



2025 Employee Benefits

*Graduate Assistants, Employees-in-Training, Fellows
Scholars and Short-Term Academic Staff*



Your Benefits

PURPOSE

Prepare you for Benefits Enrollment

AGENDA

MyWisconsin Portal

Payroll schedule & deductions

Benefits review

Answer your questions

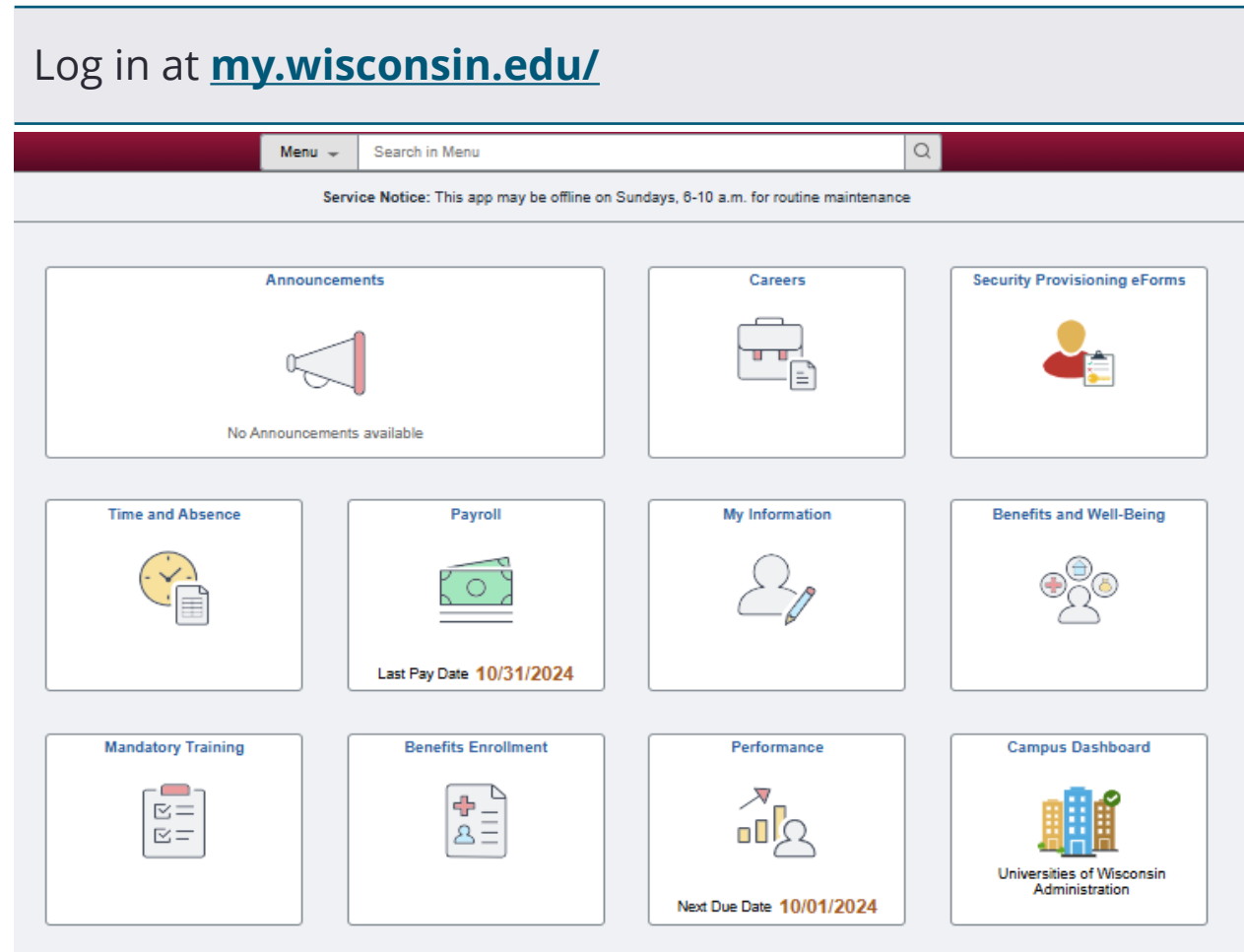


<http://www.wisconsin.edu/ohrwd/admin/download/benefits-orientation-pdf-Grad.pdf>

