

## Benefit Impacts – Less than Full-Time Employment

### Faculty, Academic Staff & Limited Appointees

The chart below outlines the effects on your benefits if your hours are reduced from full-time to part-time. For additional information on how a reduction in hours affects your benefits, consult your [institution benefits contact](#).

	Voluntary One Month Leave Without Pay	Reduce to 90% time	Reduce to 75% time	Reduce to 50% time	Reduce to 45% time
<a href="#">Health Insurance</a>	No impact. Employer contribution continues up to 3 months during an unpaid leave of absence.	No impact. You are eligible for full employer contribution to health insurance premium if appointment is 50% or greater.			If you are eligible for the Wisconsin Retirement System (WRS) benefits package, and work less than 50%, you are required to pay 50% of the <a href="#">total premium rate</a> . You have 30 days from your FTE change to less than 50% to submit an application to cancel coverage or to change to single coverage.
<a href="#">Supplemental Dental Insurance</a>	No impact				You have 30 days from your FTE change to less than 50% to submit an application to cancel coverage or to change to single coverage.
<a href="#">Vision Insurance</a>	No impact				You have 30 days from your FTE change to less than 50% to submit an application to cancel coverage or to change to single coverage.
<a href="#">State Group Life Insurance</a>	No impact if employment is continuous. Coverage is based on highest year of eligible earnings. However, if you terminate employment and later return to the UW System or state employment, coverage will be based on eligible earnings in your new position.				

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<a href="#"><u>Individual &amp; Family Life Insurance</u></a>	No impact if employment is continuous and you remain eligible for the plan. You may reduce or cancel coverage at any time.				
<a href="#"><u>UW Employees, Inc. Life Insurance</u></a>	No impact if employment is continuous and you remain eligible for the plan. You may cancel coverage at any time.				
<a href="#"><u>University Insurance Association (UIA) Life Insurance</u></a>	If your salary drops below the monthly salary threshold required to participate in the plan, your coverage will end the December 31 following the date your salary falls below the monthly salary threshold. You will receive notification when you are no longer eligible for coverage and be given an opportunity to convert to an individual policy.				
<a href="#"><u>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</u></a>	No impact if employment is continuous and you remain eligible for the plan. You may change your coverage level at any time.				
<a href="#"><u>Accident Insurance</u></a>	No impact			You have 30 days from your FTE change to less than 50% to submit an application to cancel coverage or to change to single coverage.	
<a href="#"><u>Income Continuation Insurance (ICI)</u></a>	Premium rates and benefit levels remain the same until a full calendar year of WRS eligible earnings are available (updated during annual update period).	If there is a change to appointment percentage, premiums and benefits are based on the new projected annual earnings until a full calendar year of WRS eligible earnings are available (updated during the first quarter of each calendar year). Both ICI premiums and benefit levels will be reduced at FTE change.			

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<a href="#">Flexible Spending Accounts (FSA)</a>		No impact			<p>If your FTE is reduced to less than 50%, you may <b>decrease</b> your annual contribution amount to your Healthcare and Dependent Day Care Account within 30 days of the reduction to your hours. You may <b>decrease</b> your annual contribution to an amount equal to or greater than what you have already contributed for the current plan year. You may not decrease your annual contribution to an amount less than what you have already spent from your Healthcare FSA.</p>
<a href="#">Health Savings Account (HSA)</a>		No impact			<p>If your FTE is reduced to less than 50%, you will receive 50% of the employer contribution to your HSA. The total annual employer contribution will be pro-rated based on the effective date of your FTE reduction. There is no impact to your employee contribution to your HSA. You may change your employee contribution at any time.</p>

