

## Benefits during the COVID-19 Pandemic

The chart below provides a summary of benefit plan changes you may be able to make during the COVID-19 pandemic. It also provides links to some valuable resources during the pandemic.

To access the UW System COVID-19 Preparedness website [click here](#).

Here are a few brief videos to help you understand the COVID-19 pandemic:

- [Help Flatten the Curve](#) (90 seconds)
- [When and How to get Tested](#) (2 minutes)

<p><b>Employee Assistance Program (EAP)</b></p>	<p>The EAP provides UW System employees and members of their household with confidential resources to address personal and/or work-related concerns. EAP services are offered at no cost to employees. FEI is the administrator of the EAP for <b>most</b> institutions.</p> <p>FEI may be contacted by calling (866) 274-4723 or online at <a href="http://www.feieap.com">www.feieap.com</a> (Username: SOWI). View a special webinar regarding <a href="#">how to handle change during COVID-19</a>.</p> <p><i>UW-Madison and UW-Superior: <a href="#">click here</a> to determine who to contact for EAP services.</i></p>
<p><b>State Group Health Insurance</b></p> <p><b>Uniform Dental Insurance</b></p>	<p>If you, your spouse and/or eligible dependents lose other health insurance coverage (e.g. through their employer), you may be able to enroll in or add your spouse and eligible dependents to your health insurance plan (with or without Uniform Dental).</p> <p>To make a change, you must complete a <a href="#">Health Insurance Enrollment/Change Form (ET-2301)</a> <b>within 30 days</b> from the loss of coverage and submit it to <a href="#">your human resources office</a>.</p> <p>The Department of Employee Trust Funds (ETF), the administrator of the State Group Health Insurance Program, will provide <a href="#">updates on State Group Health Insurance benefits and coverage</a> related to the COVID-19 pandemic as the situation continues to develop.</p> <ul style="list-style-type: none"> <li>• If you and/or your dependent is showing symptoms of COVID-19, contact your health care provider or use <a href="#">telehealth</a> to discuss your symptoms.</li> <li>• The <a href="#">Families First Coronavirus Response Act</a> requires all group health insurance plans to cover testing and any services/supplies provided as part of testing at no cost.</li> <li>• If you have a High Deductible Health Plan (HDHP), you will also receive testing at no cost following the <a href="#">guidance provided by the IRS</a>.</li> </ul> <p>If you are enrolled in Uniform Dental Insurance and are experiencing dental pain, contact your dentist to see if they can provide a remote exam. This is a teledentistry service that allows your dentist to evaluate your dental problems remotely. Delta Dental will cover teledentistry at 100%; however, any follow-up care will fall under the dental plan benefits.</p>
<p><b>Well Wisconsin Program</b></p> <p><i>(applicable if enrolled in the State Group Health Insurance Program)</i></p>	<p>The Well Wisconsin Program allows you and your spouse to earn an annual \$150 incentive. To earn this incentive, you and your spouse must complete a health screening, health assessment and one StayWell well-being activity (by mid-October).</p> <p><b>Health Assessment:</b> Captures current health behaviors through a short questionnaire focusing on stress, sleep, nutrition and physical activity.</p> <p><b>Well-Being Activity:</b> Helps with overall health and well-being (examples: Sleep Well Challenge, Health Coaching, Million Steps Challenge, 21 Day Meditation Experience or the Daily Dash).</p>