MyWisconsin Portal

USED FOR

- Earnings Statements
- Tax Statements
- Direct Deposit Updates
- Personal Information Updates
- Benefits Enrollment
- Time and Leave Reporting
- HR, Payroll & Benefits News



Payroll Schedule

Payroll web page: wisconsin.edu/ohrwd/benefits/general-employee-info/payroll/

- All employees are paid every other Thursday
- [Payroll web page](https://wisconsin.edu/ohrwd/benefits/general-employee-info/payroll/) has pay dates, pay period dates, and more

The screenshot displays the University of Wisconsin's Employee Benefits portal. At the top, a dark blue header contains navigation links: ABOUT THE UNIVERSITIES OF WISCONSIN, ALL IN WISCONSIN, OUR CAMPUSES, OFFICES, INFORMATION FOR, and NEWS. Below this is the University of Wisconsin logo and the text "UNIVERSITIES OF WISCONSIN". To the right, "Employee Benefits" is prominently displayed, with "GENERAL EMPLOYEE INFORMATION" underneath. A secondary navigation bar includes links for CAREERS AT UW, TOTAL REWARDS, HR TEAM RESOURCES, MY UW HR, and MYUW PORTAL. A breadcrumb trail reads: University of Wisconsin System / UW System Human Resources / Employee Benefits / General Employee Information / Payroll. The main heading "Payroll" is followed by a paragraph stating that payroll documents, leave statements, and benefits enrollments can be accessed through the [MyUW portal](#). Below this, a note indicates that payroll information (schedule, taxes, deduction schedule) is accessible through the tabs provided. On the left, a sidebar lists various benefit categories with expandable arrows: General Employee Information, Health Insurance, Dental & Vision Insurance, Life Insurance, AD&D and Accident Insurance, and a partially visible "Payroll" link. On the right, three tabs are visible: "Statements & Pay Schedules", "Taxes", and "Benefit Deductions".



Payroll Deductions

Taxes	Insurance Benefit Premiums	Spending & Savings Accounts and Supplemental Retirement Plans
<p>Per IRS regulations, no taxes are withheld from earnings for:</p> <ul style="list-style-type: none">- Advanced Opportunity Fellow, fellow, Grad Intern or Trainee, Post-doc Fellow, Scholar or Trainee- May be responsible for paying taxes on income when you file your tax return	<p>Deducted from two paychecks each month</p> <p>Paid for month of coverage</p> <p>Health, dental & vision deducted pretax for Federal, State, Social Security & Medicare</p>	<p>Deducted from two paychecks each month</p> <p>Deducted pretax for Federal, State, Social Security & Medicare</p> <p>Retirement plans allow after-tax (Roth) contributions</p>



Insurance Premiums for 9-Month Employees

- Insurance premiums are deducted from two paychecks each month during the academic year
- Summer Prepay - Multiple insurance premiums are deducted during the three-month period prior to the end of the spring semester to keep coverage active between academic years (if appointment will continue the following fall semester)
- 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

Benefit Enrollment Opportunities

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



Initial Benefits Enrollment and Effective Dates

- You have **30 days to enroll** in most benefits
- 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 End of employment Disability

- Life Events allow you to change and/or enroll in some benefits
- Need to submit paper applications **within 30 days** following the event
- Reach out to your Benefits Contact

Eligible Dependents

Most plans provide coverage for you and your eligible family members. This includes your:

- 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

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 are required for all dependents. Enter Social Security numbers in the "National ID" field when adding dependents in the MyWisconsin Portal.*



Eligible Dependents

Dependent Verification Documentation Requirements:

- Spouse – Marriage certificate
- Dependent children – Birth certificate(s)
- Adoption – Certificate of adoption or Adoption decree

** If you enroll in dependent coverage, you will receive notification on how to submit your verification documentation.*

Applies for health, dental and vision coverage.

