandchildren until your insured child (the grandchild's parent) turns age 18

If you need to cover your spouse and dependent children, you must enter their social security number when you enroll in your benefits electronically. Your spouse and dependent children will not be covered until you enter their social security number.

Review the [Dependent Eligibility Chart](#) for more details.

**A child with a disability of long-standing duration dependent on you or the other parent for at least 50% support and maintenance, and incapable of self-support, may remain covered past age 26.*

**Social Security numbers and dependent verification documents are required for all dependents.*

Eligible Dependents

- If you choose to cover your spouse or dependent children on your health, dental, vision, or accident insurance, you will need to upload appropriate documentation when you enroll to verify they are eligible.
 - Spouse – Marriage certificate
 - Dependent children – Birth certificates
 - Adoption – Certificate of adoption or adoption decree
- Your spouse and dependent children will not be covered unless you upload documentation.

Enrollment Process: review, decide, enroll

REVIEW

- Review the [Employee Benefits website](#)
- Review the Benefits Summary
- Calculate the estimated value of your total compensation using the [Health & Retirement Contributions Estimator](#)

Employee Benefits website: wisconsin.edu/ohrwd/benefits/

Employee Benefits

General Employee Information

- Health Insurance >
- Dental & Vision Insurance >
- Life Insurance >
- AD&D and Accident Insurance >
- Disability and Income Continuation >
- Spending & Savings Accounts >
- Retirement Plans >
- Leave Benefits >
- Other Benefits >
- Life Events >

Understand your options to make the most of your benefits!

Universities of Wisconsin offers a comprehensive benefits package to meet the diverse needs of our community.

The Universities of Wisconsin contributes towards the cost of several benefit plans which is a valuable piece of your total rewards package. Other plans offer favorable group rates and convenient payroll deductions. Some health and life insurance premiums are deducted from salary on a pre-tax basis, saving you money.



General Employee Information

For Current and New Employees

[Learn more about benefits](#)

How to Choose a Health Plan

For Employees Making their Health Insurance Plan Election

Health & Retirement Contributions Estimator

Enrollment Process: review, decide, enroll

DECIDE

- Consider your needs and the needs of your spouse and dependents
- Review the [How to Choose Your Health Insurance Plan web page](#)
- [Dental Comparison](#)
- [Vision Insurance Summary](#)
- [Life Insurance Plan Comparison](#)

Steps are listed below to help you select a **health insurance plan design** that fits your needs and select a **health insurance plan carrier** that will provide services in the county you would like to receive services in.

Step 1: Choose a Health Insurance Plan Design

Below are resources to help you choose a plan design and brief descriptions of each plan design offered in the State Group Health Insurance Program. The plan designs offered in the State Group Health Insurance Program differ in monthly premiums, cost-sharing, and whether there is out-of-network coverage.

RESOURCES:

- Review each plan design listed in the left hand menu,
- Use the comparison for the appropriate plan year:

HOW TO CHOOSE YOUR HEALTH INSURANCE PLAN

Step 1: Choose a Health Insurance Plan Design

Step 2: Choose a Health Insurance Plan Carrier

Step 3: Decide if you need Uniform Dental Benefits

Step 4: Enroll

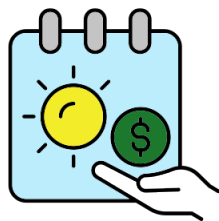
Enrollment Process: review, decide, enroll

ENROLL

- Watch for an email that includes information about how to enroll in your benefits electronically.
- Then, choose your benefits, add your dependents and their social security numbers, and upload dependent documentation.
- You must enroll ***within 30 days*** of your hire/benefits eligibility date.
- If you miss your benefits enrollment period, your next opportunity to enroll will be in the fall for the following calendar year, unless you have a qualifying life event prior to then.

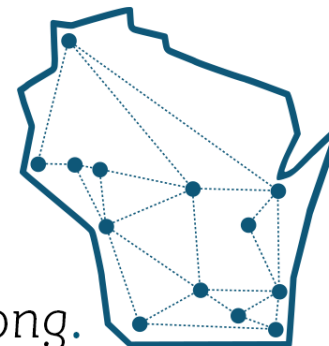
Transfer from a State Agency

- If you have **less** than a 30-day break in service between a WRS eligible position at another State agency and your employment at the Universities of Wisconsin:
 - You must continue the same benefits and coverage levels held through your previous State WRS position for most benefits (health, dental, vision, accident insurance, flexible spending accounts)
 - You have a new enrollment opportunity for benefits provided only through the Universities of Wisconsin (Individual & Family Life Insurance and Accidental Death & Dismemberment Insurance)
- If you have **more** than a 30-day break in service, you have a **new** benefits enrollment opportunity.