	<p><b>Health Screening:</b> Requirements for the health screening have been modified and include the following: onsite biometric screening, at-home screening test (request the kit before September 25, 2020), health care provider form, health coaching call or a preventive dental exam (for participants enrolled in Uniform Dental only).</p>
<p><b>Supplemental and Preventive Dental Insurance</b></p>	<p>If you, your spouse and/or eligible dependents lose other dental insurance coverage (e.g. through their employer), you may be able to enroll in or add your spouse and/or eligible dependents to your supplemental or preventive dental insurance plan.</p> <p>To do so, you must complete a <a href="#">Dental Insurance Enrollment/Change Form</a> <b>within 30 days</b> from the loss of coverage and submit it to your human resources office.</p> <p>If you are enrolled in Preventive Dental Insurance and are experiencing dental pain, contact your dentist to see if they can provide a remote exam. This is a teledentistry service that allows your dentist to evaluate your dental problems remotely. Delta Dental will cover teledentistry at 100%; however, any follow-up care will fall under the dental plan benefits.</p>
<p><b>Vision Insurance</b></p>	<p>If you, your spouse and/or eligible dependents lose other vision insurance coverage (e.g. through their employer), you may be able to enroll in or add your spouse and eligible dependents to your vision insurance plan.</p> <p>To do so, you must complete a <a href="#">Vision Insurance Enrollment/Change Form</a> <b>within 30 days</b> from the loss of coverage and submit it to your human resources office.</p>
<p><b>State Group Life Insurance</b></p>	<p>If you did not enroll in coverage when first eligible, you may apply for coverage within 30 days of a qualifying life event or at any time through evidence of insurability. To apply through evidence of insurability, complete the <a href="#">State Group Life Evidence of Insurability Application Form (ET-2305)</a> and submit it to Securian Financial.</p> <p>State Group Life insurance death benefits are payable if a covered person dies due to COVID-19.</p>
<p><b>Individual &amp; Family Life Insurance</b></p>	<p>If you did not enroll in coverage when first eligible, you may apply at any time through evidence of insurability. To apply, complete the <a href="#">Individual &amp; Family Life Insurance Evidence of Insurability Form</a> and submit it to Securian Financial. If you are currently enrolled in the plan you may be able to make changes within 30 days of a qualifying life event.</p> <p>Individual &amp; Family Life insurance death benefits are payable if a covered person dies due to COVID-19.</p>
<p><b>UW Employees, Inc. Life Insurance</b></p>	<p>If you did not enroll in coverage when first eligible, you may apply at any time through evidence of insurability. To apply, complete an <a href="#">UW Employees, Inc. Life Insurance Evidence of Insurability Form</a> and submit it to Securian Financial.</p> <p>UW Employees, Inc. Life insurance death benefits are payable if you are covered and die due to COVID-19.</p>

<b>University Insurance Association (UIA) Life Insurance</b> <i>(Faculty, Academic Staff or Limited employees only)</i>	<p>Each October 1<sup>st</sup> you are automatically enrolled in UIA coverage if you meet the eligibility requirements. Coverage ends the September 30<sup>th</sup> following the date you do not meet the eligibility requirements or the date your employment ends.</p> <p>UIA Life Insurance death benefits are payable if you are covered and die due to COVID-19.</p>
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	<p>You may enroll, change or cancel AD&amp;D coverage at any time by submitting an <a href="#">AD&amp;D Application</a> to your human resources office.</p>
<b>Accident Insurance</b>	<p>You may enroll, change or cancel Accident Insurance coverage during the Annual Benefits Enrollment period each year or within 30 days of a qualifying life event. If eligible to enroll due to a qualifying life event, complete and submit an <a href="#">Accident Plan Application</a> to your human resources office.</p>
<b>Income Continuation Insurance (ICI)</b>	<p>If you did not enroll in coverage when first eligible, you may have an opportunity to enroll once your sick leave balance reaches certain levels or at any time through evidence of insurability. To apply through evidence of insurability, complete the Income Continuation Insurance <a href="#">Income Continuation Insurance Evidence of Insurability Form (ET-2308)</a> and submit it to the Department of Employee Trust Funds.</p> <p>If enrolled in ICI, generally you are not eligible for a benefit unless you become ill and have met your elimination period.</p>
<b>Flexible Spending Account</b>  <b>(Health Care FSA and Dependent Day Care Account)</b>	<p>Between July 1, 2020 and August 31, 2020: If you are currently enrolled, you have a <i>one-time opportunity</i> to increase or decrease your annual election <i>without experiencing a qualifying life event</i>.</p> <ul style="list-style-type: none"> <li>• Increase: You may increase your annual election up to \$2,700 for the Health Care FSA and up to \$5,000 for the Dependent Day Care Account.</li> <li>• Decrease: You may only decrease your annual election to the amount you have already contributed through payroll or the amount you have spent, whichever is greater.</li> </ul> <p>To make a change, you must complete the <a href="#">CYC Election Change Form</a> between July 1, 2020 and August 31, 2020 and submit it to UW-Shared Services, Service Operations.</p> <p>Outside of the period mentioned above (July 1, 2020 through August 31, 2020): You may be able to change your FSA contribution if you experience a qualifying life event per IRS regulations. Examples of qualifying life events are marriage, divorce, birth or adoption of a child, a change to your employment status (leave of absence, retirement or termination), a change to your place of residence, or a change to the cost charged by your dependent daycare provider. Review the <a href="#">Participant Reference Manual</a> (pages 39-45) for details regarding the changes allowed for each qualifying life event.</p> <p><b>Note:</b> <i>The TASC Participant Reference Manual should continue to be referenced until the ConnectYourCare (CYC) Reference Manual is provided mid/late 2020. However, CYC should be contacted with questions (as opposed to TASC as the TASC manual indicates).</i></p> <p>To make a change, you must complete the <a href="#">CYC Election Change Form</a> or <a href="#">CYC Enrollment Form</a> <b>within 30 days</b> from the qualified life event change and submit it to your human resources office.</p>