Enrollment Process

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

REVIEW

- Review the Benefits Summary
- Review the [Employee Benefits website](https://wisconsin.edu/ohrwd/benefits/) for details about benefits and eligibility

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 benefit](#)

How to Choose a Health Plan

For Employees Making their Health Insurance Plan Election



Enrollment Process

How to Choose Your Health Insurance Plan web page:
www.wisconsin.edu/ohrwd/benefits/health/select-a-plan/

DECIDE

- Consider your needs and the needs of your spouse and/or dependent(s)
- Review the [How to Choose Your Health Insurance Plan web page](http://www.wisconsin.edu/ohrwd/benefits/health/select-a-plan/)

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

DECIDE

- Review the:
 - [Dental Comparison](#)
 - [Vision Insurance Summary](#)
 - [Benefits Walkthrough](#)

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

Employee Benefits

General Employee Information

Health Insurance



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

Dental & Vision Insurance



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.

Life Insurance



AD&D and Accident Insurance



Disability and Income Continuation



Understand your options to make the most of your benefits!

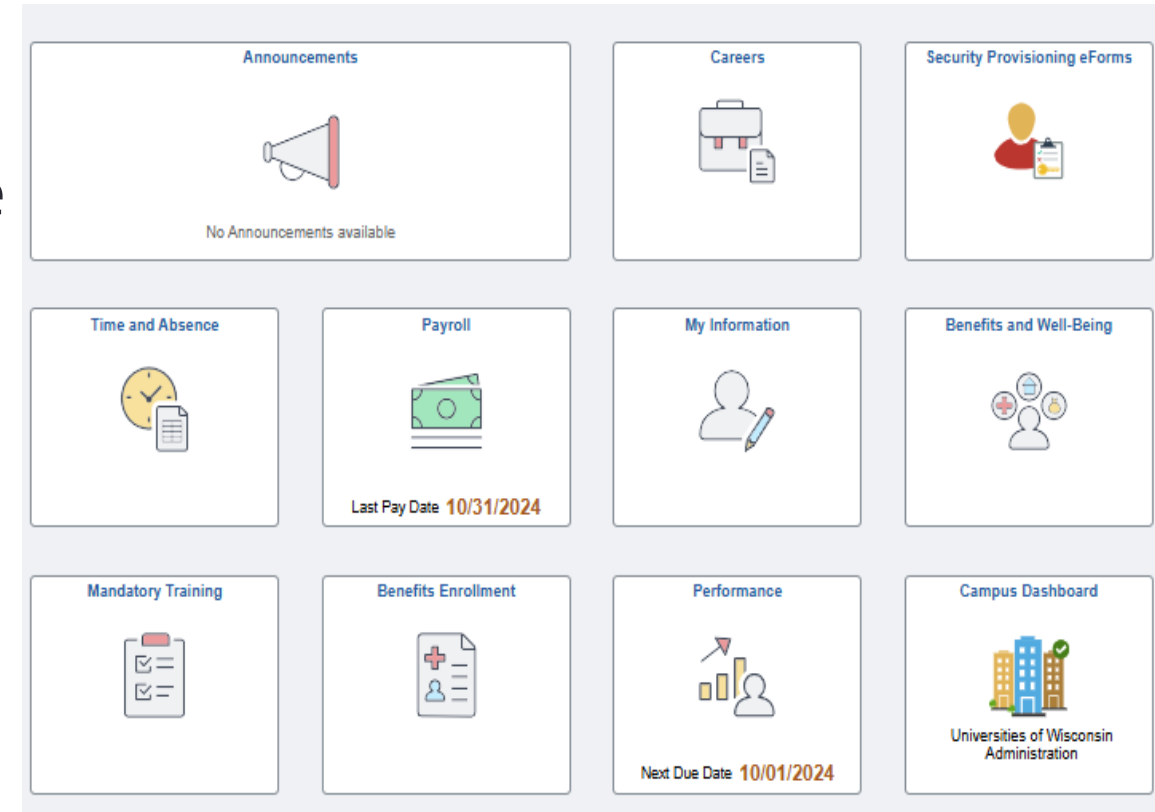


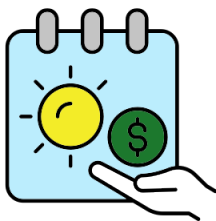


Enrollment Process

ENROLL

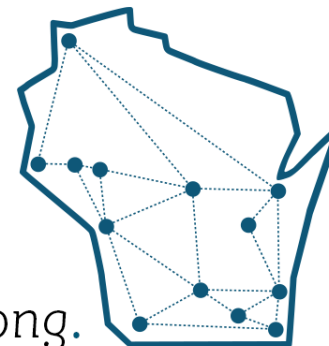
- Go to my.wisconsin.edu – click on the **Benefits Enrollment** tile to make your benefits elections *unless your Enrollment Deadline Worksheet indicates you must submit paper applications*
- Choose your benefits and add your dependents
- Remember to enroll ***within 30 days*** of your hire date/benefits eligibility date





Paid Leave

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Paid Leave – Short-Term Academic Staff

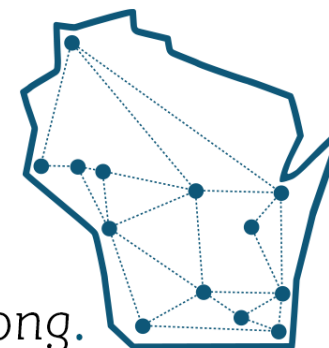
Paid leave is available for short-term academic staff who are expected to work

- At least 440 hours **and**
- At least one year

Graduate assistants, employees-in-training, fellows, and scholars are not eligible for paid leave benefits.



State Group Health Insurance



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State Group Health Insurance – Effective Dates

Grad Assistants/Short-Term Academic Staff:

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