Paid Leave

Work. Thrive. Belong.



Paid Leave – Faculty, Academic Staff, and Limited Appointees

Vacation	<ul style="list-style-type: none">• 176 hours allocated on a fiscal year basis (July 1 – June 30)• Full time employees earn 6.76 hours of vacation each pay period• Pro-rated when your employment starts mid-year• Vacation can be used before it is earned• Unused vacation will carry over for one fiscal year, then it will expire• Banked leave available after 10 full fiscal years of service
Sick Leave	<ul style="list-style-type: none">• 176 hours granted at start of employment• After the first 18 months, you earn up to 96 hours per fiscal year<ul style="list-style-type: none">• Accumulates without limit• Cannot be used before it is earned

- If you are less than 100%, paid leave is prorated based on your appointment percentage
- Academic year (nine-month) employees are not eligible for Vacation

Paid Leave – University Staff

Vacation Hours Allocated Each Fiscal Year (July 1 – June 30)

Years of Service	Vacation Earned <i>FLSA Non-Exempt</i>	Vacation Earned <i>FLSA Exempt</i>
0 - 5 Years	104 hours	120 hours
5+ - 10 Years	144	160
10+ - 15 Years	160	176
15+ - 20 Years	184	200
20+ - 25 Years	200	216
25 Years and Above	216	216

- On July 1, granted full annual vacation allocation to be used by June 30
- Pro-rated when your employment starts mid-year
- Unused vacation will carry over for one fiscal year, then it will expire
- May bank unused leave after 10 years of service (or 5 years depending on exempt status)

Sick Leave	Earn up to 130 hours per year (5 hours per paycheck). Accumulates without limit. Cannot be used before it is earned.
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Paid Leave – All Eligible Employees

Legal Holidays	Nine per year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, Christmas Day, New Year's Eve
Personal Holidays	36 hours per year

- *Pro-rated for employees who work less than 100%*
- *Leave year is July 1 through June 30*
- *Hours lost if not used in the year granted*
- *Academic year (nine-month) employees:*
 - *Are not eligible for Personal Holiday*
 - *Are paid for legal holidays that fall within the academic year*
- *Crafts workers are not eligible for Personal Holiday*

Paid Leave – All Eligible Employees

Paid Parental Leave	If you meet the eligibility requirements, you may receive up to 6 weeks of paid time off following a qualifying birth or adoptive event. To be eligible, you must have completed 6 months of continuous employment with the Universities of Wisconsin at the time of the event.
Family Medical Leave (W/FMLA)	Eligibility requirement of 1,250 hours of state employment in the preceding 12 months (FMLA) or 1,000 hours of state employment in the preceding year (WFMLA). Up to 12 weeks of unpaid, job-protected leave per calendar year for specific family and medical reasons.
Jury Duty	Receive paid leave when summoned as a witness for the employer or impaneled as a jurist.
Bone Marrow and Human Organ Donation	Bone marrow donor: Up to five days off with pay. Human organ donor: Up to 30 days off with pay.
Catastrophic Leave	Donate certain types of paid leave to other employees granted an unpaid leave due to a catastrophic need
Military Leave	Job-protected leave for active duty or required field training. Receive differential pay for up to 30 days per calendar year for duty or training lasting three days or more. May also receive up to four years of differential pay and eligible benefits if on active duty.

Pro-rated for employees who work less than 100%

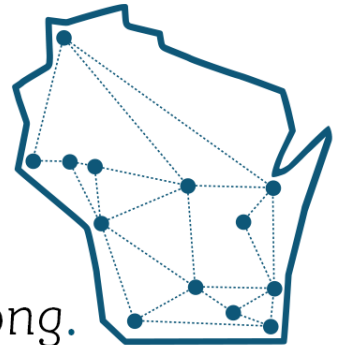
Time & Absence Reporting

Faculty, Academic Staff, Limited Appointees, University Staff: Exempt	University Staff: Non-exempt
<ul style="list-style-type: none">• Submit leave hours used every pay period• If you did not use any leave during the month, you must submit a no leave taken report• If you do not use leave or submit a no leave taken report for any given month, your sick leave hours will be permanently reduced (does not apply to University Staff: Exempt)	<ul style="list-style-type: none">• Timesheets must be completed every pay period• Report hours worked and leave used

For more information: [Leave Benefits web page](#)



State Group Health Insurance



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State Group Health Insurance - Eligibility

You are eligible for the State Group Health Insurance Program if:

- You are eligible for the Wisconsin Retirement System (WRS) benefits package, which is based on the following components:
 - Employment category (job type)
 - Number of hours worked
 - Employment duration

