



UNIVERSITY OF WISCONSIN SYSTEM



2021 Benefits Summary

For appointees not covered by the Wisconsin Retirement System (WRS)
with appointment start dates between December 2, 2020 – December 1, 2021.

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

EMPLOYEE BENEFITS SUMMARY

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ABOUT THIS BENEFITS SUMMARY

This summary is an overview of the benefits available to UW System employees. It is not intended to be a complete description of coverage. Every effort has been made to ensure the information in this summary is accurate. If there is a discrepancy between this summary and the plan documents, the plan documents shall be considered accurate. For more information, visit the UW System Employee Benefits website at www.wisconsin.edu/ohrwd/benefits.

Your Needs. Your Benefits. Prepare. Decide. Act.

The UW System offers an excellent benefits package to meet the diverse needs of employees. Your total rewards package includes two main components: your wages and your health insurance. By understanding your options, you will get the most out of your benefit plans. Your spouse and child(ren) are eligible for the plans that offer coverage to dependents. To calculate the estimated value of your total compensation, use the [Health & Retirement Contributions Estimator](#).

ALEX: PERSONALIZED BENEFITS COUNSELOR

Meet ALEX

Use [ALEX](#), a personalized benefits counselor, to help determine which benefit plans will meet your needs. ALEX explains your benefit plan options in plain English and may be accessed anywhere you have an internet connection!

Note: ALEX will review the health insurance **plan design options**. You should use the [Health Plan Search](#) to determine which **health insurance carrier** will best suit your needs.



BENEFITS EFFECTIVE DATES AND ENROLLMENT

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 human resources office may provide you with an enrollment deadline worksheet. The worksheet specifies your **30-day enrollment period** in which your elections must be made and your effective date for each plan.

Over the course of your employment, you may have a **qualifying life event** such as marriage, birth, adoption, loss of other coverage, employment change and/or termination of employment. These qualifying life events may change your benefit plan needs. You generally have a 30-day enrollment period from your qualifying life event date to make changes to your benefits.

Go to the **MyUW portal** at <https://my.wisconsin.edu> to make your benefit plan elections **through Self Service**. The MyUW portal contains payroll, benefits, paid time off and personal information. If you have prior State service, you may need to enroll using paper forms. Contact your [human resources office](#) if this applies to you.

PAYROLL INFORMATION

Employees, except most students, have FICA taxes withheld from their paychecks.

- **Social Security:** You and the UW System each pay 6.2% on covered compensation up to \$142,800.
- **Medicare:** You pay 1.45% on covered compensation up to \$200,000 and 2.35% on covered compensation thereafter. The UW System pays 1.45% on all covered compensation up to \$200,000.

Review the [pay schedule](#) to determine when you will be paid.

PAID LEAVE

This benefit package includes paid leave benefits (e.g. vacation, sick) for short-term academic staff employees that are expected to work at least 440 hours for at least one year.

STATE GROUP HEALTH INSURANCE

Student Assistants and Employees-in-Training **are eligible** if expected to work at least 33% for at least six months (12-month employees) or one semester (9-month employees).

Short-term Academic Staff (including Visiting Faculty) **are eligible** for State Group Health Insurance if expected to work at least:

- 21% for at least six months (12-month employees)
- 28% for at least one semester (9-month employees)

The State Group Health Insurance Program is administered by the Department of Employee Trust Funds (ETF) and offers the following **plan designs**:

- **Health Plan:** Offers various health insurance carriers that provide coverage mainly in Wisconsin (some offer coverage in surrounding states).
- **Access Health Plan:** Provides nationwide coverage through WEA Trust.

Both plan designs offer hospital, surgical, medical and prescription coverage. For a detailed comparison of plan design options, review the [Comparison of Health and Pharmacy Benefits](#). Uniform Dental may be added to the health insurance premium for a minimal cost (see page 5).

Employees have a **30-day enrollment period** from their benefit eligibility date (usually date of hire) to enroll. Employees may also enroll their spouse and eligible dependent children at this time. If you enroll in health insurance, coverage is effective the first of the month on or following your eligibility date (if you enroll during your 30-day enrollment period).



