2019 Employee Benefit Summary

Faculty, Academic Staff and Limited Appointees
covered by the Wisconsin Retirement System

Revised 04/03/2019
Roadmap

Payroll
– Frequency of Pay
– Paying for Benefits

Benefits
– Paid Leave Information
– Choosing Your Benefits
  • Prepare, Decide, Act
  • Eligible Dependents
  • Talk to ALEX
– Benefits Plan Information
  • State Group Health Insurance
    – Plan Information
    – Opt-Out Incentive
    – Prescription Drugs
    – Wellness Program
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    – Supplemental Dental
– Benefits Plan Information, continued
  • Vision Insurance
  • Employee Reimbursement Accounts
  • Life Insurance
  • Income Continuation Insurance (ICI)
  • Retirement & Savings Plans
  • Miscellaneous Benefits
– Other Information
  • Deadlines
  • Resources
Payroll
Frequency of Pay

• Faculty, Academic Staff and Limited Appointees are paid on the first of the month for the previous month.

• See the Payroll Schedule for situations in which the 1st of month falls on a weekend or holiday.

• Earnings statement available online at https://my.wisconsin.edu. UW-Madison employees go to https://my.wisc.edu.
Paying for Benefits

• Benefit plan premiums: www.wisconsin.edu/ohrwd/benefits/premiums
• Premiums taken via payroll deduction.
• Most benefit plan premiums are paid in advance of coverage. There may be multiple deductions from the first check.
• Twelve-month employees have benefit premium deductions every month.
Paying for Benefits

- Nine-month appointments
  - Benefit premium deductions only taken during 9-month academic year
  - Multiple benefit deductions taken from one to three checks prior to the end of the spring semester to keep coverage active between academic years if the appointment will continue for the following semester.
  - Benefit deductions do not come out of summer salary
Benefits
Paid Leave

• **Employees on a 12-month contract are eligible for:**
  - Legal Holidays
  - Personal Holiday*
  - Vacation*
  - Sick Leave

* Granted on hire date and every July 1st thereafter (note: vacation is pro-rated based on hire date)

• **Employees on a 9-month contract are eligible for:**
  - Legal Holidays during the contract year
  - Sick Leave
# Paid Leave

*(Prorated if FTE is less than 100%)*

<table>
<thead>
<tr>
<th>Type of Leave</th>
<th>Hours Earned</th>
<th>Leave Provisions</th>
</tr>
</thead>
</table>
| Legal Holidays      | 9 days / year                                    | • New Year’s Eve / Day, MLK Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, Christmas Eve / Day  
                     |                                                  | • Lost if not used in same fiscal year                                                                                                         |
| Personal Holiday    | 36 hours / year (4.5 days)                       | • Lost if not used in same FY                                                                                                               |
| Vacation            | 176 hours / year (22 days) pro-rated based on hire date | • Hours earned in FY may carry over to end of following FY  
                     |                                                  | • Hours lost if not used or banked (if eligible) by end of carryover period                                                                  |
| Sick Leave          | **Initial Entitlement:** Granted 176 hours (22 days) for use during 1st 18 months of employment.  
                     | **After Initial Entitlement:** Earn 8 hours/month (12 days) if 12-month employee (10.6 hours/month if 9-month employee) | • Accumulates without limit if all leave reports are submitted *(reduced if all leave reports aren’t submitted)*  
                     |                                                  | • Missing work for more than 5 consecutive days, must provide written physician certification (doesn’t apply to FMLA approved absences) |
Paid Leave

**Reporting Rules**

- Establish a standard 40 hour work week (prorated if part-time) for reporting purposes. Automatic consent to the standard business week Monday through Friday from 7:45 a.m. to 4:30 p.m.
- Full-time employees report sick leave in half and full days

<table>
<thead>
<tr>
<th>If you miss:</th>
<th>&lt; 2 hours</th>
<th>2 – 6 hours</th>
<th>6+ hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Leave of:</td>
<td>0 hours</td>
<td>4 hours</td>
<td>8 hours</td>
</tr>
</tbody>
</table>

- Part-time appointees report actual hours missed (in quarter hour increments)
• Leave report due by the 5th of every month even if no leave used (deadline may vary by institutions using electronic leave reports). **Sick leave will be reduced if a leave report is not submitted for every month.**
• Leave reports and leave balances are available on the 1st of each month in Time and Absence through the MyUW portal: [https://my.wisconsin.edu](https://my.wisconsin.edu).
Choosing Your Benefits

Prepare

Decide

Act
Prepare

• Consider your and your family’s needs, including all eligible dependents
• Talk to ALEX, your personalized Benefits Counselor
• Explore the available benefit plans and plan details on the Employee Benefits website

We will give an overview of available plans in this presentation.
Decide

Using what you’ve learned, make decisions for you and your family.