If you do not need health insurance through the Universities of Wisconsin, you may be eligible to receive up to a \$2,000 **Health Opt-Out Incentive**

State Group Health Insurance – Effective Dates

Faculty, Academic Staff, & Limited Appointees:

- **Effective Date:** 1st of the month following hire or eligibility
- **Employer Contribution:** starts immediately

University Staff:

	With Previous State WRS Service	No Previous State WRS Service
Effective Date	1 st of the month following hire date	1 st of the month following hire date or 1 st of the 3 rd month following hire date
Employer Contribution	Starts immediately	3 rd month of WRS employment

- University Staff: Can have immediate coverage by paying 100% of the total premium (\$759 - \$4,126 per month) OR postpone coverage until the employer contribution begins

State Group Health Insurance – Plan Designs

Health Plan or Access Health Plan	High Deductible Health Plan (HDHP) or Access HDHP
<ul style="list-style-type: none">• Higher premium• Lower annual deductible (for medical services)• Lower annual out-of-pocket limit (for medical services)• Higher annual out-of-pocket limit (for pharmacy benefits)	<ul style="list-style-type: none">• Lower premium• Higher annual deductible (combined for medical services and pharmacy benefits)• Higher annual out-of-pocket limit (for medical services)• Lower annual out-of-pocket limit (for pharmacy benefits)

State Group Health Insurance – Plan Designs

Health Plan and High Deductible Health Plan (HDHP)	Access Health Plan and Access HDHP
<ul style="list-style-type: none">• Local county-based coverage, mainly in Wisconsin• Select from various health insurance carriers that use specific networks• Out-of-network coverage for urgent and emergency care only• Lower monthly premium (\$42 to \$297 per month)	<ul style="list-style-type: none">• Nationwide coverage• Health Insurance Carrier: Dean Health Plan• Provider Networks: Dean Health Plan and First Health• Lower out-of-pocket costs when in-network providers are used• Higher monthly premium (\$214 to \$724 per month)

To find out the monthly premium for each plan design, review the [Benefits Premiums web page](#)

State Group Health Insurance – Plan Designs

- All insurers offer the same uniform benefits
- All plan designs include pharmacy benefits, automatically
- All plan designs allow you to choose either individual or family coverage
- If you enroll in health insurance, you will receive a health insurance ID card, and a pharmacy benefits ID card

If you are married to another state/Universities of Wisconsin employee also eligible for State Group Health Insurance, you and your spouse may enroll in two individual policies **or** one family policy.

For more information: [State Group Health Insurance web page](#)

State Group Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Health Savings Account (Employer Contribution) Individual / Family	N/A	Up to \$828 / \$1,650
Deductible Individual / Family	\$250 / \$500 ¹	\$1,650 / \$3,300 ²

¹ After an individual within a family plan meets the \$250 deductible, medical services are covered at the appropriate coinsurance level for that individual

² Full family deductible must be met before any services are covered at coinsurance level

State Group Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Copayment Primary Care / Specialty Care	\$15 / \$25 (does not go toward deductible)	After deductible: \$15 / \$25
Coinsurance	After deductible: 10%	After deductible: 10%
Out-of-Pocket Limit Individual / Family	\$1,250 / \$2,500	\$2,500 / \$5,000
Preventive Services	\$0 (plan pays 100%)	\$0 (plan pays 100%)
Emergency Room	\$75 copay then deductible then coinsurance	Deductible then \$75 copay then coinsurance

For more information: [Comparison of Health & Pharmacy Benefits](#)

State Group Health Insurance

- [How to Choose Your Health Insurance Plan web page](#) provides the steps to help you choose:
 - Plan design
 - Use the Comparison of Health & Pharmacy Benefits
 - Health insurance carrier
 - Use the Health Plan Search to find out which health insurance carriers will cover services in the **county** that you will receive them in

Filters

Use the filter fields to narrow the results shown.

Where You Want to Get Care

Type a county or state and then select it from the drop-down that appears. [See a map of Wisconsin counties.](#)

Coverage Area

Plan Type

Submit

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Filters

Use the filter fields to narrow the results shown.