When services are received, in most cases you pay a deductible first. Then, you will usually pay a copayment (flat dollar amount) or coinsurance (percentage). You continue to pay a copayment or coinsurance until you meet the annual out-of-pocket limit. The chart below reflects in-network coverage. Emergent and urgent care services are the only out-of-network services covered by the Health Plan. Review the following Certificates for detailed information: [Health Plan](#) or [Access Plan](#).

	Health Plan / Access Plan
Annual Deductible ¹	\$250/individual \$500/family
Coinsurance ²	After deductible: 10%
Annual Out-of-Pocket Limit ³	\$1,250/individual \$2,500/family
Routine Preventive Services	Plan pays 100%
Telehealth or Virtual Visit	Plan pays 100%
Primary Care Office Visit	\$15 copay ⁴ per visit (does not apply to deductible)
Specialty Care Office Visit and Urgent Care	\$25 copay per visit (does not apply to deductible)
Vision Exam	\$25 copay (does not apply to deductible). You pay nothing for children under 5.
Hospital and Ambulance	After deductible: You pay 10%
Emergency Room	\$75 copay per visit then deductible and 10% coinsurance
Physical, Speech and Occupational Therapy	You pay 10% (up to 50 visits/year, plan may approve additional visits if necessary)
Prescription Copays (30-day supply)	Level 1 - \$5 Level 2 - 20% (\$50 max) Level 3 - 40% (\$150 max) ⁵
Specialty Drug Copays ⁴ (30-day supply)	Level 4 - \$50 (must fill at a specialty pharmacy)
Prescription Annual Out-of-Pocket Limit ³	Level 1 & 2 - \$600/individual, \$1,200/family Level 3 - Federal Maximum Level 4 - \$1,200/individual, \$2,400/family

¹ Annual Deductible – Amount you pay before the plan begins to pay. The deductible is counted towards your annual out-of-pocket limit. The plan begins to pay for a family member after they meet their individual deductible. ² Coinsurance – Percentage you pay of the cost of the covered service. ³ Out-of-Pocket Limit – The most you pay out-of-pocket for covered services in a calendar year. ⁴ Copay – Fixed dollar amount you pay upfront for each service or prescription. ⁵ Level 3 Prescription Drug Coinsurance – You are responsible for the coinsurance beyond the out-of-pocket limit up to the federal maximum out-of-pocket of \$6,850 for single and \$13,700 for family.

Monthly Pre-tax Employee Premium	Employee Only	Family
Health Plans without Uniform Dental (excluding Access)	\$46.00	\$114.50
Access Plan without Uniform Dental	\$125.50	\$311.50

DENTAL INSURANCE – UNIFORM, PREVENTIVE AND SUPPLEMENTAL

If you are eligible for State Group Health Insurance, you are eligible for dental insurance. Some dental plans allow you to use dentists in the Delta Dental Premier or PPO networks; see the chart below for the appropriate network for each plan. Visit the [Delta Dental website](#) to determine if your dentist is in the PPO and/or Premier network. Remember, your out-of-pocket cost will be less if you use an in-network dentist. For a detailed comparison of your options, review the [Dental Comparison Chart](#).

	Uniform Dental (with State Group Health) or Preventive Dental (without State Group Health)	Select Plan	Select Plus Plan
Provider Network (no out-of-network coverage)	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO	Delta Dental PPO and Delta Dental Premier
Annual Deductible (calendar year)	None	\$100 / person	\$25 / person
Annual Maximum (calendar year)	\$1,000 / person	\$1,000 / person	\$2,500 / person
Routine evaluations, cleanings, sealants, X-rays, fluoride treatments, pulp vitality tests, fillings, periodontal maintenance	100%	Not covered	Not covered
Crowns, bridges, dentures, implants	Not covered	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	Not covered	50%	80%
Non-surgical extractions (above gumline)	90%	Not covered	Not covered
Orthodontia (lifetime maximum)	50% up to \$1,500 (children under 19 only)	Not covered	50% up to \$1,500 (includes adult ortho)

