Welcome to the University of Wisconsin System!
With your current appointment within the UW System, you are not eligible for most of the benefit programs offered. However, the following information applies to you. If a future change in your appointment does make you eligible for benefits, your human resources office will be in contact with you.

**MyUW Portal**
Payroll, benefit, paid leave, personal information and Self Service (eBenefits) access are all found at the MyUW portal ([https://my.wisconsin.edu](https://my.wisconsin.edu)). UW-Madison employees go to [https://my.wisc.edu](https://my.wisc.edu).

**Payroll Information**
Depending upon your appointment, you are paid on either a biweekly or monthly basis.
The UW System payroll is processed by the UW Service Center.
Refer to the Payroll Page for pay schedule and deduction schedule.

All employees, except most students, have FICA taxes withheld from their paychecks.
- **Social Security:** You and the UW each pay 6.2% on covered compensation up to $127,200.
- **Medicare:** You pay 1.45% on covered compensation up to $200,000 and 2.35% on covered compensation thereafter. The UW pays 1.45% on all covered compensation (no limit).

**Career-Related Education Reimbursement**
Employees with a half–time or greater appointment are eligible to be reimbursed for 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. Coursework at a UW System institution is encouraged.

Employees must receive prior authorization from their supervisor. Approval will rely on the potential for the employee’s increase in knowledge and skills and availability of department funding.
Retirement Savings Programs

Most employees are eligible for both of these plans and can enroll, change or cancel at any time. Fellows, scholars, graduate interns/trainees and post-doctoral fellows/trainees do not receive wages and therefore are not eligible for these programs. Enroll with the investment company of your choice and start saving today!

**Tax-Sheltered Annuity 403(b) Program (TSA)**

The UW Tax-Sheltered Annuity 403(b) Program is a supplemental retirement savings program regulated by Section 403(b) of the Internal Revenue Code. Through the TSA Program you can invest a portion of your income for retirement on either a pre-tax basis, an after-tax basis (Roth), or a combination of both. Participation in the UW TSA Plan is voluntary. You make the entire contribution; there is no employer match. You may participate for as little as $20 per month.

UW TSA 403(b) Program investment options include a wide array of mutual funds and fixed and variable annuities managed by five investment companies:

- TIAA-CREF
- Fidelity
- T. Rowe Price
- Ameriprise/RiverSource Life Insurance
- Lincoln National Life Insurance

All funds are no load; most investment choices have lower than average expenses, and many funds with low-cost institutional share classes are available. There are also many lifecycle and index fund options to choose from.

**Wisconsin Deferred Compensation 457 Program (WDC)**

The Wisconsin Deferred Compensation Program is a supplemental retirement savings plan, regulated by Section 457 of the Internal Revenue Code. Through the WDC Program you can invest a portion of your income for retirement either on a pre-tax basis, an after-tax basis (Roth) or a combination of both. Participation in the plan is voluntary. You make the entire contribution; there is no employer match. There is no minimum monthly contribution.

WDC offers 22 investment options:

- 6 Lifecycle Funds
- 10 mutual funds
- 4 commingled trust options
- 1 stable value option
- 1 FDIC-insured bank option

In addition, the WDC plan has a self-directed brokerage account offered by an independent brokerage firm for knowledgeable investors.

### Contribution Limits and Fees

**TSA and WDC Annual Contribution Limits**

- Under age 50: $18,000
- Age 50+: $24,000

You may contribute the annual maximum to both plans.

Special catch-ups may be available. Contact your institution’s benefits office for more information.

**TSA Annual Fee:** None

**WDC Annual Fee:** $0-$180 depending on the value of your account

---

**The Parking and/or Transit Accounts** are part of the Employee Reimbursement Account (ERA) program. The Parking and/or Transit accounts allow you to pay for transportation or parking costs on a pre-tax basis. The limits are $130/mo State and $255/mo Federal for Transit and $255/mo for Parking. The ERA program is administered by TASC. For eligibility, refer to: [https://www.wisconsin.edu/ohrwd/benefits/fsa](https://www.wisconsin.edu/ohrwd/benefits/fsa).

The UW System deducts parking costs on a pre-tax basis. If you are purchasing parking through your UW institution, you are already enjoying a tax free benefit and therefore would not benefit from this program.