Where You Want to Get Care

Winnebago County

Type a county or state and then select it from the drop-down that appears. [See a map of Wisconsin counties.](#)

Coverage Area

Local

Plan Type

Non-Medicare

Submit

Common Ground Healthcare Cooperative

Major Health Systems

- Advocate Aurora Health Care
- ThedaCare
- BayCare Clinic

Full Service Areas

Brown County, Fond Du Lac County, Green Lake County, Kewaunee County, Manitowoc County, Marinette County, Milwaukee County, Outagamie County, Ozaukee County, Shawano County, Sheboygan County, Washington County, Waukesha County, Waupaca County, Waushara County, Winnebago County

Network Health

Major Health Systems

- Froedtert Health
- Children’s Hospital of Wisconsin - with locations in Milwaukee, Green Bay and Neenah
- ThedaCare
- Ascension Wisconsin
- Bellin Health
- Prevea Health
- SSM Health

Full Service Areas

Brown County, Calumet County, Dodge County, Door County, Fond Du Lac County, Green Lake County, Kenosha County, Kewaunee County, Manitowoc County, Marinette County, Milwaukee County, Oconto County, Outagamie County, Ozaukee County, Racine County, Shawano County, Sheboygan County, Washington County, Waukesha County, Waupaca County, Waushara County, Winnebago County

Limited Service Areas

Marquette County, Menominee County, Portage County



State Group Health Insurance – Coverage (local versus nationwide)

Local County-based Coverage	Nationwide Coverage
<ul style="list-style-type: none">• Choose the Health Plan or the HDHP• Choose a health plan carrier that provides coverage for the county you will receive services in using the Health Plan Search• Reminder: Local county-based coverage includes coverage for out-of-network services for emergency and urgent care	<ul style="list-style-type: none">• Choose the Access Plan or the Access HDHP• Health Insurance Carrier: Dean Health Plan• Provider Networks: Dean Health Plan and First Health

State Group Health Insurance – HSA

- A Health Savings Account (HSA) is owned by you
- Triple tax-advantaged savings account:
 - Contributions
 - Distributions (when used for qualifying expenses)
 - Investment earnings are tax-free
- Your contributions are voluntary and may be changed at any time
- Once contributions are made to your HSA, they are yours
- All unused funds at the end of each calendar year automatically carryover to the next calendar year
- Name a beneficiary if you enroll in the HDHP and HSA.

State Group Health Insurance – HSA

Health Insurance Coverage	Total Contribution Limit (Employer + Employee)	Employer Contribution
		If you are eligible for the full employer share of premium
Individual	\$4,300	Up to \$828
Family	\$8,550	Up to \$1,650

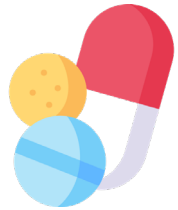
- Contributions are processed on two paychecks each month.
- Total contribution limits and the employer contribution to your HSA are pro-rated based on the number of months you are eligible for and enrolled in the HDHP/HSA each year.
- If you are or will attain age 55 in 2025, you may be eligible to contribute an additional \$1,000 to your HSA in 2025.
- It is your responsibility to make sure you do not exceed the amount you are eligible to contribute to your HSA each year.

State Group Health Insurance – HDHP

- You must be eligible for both the HDHP **and** HSA to enroll in the HDHP or Access HDHP
- HDHP Eligibility:
 - Must be eligible for the Wisconsin Retirement System (WRS) and a Health Savings Account (HSA)
- HSA Eligibility:
 - Must enroll in an HDHP through the Universities of Wisconsin
 - Cannot be enrolled in Medicare or TRICARE
 - You are not eligible if you have used VA benefits within the past 90 days (some exceptions apply)
 - You cannot have any other health insurance that is not an HDHP
 - You cannot be enrolled in a health care FSA through a parent or spouse
 - Cannot be claimed as a dependent on someone else's tax return (other than your spouse)

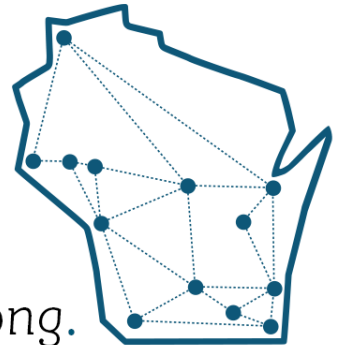
State Group Health Insurance – Enrollment Options when Covered by Another Plan

- If the other plan **is** the State Group Health Insurance plan through a spouse or parent, you may **not** be covered on both plans. Therefore, you may:
 - Remain on your spouse's or parent's plan until no longer eligible OR
 - Enroll in your own plan through the Universities of Wisconsin
- If the other plan is **not** the State Group Health Insurance plan, you want to remain on that plan and you want to enroll in the HDHP through the Universities of Wisconsin, your other plan must be a comparable HDHP
- If you choose to remain enrolled in your other health insurance plan and do not enroll in health insurance through the Universities of Wisconsin, you may be eligible for up to a \$2,000 Health Opt-Out Incentive for 2025