You have a 30-day enrollment period from your benefit eligibility date (usually date of hire). Your spouse and eligible dependent children may also be enrolled at this time.



State Group Health Insurance – Plan Designs

Health Plan	Access Health Plan
<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 than the Access Plan	<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 than the Health Plan

State Group Health Insurance – Plan Designs

- All insurers offer the same uniform benefits
- All plan designs include pharmacy benefits, automatically (no additional cost)
- All plan designs include uniform dental benefits, if elected (minimal cost)
- 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, a pharmacy benefits ID card and a dental insurance ID card (if you select the health insurance plan **with** dental)
 - If you are married to another state/Universities of Wisconsin employee who is also eligible for State Group Health Insurance, you and your spouse may enroll in two individual policies **or** one family policy.

State Group Health Insurance designs: [wisconsin.edu/ohrwd/benefits/health/](https://www.wisconsin.edu/ohrwd/benefits/health/)



State Group Health Insurance – Plan Designs

	Health Plan and Access Health Plan
Deductible Individual / Family	\$250 / \$500 ¹

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

State Group Health Insurance – Plan Designs

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



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 provided 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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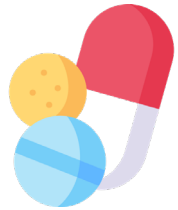
State Group Health Insurance – Coverage (local versus nationwide)

Local County-based Coverage	Nationwide Coverage
<ul style="list-style-type: none">• Choose the Health Plan• 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• Health Insurance Carrier: Dean Health Plan• Provider Networks: Dean Health Plan and First Health



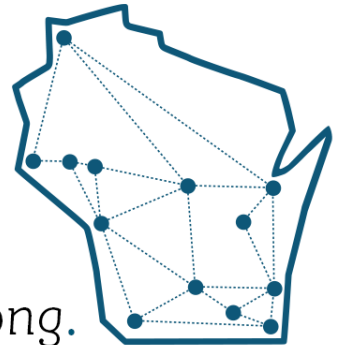
State Group Health Insurance – Enrollment Options when Covered by Another Plan

- 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
- Or you may **waive** health insurance through the Universities of Wisconsin



Pharmacy Benefits

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State Group Health Insurance – Pharmacy Benefits