	<p>Per the <a href="#">Coronavirus Aid, Relief and Economic Security Act (CARES Act)</a>, additional expenses are now considered “eligible FSA expenses” as of January 1, 2020 (e.g. over-the-counter drugs and medicines not prescribed by a physician as well as menstrual care products).</p>
<p><b>Health Savings Account (HSA)</b></p> <p><i>(applicable if enrolled in a High Deductible Health Plan)</i></p>	<p>You may change your HSA contribution at any time throughout the calendar year. A qualifying life event is not necessary to change your HSA contribution. To change your contribution, complete the <a href="#">CYC Election Change Form</a> and submit it to your human resources office.</p> <p>Per the <a href="#">Coronavirus Aid, Relief and Economic Security Act (CARES Act)</a>, additional expenses are now considered “eligible HSA expenses” as of January 1, 2020 (e.g. over-the-counter drugs and medicines not prescribed by a physician as well as menstrual care products).</p>
<p><b>Wisconsin Retirement System (WRS)</b></p>	<p>If you are eligible for the WRS, you are required to contribute to the plan. You may not make changes to your WRS contributions.</p> <p>You may change your Voluntary Additional Retirement Contributions.</p>
<p><b>UW Tax-Sheltered Annuity (TSA) 403(b) Program</b></p>	<p>You may change your TSA contribution at any time.</p> <ul style="list-style-type: none"> <li>To increase or decrease your dollar or percentage amount, log into <a href="#">MyUW Portal</a> or complete a <a href="#">Salary Reduction Agreement (SRA)</a> and submit it to your institution human resources office.</li> <li>To enroll with Fidelity, T. Rowe Price and/or TIAA, submit an <a href="#">EZ Enrollment form</a> to your institution human resources office for Fidelity, T. Rowe Price and TIAA. For Ameriprise and Lincoln, <a href="#">work with an agent</a>.</li> <li>To stop your contribution or change your provider(s), complete a <a href="#">Salary Reduction Agreement (SRA)</a> and submit it to your human resources office.</li> </ul> <p>If you are unable to complete the EZ Enrollment form or SRA, work with your human resources office via email to indicate the change you wish to make.</p> <p>The <a href="#">Coronavirus Aid, Relief and Economic Security Act (CARES Act)</a>, includes provisions related to retirement plans that offer both financial relief and flexibility to plan participants. For information on the provisions that the TSA Program has adopted <a href="#">click here</a>.</p>
<p><b>Wisconsin Deferred Compensation (WDC) 457 Program</b></p>	<p>You may change your WDC contribution at any time. Change your contribution online at <a href="#">wdc457.org</a> or contact the WDC Program directly by calling (877) 457-9327.</p>
<p><b>Vacation</b></p>	<p>All leave eligible Faculty, Academic Staff and Limited Appointees may extend the carryover of any unused vacation from fiscal year 2019 into fiscal year 2020 for one additional year. Vacation hours carried over under this temporary extension must be used by June 30, 2021 or they will be lost. For more information, see <a href="#">UW System Administrative Policy 1200-Interim 05, Interim: Vacation, Compensatory Time and Personal Holiday Carryover</a>.</p>
<p><b>Sick Leave</b></p>	<p>If you are unable to work for reasons related to the pandemic, you may use your accrued sick leave. Inability to work includes but is not limited to the inability to telework and/or the inability to work because of child/elder care responsibilities due to school or day care closings.</p>
<p><b>Personal Holiday</b></p>	<p>Eligible employees are granted 36 hours of personal holiday hours per year (pro-rated for part-time) at time of hire, and again at the start of the fiscal year (July 1) for Faculty, Academic Staff and Limited appointees and at the start of the calendar year (January 1) for University Staff employees.</p>