Pharmacy Benefits

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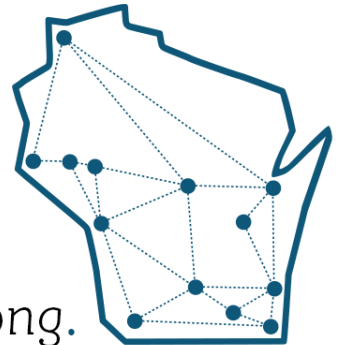
State Group Health Insurance – Pharmacy Benefits

	Out-of-Pocket Cost	Out-of-Pocket Limit Health Plan and Access Health Plan	Out-of-Pocket Limit HDHP and Access HDHP
Level 1	\$5 per fill	\$600 individual \$1,200 family	Included in medical out-of-pocket limit: \$2,500 individual \$5,000 family
Level 2	20% (up to \$50 maximum per fill)		
Level 3	40% (up to \$150 maximum per fill + difference if dispense as written drug)	Does not apply to out-of-pocket limit; only applies to federal maximum out-of-pocket limit (\$9,200 individual / \$18,400 family)	
Level 4 (through preferred specialty pharmacy only)	\$50 per fill		

Find information about in-network pharmacies, mail order, and the formulary list on the [Pharmacy Benefits web page](#)



Health Insurance Opt-Out Incentive



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Health Insurance Opt-Out Incentive

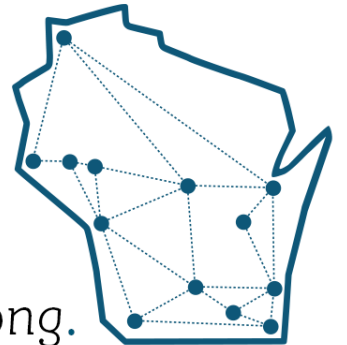
- If you do not need health insurance through the Universities of Wisconsin, you may be eligible for the health insurance opt-out incentive.
- Provides you up to \$2,000 annually; prorated based on your date of hire.
- Incentive is taxable and paid on two paychecks each month.
- To receive the incentive each year, you must re-enroll each fall.
- **You are eligible if you:**
 - Are in the WRS benefits package, and
 - Eligible for the employer contribution to your health insurance premium, and
 - Are not a dependent on another State Group Health Insurance Plan

For more information: [Health Opt-Out Incentive web page](#)



Dental Insurance

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Dental Insurance – Plan Designs

Uniform Dental Plan Preventive Dental Plan

You are eligible for **one** plan based on your State Group Health Insurance enrollment.

The plans provide the **same** benefits & networks.

- Diagnostic & Preventive Services
 - Cleanings
 - Sealants
 - X-rays
 - Fluoride Treatments (to age 19)
 - Fillings
- Non-surgical extractions
- Orthodontics: children
- Annual benefit maximum per person: \$1,000

Select Plan Select Plus Plan

You may enroll in **one** plan.

The plans have **different** benefits levels & networks.

- Major Services
 - Crowns
 - Bridges
 - Root canals
 - Implants
 - Surgical extractions
- Deductibles and annual benefit maximums vary by plan
- Orthodontics: children & adults (Select Plus Plan only)
- No coverage for preventive or basic services

Benefits provided by:



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Dental Insurance – Plan Designs

Uniform Dental Plan	Preventive Dental Plan
<ul style="list-style-type: none">▪ Eligible if you enroll in State Group Health Insurance▪ Premium is less than Preventive Dental	<ul style="list-style-type: none">▪ Eligible if you waive State Group Health Insurance OR select the Health Opt-Out Incentive▪ Premium is more than Uniform Dental

View the coverage comparison and premiums in your Benefits Summary.

Locate an in-network dentist: [Delta Dental website](#)

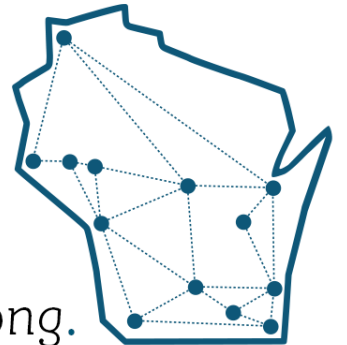
Dental Insurance – Plan Comparison

	Uniform Dental (SGH enrollees) and Preventive Dental (non-SGH enrollees)*	Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO	Delta Dental PPO and Delta Dental Premier
Benefit Maximum	\$1,000	\$1,000	\$2,500
Preventive services	100%	Not covered	Not covered
Non-surgical extractions	90%	Not covered	Not covered
Surgical extraction, root canal, crowns, bridges, periodontics (except maintenance)	Not Covered	50%	60% or 80%
Orthodontia	50% up to \$1,500 (up to age 19)	Not covered	50% up to \$1,500 (includes adult ortho)