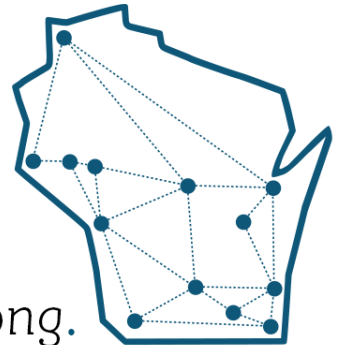
	Out-of-Pocket <u>Cost</u> *	Out-of-Pocket <u>Limit</u> Health Plan and Access Health Plan
Level 1	\$5 per fill	\$600 individual \$1,200 family
Level 2	20% (up to \$50 maximum per fill)	
Level 3	40% (up to \$150 maximum per fill + difference if dispense as written drug)	Does not apply to out-of-pocket 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 an in-network pharmacy and the formulary list: etf.benefits.navitus.com/



Dental Insurance

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Dental Insurance– Plan Designs

Uniform Dental Plan Preventive Dental Plan	Select Plan Select Plus Plan
<p>You are eligible for one plan based on your State Group Health Insurance enrollment.</p> <p>The plans provide the same benefits & networks.</p> <ul style="list-style-type: none">▪ Diagnostic & Preventive Services<ul style="list-style-type: none">• Cleanings• Sealants• X-rays• Fluoride Treatments (to age 19)• Fillings <p>Non-Surgical Extractions</p> <p>Orthodontics for children</p> <p>Annual benefit maximum per person is \$1,000</p>	<p>You may enroll in one plan.</p> <p>The plans have different benefits levels & networks.</p> <ul style="list-style-type: none">▪ Major Services<ul style="list-style-type: none">• Crowns• Bridges• Root canals• Implants• Surgical extractions▪ Deductibles and annual benefit maximums vary by plan▪ Orthodontics for children & adults (Select Plus Plan only)▪ No coverage for preventive or basic services

Benefits provided by:



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▪ Premium is added to your health insurance premium on your paycheck	<ul style="list-style-type: none">▪ Eligible if you waive State Group Health Insurance▪ Premium is more than Uniform Dental▪ Premium will appear as a separate deduction on your paycheck

View the coverage comparison and premiums in your Benefits Summary.

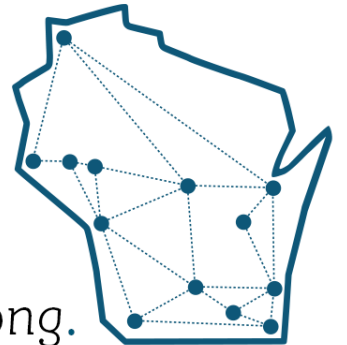
Locate an in-network dentist: [Delta Dental website](#)

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)



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/or contacts)
- Once enrolled, you must remain enrolled for the entire calendar year

** A vision exam is covered by the State Group Health Insurance plan; however, it does not cover materials.*

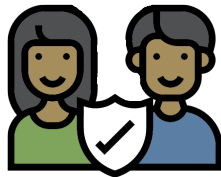
**Benefits provided by DeltaVision
(in partnership with EyeMed)**

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



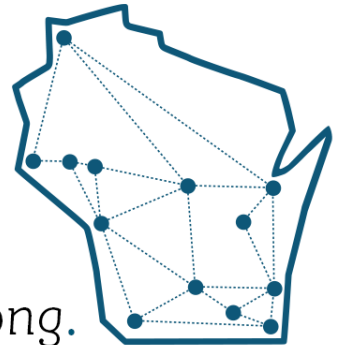
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Life Insurance

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Life Insurance

- You may enroll in the following life insurance plan:
 - Individual & Family Life Insurance
- Coverage is guaranteed without proof of good health 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)

Additional information: [Life Insurance Premiums](#)



Life Insurance

Individual & Family Life Insurance

- Elect up to \$20,000 in employee coverage initially
- Elect up to \$10,000 spouse/domestic partner and \$5,000 child(ren) coverage
- Maximum coverage amounts allowed under the plan
 - \$300,000 employee
 - \$150,000 spouse/domestic partner
 - \$25,000 child(ren)
- Annual increase opportunity each fall without providing proof of good health



Life Insurance – Beneficiary Designation

- Complete a beneficiary designation form.
- Some plans allow you to name a beneficiary online or to complete a paper form
- Mail paper beneficiary designation directly to the address on the form
- If you do not submit a beneficiary form, benefits are payable per Standard Sequence
- Update as necessary, especially when you have a life event