	<p>Faculty, Academic Staff and Limited appointees may carry over any unused personal holiday hours earned in fiscal year 2020 into fiscal year 2021. Hours carried over must be used by June 30, 2021 or they will be lost. For more information, see <a href="#">UW System Administrative Policy 1200-Interim 05, Interim: Vacation, Compensatory Time and Personal Holiday Carryover</a>.</p>
<b>Legal Holiday</b>	<p>The UW System grants nine days of paid legal holidays per year to eligible employees. Full-time employees earn eight hours of leave for each legal holiday. Part-time employees earn a prorated amount based on hours worked during the pay period that includes the legal holiday.</p>
<b>COVID-19 Leave</b>	<p>Up to 80 hours of COVID-19 leave (prorated by % FTE) may be available if you are unable to perform your assigned duties from May 2, 2020 through December 31, 2020. This includes, but is not limited to:</p> <ul style="list-style-type: none"> <li>• Inability to work remotely</li> <li>• Diagnosis of COVID-19</li> <li>• Experiencing symptoms of COVID-19 and seeking a diagnosis</li> <li>• Care of an individual who has been diagnosed or is experiencing symptoms of COVID-19</li> <li>• Inability to work because of child/elder care responsibilities due to school or day care closings.</li> </ul> <p>Any COVID Leave hours claimed between the dates of April 1, 2020 and May 1, 2020 are counted against the hours available. If less than 80 hours were claimed during this period, then the balance of the 80 hours remains available and will expire on December 31, 2020. For more information see <a href="#">UW System Administrative Policy 1200-Interim 02, Interim: COVID-19 Leave Policy</a>.</p>
<b>Family Medical Leave</b>	<p>The Family and Medical Leave Act (FMLA) is expanded to provide up to 12 weeks of paid family and medical leave for a qualifying need related to a public health emergency. In addition, leave taken under the public health emergency is available to you if you have worked in the 30 days prior to taking leave. If your appointment has ended because there is no work to perform, you are not eligible for the expanded FMLA leave.</p> <p>A qualifying need related to a public health emergency means you are unable to work (or telework) due to a need for leave to care for the son or daughter under 18 years of age if the school or place of care has been closed, or the childcare provider is unavailable due to a public health emergency.</p> <p>The total time available for any combination of FMLA leave and Public Health Emergency Leave is twelve (12) weeks.</p> <p>For more information see:</p> <ul style="list-style-type: none"> <li>• <a href="#">UW System Administrative Policy 1213 (formerly BN 4) Wisconsin and Federal Family and Medical Leave Acts</a></li> <li>• <a href="#">UW System Administrative Policy 1200-Interim 03, Interim: FMLA Expansion</a></li> </ul>

If you have questions, contact your [human resources office](#).

*Every effort has been made to ensure that this information is correct and current. However, the terms and conditions of UW System benefits programs are established by state and federal laws and regulations, the relevant contracts, and the policies of the Board of Regents. These sources of authority have control over the information in this fact sheet to the extent there are any differences or conflicts.*