For more information (including the monthly premium for each plan), review the [Dental Comparison Chart](#)



Vision Insurance

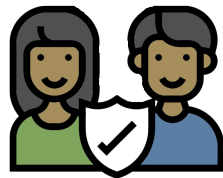


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Vision Insurance

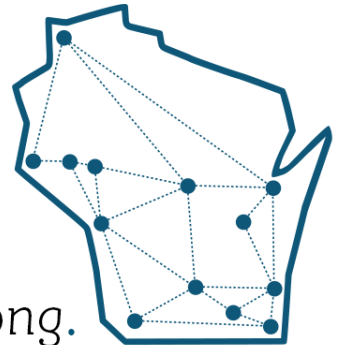
- If you are eligible for State Group Health Insurance, you are eligible for vision insurance
- Provides coverage for eye exam and materials (for example, glasses and contacts)
- Once enrolled, you must remain enrolled for the entire calendar year
- DeltaVision administers the vision insurance and uses EyeMed's Insight network
- A vision exam is covered by the State Group Health Insurance; however, materials are not covered.

Find a DeltaVision provider near you: [Find a DeltaVision/EyeMed provider](#)
For more information: [Vision Insurance Plan Summary](#)



Life Insurance

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Life Insurance

- You may enroll in two life insurance plans, if eligible:
 - State Group Life Insurance
 - Individual & Family Life Insurance
- Coverage is guaranteed without proof of good health if you enroll when first eligible
- If you do not enroll when first eligible, you may be able to enroll with proof of good health (evidence of insurability) but approval is not guaranteed

For more information: [Life Insurance Comparison](#), [Life Insurance Premiums](#)

Life Insurance

State Group Life Insurance	<ul style="list-style-type: none">▪ To be eligible, you must be eligible for the WRS and under age 70 when you first enroll▪ Employee coverage (basic, supplemental, additional) offers coverage for up to five times your annual salary▪ Universities of Wisconsin pays a portion of the premium for employee basic and supplemental coverage▪ Coverage available for your spouse (up to \$20,000) and your eligible children (up to \$10,000 each)▪ Continues into retirement at group policy rates
Individual & Family Life Insurance	<ul style="list-style-type: none">▪ Initial enrollment of up to \$20,000 employee, \$10,000 spouse or domestic partner, and \$5,000 child coverage▪ Current enrollees have an annual opportunity to increase coverage▪ Maximum coverage of \$300,000 employee, \$150,000 spouse or domestic partner, and \$25,000 child coverage

Both life insurance plans include an accidental death & dismemberment component.

Beneficiary Designations

- Name a beneficiary for any plan that has a death benefit.
- Some plans allow you to name a beneficiary online (such as: Individual & Family Life Insurance). Others require a paper form.
- Most plans have separate beneficiary designation forms except for State Group Life Insurance, the WRS, and Accident Insurance. For these plans, you can:
 - Complete one beneficiary designation form to apply to all three plans, if enrolled or
 - Complete separate beneficiary designation forms to assign different beneficiaries to each
- Mail paper beneficiary designation forms directly to the address on each form.
- If you do not name a beneficiary, benefits will be paid per standard sequence.
- Update as necessary, especially when you have a life event.

For more information: [**Beneficiary Information web page**](#)



Accidental Death & Dismemberment Insurance



Accidental Death & Dismemberment Insurance

- Provides a benefit to you if you die because of an accident or if you suffer the loss of a limb, your eyesight, hearing, or speech.
- Enroll in individual or family coverage.
- Family coverage includes coverage for yourself, your spouse or domestic partner, and your eligible dependent children.
- May enroll, change or cancel coverage at any time.
- Coverage levels range from \$25,000 to \$500,000.
- Name a beneficiary if you enroll in this plan.

For more information: [**Accidental Death & Dismemberment Insurance web page**](#)



Accident Insurance



Accident Insurance

- Provides you a cash payment in the event of an injury due to an accident. Benefit amounts vary depending on the injury. Includes an accidental death & dismemberment benefit, identity theft resources, and a travel assist benefit.
- Enroll in coverage for yourself, your spouse, and your dependent children.
- Once you enroll, you must remain enrolled for the entire calendar year.
- Name a beneficiary if you enroll in this plan.

For more information: [Accident Insurance web page](#)



Income Continuation Insurance



Income Continuation Insurance

- Provides up to 75% of gross base wages if you become ill or injured and are unable to work for an extended period of time.
- Insures annual earnings up to \$120,000.
- To receive a benefit, you must exhaust up to 1,040 hours of sick leave or meet the elimination period, whichever is longer. The elimination period is the number of days you must be unable to work.