Once enrolled, you must remain enrolled for the entire calendar year. The monthly employee premiums are:

Monthly Pre-tax Employee Premiums	Uniform Dental	Preventive Dental	Select Plan	Select Plus Plan
Employee	\$4.00	\$30.20	\$9.28	\$16.82
Employee + Spouse	\$9.00	\$75.50	\$18.56	\$33.64
Employee + Child(ren)	\$9.00	\$75.50	\$12.52	\$31.12
Family	\$9.00	\$75.50	\$22.28	\$51.30



VISION INSURANCE

If you are eligible for State Group Health Insurance, you are eligible for [vision insurance](#). The vision insurance, administered by DeltaVision/EyeMed, provides coverage for materials (e.g. glasses or contacts). Click [here](#) to locate an in-network vision provider (EyeMed Insight Network). Once enrolled, you must remain enrolled for the entire calendar year.

	In-Network	Out-of-Network Reimbursement
Exam with Dilation (as necessary)	\$15 copay, plan pays balance	\$45
Contact Lens Fit and Follow-up	Standard: Up to \$40 copay Premium: 10% discount off retail	NA
Frames Benefit	\$150 allowance then 20% off balance	\$70
Plastic Lenses: Single Vision	\$25 copay, plan pays balance	\$30
Plastic Lenses: Bifocal	\$25 copay, plan pays balance	\$50
Plastic Lenses: Trifocal	\$25 copay, plan pays balance	\$65
Plastic Lenses: Progressive	Standard: \$25 copay Premium: You pay \$95 - \$200	\$50
Contacts (in lieu of glasses)	Conventional: \$150 allowance then 15% off Disposable: \$150 allowance Medically Necessary: Paid in full by plan	\$105 \$105 \$210

Monthly Pre-Tax Employee Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Vision Insurance	\$5.72	\$11.42	\$12.88	\$20.58

LIFE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) AND ACCIDENT INSURANCE

You may enroll in multiple [life insurance plans](#) (if eligible). 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). Whether you are single, in your 20's, married with kids or close to retirement, life insurance allows you to help with your family's future finances (e.g. pay off debt or funeral expenses). Use the [Life Insurance Needs Calculator](#) to determine how much life insurance you need.

- Individual & Family Life Insurance*** offers term life insurance to initially cover you up to \$20,000, your spouse/domestic partner (up to \$10,000 initially) and/or your child(ren) (up to \$5,000 initially). Each fall, you may increase your coverage levels by amounts ranging from \$5,000-\$20,000 without proof of good health. Coverage maximums are \$300,000 for yourself, \$150,000 for your spouse/domestic partner and \$25,000 for your child(ren).
- UW Employees, Inc. Life Insurance*** offers decreasing term life insurance for employees only. Coverage is based on age and ranges from \$7,000 - \$33,000.
- University Insurance Association (UIA) Life Insurance** offers decreasing term life insurance to eligible Short-term Academic Staff, Faculty, Academic Staff and Limited appointees. This plan is offered to employees only. If you meet the monthly salary requirement, you will be automatically enrolled and the annual premium of \$24.00 will be deducted from your October earnings. Coverage is based on age and ranges from \$3,400 - \$101,000. UIA offers continuation of coverage at retirement at the group policy rates.
- Accidental Death & Dismemberment Insurance (AD&D)*** offers accidental death and dismemberment insurance for you, your spouse/domestic partner and/or your child(ren). Includes Travel Assist coverage, Identity Theft Protection, Critical Burn and Rehabilitation benefits. AD&D offers continuation coverage at retirement.
- Accident Insurance*** provides cash payment to help cover out-of-pocket expenses in the event of an accident. Includes an AD&D component. You may enroll in both plans (AD&D Insurance and Accident Insurance).

*You are eligible if you are eligible for State Group Health Insurance.