Additional information: [Beneficiary Information web page](#)



Accidental Death & Dismemberment Insurance





Accidental Death & Dismemberment Insurance

- Offers coverage for accidental death and dismemberment for you, your spouse/domestic partner, and eligible children
- May enroll, change or cancel coverage at any time
- Coverage levels range from \$25,000 to \$500,000
- Continuation coverage available at retirement

Additional information: [Accidental Death & Dismemberment Insurance web page](#)



Accident Insurance





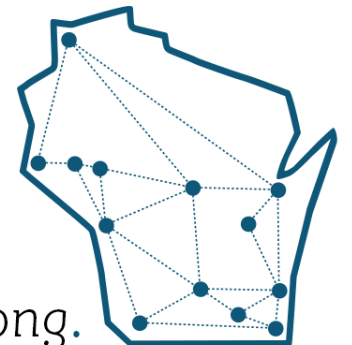
Accident Insurance

- Provides cash payment directly to you in the event of an injury due to an accident to help cover out-of-pocket expenses
- Coverage for you, your spouse and eligible children
- Benefit amounts vary depending on injury sustained
- Continuation coverage available at end of employment

Additional information: [Accident Insurance web page](#)



Flexible Spending Accounts (FSAs)



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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 insuranceExpenses 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 preschoolEligible 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

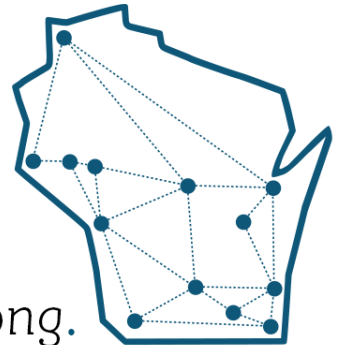
Notes: Fellows, Trainees, Grad Interns/Trainee and Post-Doc Fellow/Trainees are not eligible for Flexible Spending Accounts. For the healthcare, and parking & transit accounts, there is a minimum annual contribution and carryover amount of \$50. Minimum carryover amount does not apply if you re-enroll for the next plan year.

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



Retirement Plans

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Retirement Plans - Supplemental Savings Programs

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

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



Retirement Plans - Supplemental Savings Programs

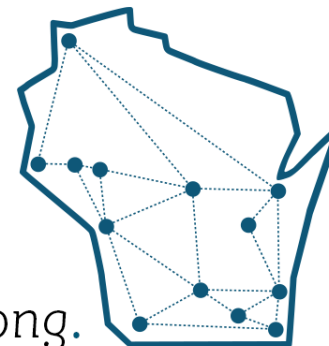
- Wisconsin Deferred Compensation (WDC) 457 Program
 - Administered by the Department of Employee Trust Funds through Empower Retirement
 - May enroll or change contributions at any time
 - Contribute pre-tax, Roth after-tax or both
 - Elect a flat dollar amount or percent of pay
 - Contributions made the first two paychecks of each month (24 paychecks each year)
 - Offers a wide range of investment options including a managed-account and a self-directed brokerage account
 - No employer match

For more information: [WDC Program](#)



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 services, 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 enrolled in State Group Health Insurance
- Designed to help make you more aware of your current and future health risks. Eligible to earn a \$150 incentive (taxable) by completing a health assessment, health check, and one well-being activity by early October

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



Other Benefits

- **529 College Savings Plan**

- Allows you to save for K-12 education expenses and post-high school education
- Minimum \$15 per pay period contribution

- **Empathy Program**

- Available to employees enrolled in Individual & Family Life Insurance and Accident Insurance
- Provides comprehensive support to assist beneficiaries following the loss of a loved one

- **Lifestyle Program**

- Active employees enrolled in Individual & Family Life Insurance
- Provides travel assistance, beneficiary financial counseling, legal services, legacy planning services

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

Benefit Plan Resources

- Universities of Wisconsin Employee Benefits website:
 - General Employee Information page
 - Benefits Summary
 - Benefit Premiums

View earnings, leave, tax statements and benefit information: my.wisconsin.edu.

Questions



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

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

SCAN ME TO



ACCESS LINKS