For more information: [Income Continuation Insurance web page](#)

Income Continuation Insurance

Faculty, Academic Staff, & Limited Appointees

- Enrollment opportunities without proof of good health:
 - Early enrollment: Enroll within 30 days of your hire/eligibility date
 - Coverage effective first of the month on/following your eligibility date
 - You pay 100% of the premium (until you complete 12 months of state service)
 - Deferred enrollment: Enroll within 60 days of completion of 12 months of state service
 - Coverage effective first of the month on/following completion of 12 months of state service
 - The Universities of Wisconsin contributes to your premium
- Choose your elimination period: 30, 90, 125 or 180 days

Income Continuation Insurance

University Staff

- Enroll within 30 days of your hire/eligibility date
- Deferred enrollment opportunities when you reach certain premium categories, determined by sick leave balance
- Your elimination period is 30-days. Your premium is based on your sick leave balance and eligible earnings.

Category	Category 1	Category 2	Category 3*	Category 4	Category 5	Category 6
Sick Leave Balance	0 – 184 hours	185 – 519 hours	Accrue 80 hours of unused leave *	520 – 727 hours	728 – 1,040 hours	1,041 +
Cost	\$\$\$\$	\$\$\$	\$\$	\$\$	\$	\$0

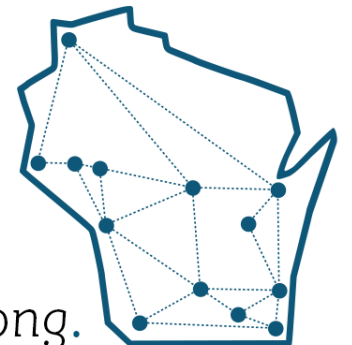
**Category 3: special category, must meet annually to be eligible for the employer contribution.*

Work. Thrive. Belong.





Flexible Spending Accounts (FSAs)



Work. Thrive. Belong.

Flexible Spending Accounts (FSA)

Type of Account	Contribution and Carryover Limits	Description
Health Care	\$3,200 per year \$640 carryover	<ul style="list-style-type: none"> Help pay for eligible medical, dental, vision, and pharmacy benefit expenses not covered by insurance Expenses incurred by you, your spouse, child, or other qualifying tax dependent
Limited Purpose	\$3,200 per year \$640 carryover	<ul style="list-style-type: none"> Only available if you enroll in an HDHP through the Universities of Wisconsin Help pay for eligible dental, vision, and post-deductible medical/pharmacy benefit expenses not covered by insurance Expenses incurred by you, your spouse, child, or other qualifying tax dependent
Dependent Day Care	Up to \$5,000 per year No carryover	<ul style="list-style-type: none"> Help pay for eligible dependent day care expenses such as after-school care, babysitting, adult or child day care, and preschool Eligible dependents include a spouse, child, or other qualifying tax dependent
Parking & Transit Accounts	\$315/month/account Unlimited carryover	<ul style="list-style-type: none"> Help pay for work-related parking expenses (parking ramps, park-and-rides) and transit expenses (bus passes) May enroll or change your contribution at any time

Note: For the healthcare, limited purpose and parking & transit accounts, there is a minimum annual contribution and carryover amount of \$50. Minimum carryover amount does not apply if you re-enroll for the next plan year.

For more information: [Spending and Savings Accounts web page](#)



Retirement Plans



Retirement Plans - WRS

- Administered by the Department of Employee Trust Funds (ETF)
- If eligible, you will be automatically enrolled
- The WRS provides you with a monthly benefit (annuity) payable for life once you reach retirement age
- Prior WRS service may affect WRS eligibility and vesting
- Normal retirement age is 65. Minimum retirement age is 55.
- For 2025, for most employees, the employee contribution is 6.95% and the employer contribution is 6.95%

Retirement Plans - WRS

- Investment Funds
 - Core Fund
 - Contributions are automatically invested in the Core Fund, a fully diversified balanced fund with a mixture of holdings
 - Variable Fund
 - You may choose to have 50% of contributions invested in the Variable Fund, invested solely in stocks
- Retirement
 - Monthly annuity will be based on a calculation using your years of creditable service and your three highest years of earnings, or the cash value of your account, whichever is greater
- Disability and Death Benefits

For more information: [Retirement Plans web page](#)

Retirement Plans – UW 403(b) Supplemental Retirement Program

- UW 403(b) Supplemental Retirement Program (SRP)
 - Administered by Universities of Wisconsin
 - TIAA and Fidelity are the record keepers
 - May enroll or change contribution amount at any time
 - Contribute a flat dollar amount or percent of eligible earnings on a pre-tax basis, Roth after-tax basis, or combination of pre-tax and after-tax
 - Contributions made the first two paychecks of each month (24 paychecks per year)
 - No employer match
 - Offers an array of investment options including Target Date Funds, index and actively managed mutual funds, and a separate Guaranteed Fixed Rate Annuity
 - A self-directed brokerage option is available