Monthly After-tax Employee Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Accident Insurance	\$4.38	\$6.26	\$8.44	\$12.32

FLEXIBLE SPENDING ACCOUNTS (FSA)

All Student Assistants and Short-term Academic Staff employees are eligible except Fellows, Scholars, Trainees, Graduate Interns/Trainees and Post-Doctoral Fellow/Trainees. FSAs offer you the opportunity to pay certain health care, dependent day care and parking and/or transit expenses with tax-free dollars. You decide how much to contribute from each paycheck before Federal, State and FICA taxes are calculated. For all accounts except Parking & Transit, you may only change your annual election amount if you have a qualifying life event (e.g. marriage, divorce, birth) and contact your human resources office within 30 days of your qualifying life event. The [Flexible Spending Account \(FSA\)](#) types are:

- **Health Care FSA** - Used to help pay for eligible medical, dental, vision and/or prescription expenses that are not covered by your insurance. Expenses can be incurred by you, your spouse, child or other qualifying tax dependent. You are not eligible for a Health Care FSA if you are enrolled in a High Deductible Health Plan (HDHP) through a spouse; however, you are eligible for the Limited Purpose FSA. Annual contribution limit: \$2,750.
- **Limited Purpose FSA** - Only available to employees enrolled in a High Deductible Health Plan (HDHP). Used to help pay for eligible dental, vision and/or **post-deductible** medical/prescription expenses that are not covered by insurance. Expenses can be incurred by you, your spouse, child or other qualifying tax dependent. Annual contribution limit: \$2,750.
- **Dependent Day Care Account** - Used to help pay for eligible dependent day care expenses such as after-school care, babysitting fees, preschool and/or adult or child day care. Eligible dependents include your spouse, child or other qualifying tax dependent. Annual contribution limit: Up to \$5,000 (varies by tax filing status).
- **Parking & Transit Accounts** – Allows you to set-aside pre-tax income for work-related parking expenses (e.g. parking ramps, park-and-rides) and/or transit expenses (e.g. bus passes). The monthly contribution limit is \$270 for the parking account and \$270 for the transit account.

The **plan year** for all accounts is January 1st – December 31st. Remaining money in your Health Care or Limited Purpose FSA on December 31st, will automatically **carry over** to the new plan year (up to the carryover limit). Anything greater than the carryover limit will be lost. All remaining money in your Parking and/or Transit Account rolls over from year-to-year. There is no carryover for the Dependent Day Care Account. You must re-enroll in each of these accounts each year during the Annual Benefits Enrollment (ABE) period to participate the following plan year.

RETIREMENT SAVINGS PROGRAMS

Most employees are eligible for both supplemental retirement savings programs described below. Fellows, Scholars, Trainees, Graduate Interns/Trainees or Post-Doctoral Fellow/Trainees do not receive wages; therefore, are **not eligible** for these programs. If eligible, you may enroll with the provider of your choice and start saving immediately! Contributions may be made on a pre-tax basis, an after-tax basis (Roth) or a combination of both. These programs are voluntary. You make the entire contribution; there is no employer contribution. You may enroll, change or cancel participation in these programs at any time.

Tax-Sheltered Annuity (TSA) 403(b) Program: Regulated by Section 403(b) of the Internal Revenue Code and administered by the University. You may contribute a minimum of \$20 per paycheck. Program investment options include a wide array of mutual funds and fixed and variable annuities. All funds are no load and most funds have lower-than-average expenses. Many have low-cost institutional share classes available as well as lifecycle and index fund options.

Wisconsin Deferred Compensation (WDC) 457 Program: Regulated by Section 457 of the Internal Revenue Code and administered by ETF, through a third-party administrator, Empower Retirement. There is no minimum monthly contribution. WDC offers 23 investment options: 6 Target Date funds, 15 actively managed or index mutual fund, collective investment trust or commingled trust options, 1 stable value option and 1 FDIC-insured bank option. The WDC Program also has a managed-account and a self-directed brokerage account option.

2021 Contribution Limits	TSA	WDC
Contribution Limit: Under Age 50*	\$19,500	\$19,500
Contribution Limit: Age 50 or Over*	\$26,000	\$26,000
Annual Fee	None	Up to \$198 depending on the value of your account

*You may contribute the annual maximum to both the TSA and WDC plans. Catch-up contributions may be available.