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<b>Annual Wisconsin Retirement System (WRS) Service Credit Reduced to:</b> 9 Month Staff 12 Month Staff	No impact No impact	No impact No impact	.9 year No impact	.6 year .8 year	.54 year .72 year
<a href="#">Wisconsin Retirement System (WRS)</a> <b>(contributions, creditable service, vesting, and retirement benefit)</b>	<p><b>WRS Contributions:</b> Contributions are based on your eligible earnings. The percentage of earnings both you and the UW System contribute to the WRS on an annual basis will stay the same. The total amount contributed to your WRS account will decrease if your eligible earnings decrease.</p> <p><b>WRS Creditable Service:</b> Depending on the percent of time you are scheduled to work, you may receive a partial year of creditable service. A partial year is a percentage of the year that is equivalent to the hours spent in paid status (for example, actual hours worked, vacation, sick leave, or other paid leave status) divided by the number of hours required to qualify for a creditable year of service. For faculty, academic staff, or limited appointees 1,320 hours are needed from 7/1 – 6/30 to receive a full year of creditable service. Note: You can only earn 1.0 year of creditable service in a 12-month period, no matter how many hours you are in paid status.</p> <p><b>WRS Vesting:</b> If you first became eligible for the WRS after July 1, 2011, you need five years of creditable service to be vested in the WRS.</p> <p><b>WRS Retirement Benefit:</b> Your WRS retirement benefit is calculated using two methods; the formula method and the money purchase method. At retirement, the benefit is calculated under both methods, and you receive the higher amount. Under the formula benefit method, your WRS retirement benefit is based on your three highest fiscal years’ eligible earnings. The years do not need to be consecutive or the last years reported. Under the money purchase method, your WRS retirement benefit is based on your total employee and employer contributions made to the plan.</p> <p>If your eligible earnings are lower, it may not be one of your three highest fiscal years’ earnings used under the formula method. Under the money purchase benefit method, if your eligible earnings are reduced, your employee and employer contributions will be less. For additional information on calculating your WRS retirement benefit, review the <a href="#">ETF Calculating Your Retirement Benefits (ET-4107) brochure</a>.</p>				

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<a href="#">UW 403(b) Supplemental Retirement Program (SRP)</a>  <a href="#">Wisconsin Deferred Compensation (457) Program</a>	<p>You may change your contribution amount if your appointment percentage changes.</p> <p>Review the <a href="#">UW 403(b) Supplemental Retirement Program</a> and <a href="#">Wisconsin Deferred Compensation</a> web pages for information about how to change your election.</p>				
<a href="#">Disability Retirement Program</a>	A reduction in hours may lower your benefit amount. Benefits are based on your final average earnings, and your years of actual creditable service. Any reduction in pay will reduce earnings and may affect your final average earnings.				
<a href="#">Personal Holiday – annual accrual in next fiscal year (36 hours) reduced by:</a>	No impact	3.6 hours	9 hours	18 hours	19.8 hours
<a href="#">Legal Holiday</a>	Legal holiday hours are earned based on the number of hours in pay status during the pay period in which the legal holiday falls. All other criteria for paid legal holidays apply except if you have an alternate work schedule and your scheduled work day does not fall on or after the legal holiday, you will be granted legal holiday based on the number of hours in pay status during the pay period in which the legal holiday falls.				
<a href="#">Sick Leave – annual accrual (96 hours) reduced by:</a> 9 Month Staff 12 Month Staff	10.7 hours	9.6 hours	24 hours	48 hours	52.8 hours
	8 hours	9.6 hours	24 hours	48 hours	52.8 hours
<a href="#">Vacation – annual accrual (176 hours) reduced by:</a>	14.67 hours	17.6 hours	44 hours	88 hours	96.8 hours

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<a href="#">Family &amp; Medical Leave Act (FMLA)</a>	No Impact		<b>9-month staff:</b> If you work less than 78% time for a full year, you could lose eligibility for federal FMLA. If you work less than 63% time for a full year, you could lose eligibility for Wisconsin FMLA. <b>12-month staff:</b> If you work less than 60% time for a full year, you could lose eligibility for federal FMLA. If you work less than 48% time for a full year, you could lose eligibility for Wisconsin FMLA.		
	<b>Federal FMLA:</b> To qualify, you must be employed by the UW System for at least 12 months (does not need to be consecutive) and employed at least 1,250 hours during the previous 12 months; <b>Wisconsin FMLA:</b> To qualify, you must be employed by the UW System for at least 52 consecutive weeks and employed at least 1,000 hours during the previous 52 weeks.				

**Eligibility for the following benefits are not affected by a reduction in pay or appointment:**

- Parking & Transit Accounts

*Every effort has been made to ensure 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, relevant contracts and policies of the Board of Regents. These sources of authority have control over the information in this document to the extent there are any differences or conflicts.*