For more information: [403\(b\) SRP web page](#)

Retirement Plans – Wisconsin Deferred Compensation 457 Program

- Wisconsin Deferred Compensation (WDC) 457 Program
 - Administered by ETF
 - Empower is the record keeper
 - May enroll or change contribution amount at any time
 - Contribute a flat dollar amount or percent of eligible earnings on a pre-tax basis, Roth after-tax basis, or combination of pre-tax and after-tax
 - Contributions made the first two paychecks of each month (24 paychecks per year)
 - No employer match
 - Offers a wide range of investment options

For more information: [WDC Program web page](#)

Sick Leave Credit Conversion Program

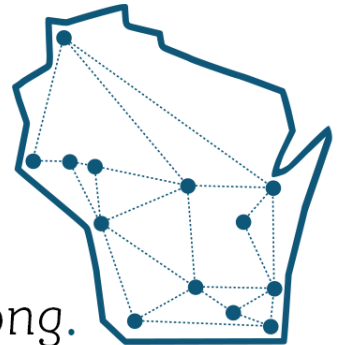
- Convert your unused sick leave hours to credits to help you pay for State Group Health Insurance when you leave state employment (for example: due to permanent layoff, retirement with 5 years of WRS service, termination with 20 years of service, or death)
 - Accumulated Sick Leave Conversion Credit Program: Accumulated sick leave hours are multiplied by your highest basic rate of pay and converted to a credits to pay for State Group Health Insurance and Uniform Dental Insurance
 - Supplemental Health Insurance Conversion Credit Program: Allows employees with at least 15 years of continuous state service to earn additional sick leave credits to help pay for State Group Health Insurance and Uniform Dental Insurance. Crafts Workers are not eligible for this Program.
- To use the credits, you must be covered by the State Group Health Insurance Program at the time your employment ends. The credits have no value if you're not enrolled in the State Group Health Insurance Program when your employment ends.

For more information: [**Sick Leave Credit Conversion web page**](#)



Other Benefits

Work. Thrive. Belong.



Well-Being Resources

- **Employee Assistance Program (EAP)**

- Provides you and your immediate family members (members of your household) free and confidential resources to address personal and work-related concerns
- May also assist with legal and financial services, and work-life services
- Allows up to six in-person or virtual sessions per person per issue per year

- **Well Wisconsin Program**

- Available to you and your spouse if you enroll in State Group Health Insurance
- Voluntary, confidential, and designed to help make you more aware of your current and future health risks.
- Eligible to earn a taxable \$150 incentive by completing a health assessment, health check, and well-being activity by early October

For more information: [Well-Being Resources web page](#)

Other Benefits

- **Edvest 529 College Savings Plan**

- Allows you to save for K-12 education expenses and post-high school education
- Visit the Edvest website to learn more

- **Career-Related Education Reimbursement**

- Employees with a half-time or greater appointment may be eligible for reimbursement up to 100% of the cost of one course (up to 5 credits) per semester at any state-accredited public or private higher educational institution

- **Empathy Program**

- Available to you if you enroll in State Group Life Insurance, Individual & Family Life Insurance, or Accident Insurance
- Provides comprehensive bereavement support to assist beneficiaries following the loss of a loved one

Other Benefits

- **Lifestyle Program**

- Available to you if you enroll in State Group Life Insurance or Individual & Family Life Insurance
- Provides travel assistance services, legal services, beneficiary financial counseling, and legacy planning services

- **Long-Term Care Insurance**

- If you are eligible for the WRS, you, your spouse, parents, and spouse's parents who live in Wisconsin are eligible for Long-Term Care (LTC) Insurance
- Individual policy that may provide coverage for assisted living, adult day care, hospice care, nursing homes, and other services
- Apply for coverage at any time

For more information: [Other Benefits web page](#)

Benefit Plan Resources

- [Universities of Wisconsin Employee Benefits website](#)
 - [General Employee Information web page](#)
 - Benefits Summaries:
 - [Faculty, Academic Staff, Limited Appointees](#)
 - [University Staff](#)
 - [Health & Retirement Contributions Estimator](#)
 - [How to Choose Your Health Insurance Plan web page](#)
 - [Benefits Premiums web page](#)

Questions



Universities of Wisconsin Employee Benefits website: www.wisconsin.edu/ohrwd/benefits/

Reminder: Enroll within 30 days!

Questions: Reach out to your [benefits contact](#)