OTHER BENEFITS

Well-being Resources: Everyone has a reason to get healthier. Maybe the reason is to coach your child's sports team, hike with your friends or reach a personal goal. Whatever or whoever your reason, be ready for it by taking steps now to a healthier you. UW System supports our employees in choosing well, doing well, and living well by providing the following:

- **Employee Assistance Program (EAP)*:** Provides you and your immediate family members (members of your household) free and confidential resources to address personal and/or work-related concerns (i.e. counseling). The EAP may also assist with legal services, financial services and/or help with work-life services. This program allows up to six in-person sessions per issue per year.
**Graduate assistants are not eligible; however, similar services may be available through your institution's student health services.*
- **Mental Health Resource:** SilverCloud is an online, anonymous, self-guided, interactive resource that provides UW System students, faculty, and staff no-cost, confidential help with mental health well-being and stress management.
- **Well Wisconsin Program:** The uniform well-being program offered as part of the State Group Health Insurance Program. Available to active employees, retirees and eligible spouses enrolled in State Group Health Insurance. Designed to help make you more aware of your current and future health risks, saving you money in the long run. You are eligible to earn a \$150 incentive (taxable) by completing a health assessment, health check and one of StayWell's Well-Being activities. All three items must be completed by early October.



529 College Savings Plan: Allows you to save for K-12 education expenses and post-high school education (for yourself, child, parent, friend, literally anyone's education). Funds can cover tuition, books, room and board, computers, tablets and many other expenses. This may be funds for universities, colleges, professional schools, technical colleges, graduate programs across the country (and some institutions abroad). Offers low fees, a minimum contribution of \$15 per pay period and tax deductions for Wisconsin residents (limitations apply). You may set-up direct deposit for this plan from your payroll. For more information or to set-up an account, visit the [Edvest website](#).

LifeStyle Program: This program provides the below services, is free of charge and no enrollment is necessary.

- **Travel Assistance:** Available to active employees, spouses and dependent children. Provides 24/7/365 travel assistance services when traveling 100 or more miles away from home (e.g. medical professional locator services, interpretation services and resolving lost luggage situations).
- **Beneficiary Financial Counseling:** Available to beneficiaries who receive at least \$25,000 in State Group Life claim benefits. Counseling is designed to help families make sound financial decisions at a difficult time.
- **Legal Services:** Available to active and retired employees, spouses and dependent children. Provides access to over 22,000 attorneys nationwide for consultation on simple wills and estate planning. If an attorney is retained, there is a 25% discount on services.
- **Legacy Planning Services:** Available to active and retired employees, spouses and dependent children. Provides online resources to help with end-of-life issues with the loss of a loved one or for your own passing.

Long-Term Care (LTC) Insurance: You, your spouse, parents and spouse's parents may be eligible for LTC Insurance. This insurance typically provides coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities and/or home modification to accommodate disabilities. Each policy is individually underwritten with premiums based on age, gender and the participants individual health at the time of application. Premiums are also based on the length of your selected waiting period, policy limits and other components of your customized plan. You may enroll at any time through Mutual of Omaha by contacting HealthChoice directly (the designated agent for State employees). Note: Participants must reside in Wisconsin.

REMINDER: NEXT STEPS – PREPARE. DECIDE. ACT.

Prepare: Additional information may be found on the [UW System Employee Benefits website](#).

Decide: Use ALEX, your personal benefits counselor.

Act: Most benefit plans have a **30-day enrollment period** from your benefit eligibility date (usually your date of hire). Complete your enrollments online using Self Service. If you have prior State service, you may need to enroll with paper applications. Contact your [human resources office](#) if this applies to you. Otherwise, go to the **MyUW portal** at <https://my.wisconsin.edu> to make your elections through Self Service without delay!

www.wisconsin.edu/ohrwd/benefits/download/grad21.pdf

11/2020

SCAN ME TO



ACCESS LINKS

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