Helpful tools available on www.wisconsin.edu/ohrwd/benefits/:

- Health plan selection
- Benefit comparisons
- Premiums
Act

Complete your elections within 30 days of your eligibility date.

- Most employees may enroll online through Self Service.
  - Log in to Self Service through your MyUW portal at https://my.wisconsin.edu (Benefit Information module).
  - UW-Madison employees go to https://my.wisc.edu.
Act, continued

- You must enroll using paper applications if you:
  - Have prior WRS service
  - Are applying for the Health Insurance Opt-Out Incentive
- Return your paper applications to your human resources office within 30 days of eligibility.
- Benefits are generally effective the 1st of the month on or following your eligibility date if your application is submitted within 30 days.
- Access paper benefit applications: [www.wisconsin.edu/ohrwd/formspubs/](http://www.wisconsin.edu/ohrwd/formspubs/).
Eligible Dependents

- The majority of the plans available to UW employees provide coverage for eligible family members. This includes your:
  - Spouse
  - Dependent children – for most plans, until age 26. Includes stepchildren, adopted children and 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.

- See Dependent Eligibility Chart at www.wisconsin.edu/ohrwd/benefits/download/med/uws25.pdf

Note: A child with a disability of long standing duration, who is dependent on you or the other parent for at least 50% of support and maintenance, and are incapable of self-support, may remain covered past age 26.
Talk to ALEX

- ALEX is a personalized benefits counselor that can assist you with decision making regarding a best-fit medical plan design, dental plan options, vision insurance and flexible spending accounts.
- ALEX will also help you understand the life insurance plans as well as the disability insurance and retirement savings plans.
- Take a few minutes to visit ALEX at wisconsin.edu/ohrwd/benefits/alex and get personalized help with your benefits decision-making. You and your family can access ALEX 24/7!
State Group Health Insurance

What will be covered:

- Overview
- Premiums
- Health Plan Design and Insurance Carrier Options
- Common Health Insurance Terms
- Health Plan Summary
- HDHP with an HSA
- Providing Coordination of Benefits (COB)
State Group Health Insurance

Overview

• Enrollment Opportunities
  – Initially at hire or within 30 days of eligibility date
  – Annual Benefits Enrollment

• Decisions
  – Must elect health insurance, waive health insurance or enroll in the Opt-Out Incentive
  – Health Plan Carrier
  – Coverage levels (single or family) – If married to another state/UW System employee who is also eligible for State Group Health Insurance, must carry either 2 single policies or 1 family policy.

• May be eligible for Opt-Out Incentive (up to $2,000 per plan year)
Enrollment options when covered by another health plan

- If the other plan is the State Group Health Insurance plan through a parent or spouse, the employee may remain on the parent’s or spouse’s plan until no longer eligible OR they may enroll in their own plan. The employee may not be covered on both plans.

- If the other plan is not the State Group Health Insurance plan: Per the eligibility rules for the High Deductible Health Plan (HDHP), if an employee wants to enroll in the HDHP, an employee cannot be enrolled in another health plan that is not considered an HDHP.
### State Group Health Insurance

#### Health Insurance Premiums

**Wisconsin Retirement System Covered Employees**

<table>
<thead>
<tr>
<th>2019 Premium Tier</th>
<th>Health Plan / Access Plan</th>
<th>HDHP / Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Health Plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$88</td>
<td>$219</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$85</td>
<td>$211</td>
</tr>
<tr>
<td>Access Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$266</td>
<td>$664</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$263</td>
<td>$656</td>
</tr>
</tbody>
</table>

For a full listing of the State Group Health Insurance Employee Premiums go to:
State Group Health Insurance

Plan Design Options

• Employees that prefer **regional coverage** may be interested in the below plan designs. These provide out-of-network coverage for only emergency and urgent care services.
  – Health Plan
  – High Deductible Health Plan (HDHP) - *lower premiums* than the Health Plan

• Employees that prefer **nationwide coverage** may be interested in the Access plan designs. These provide out-of-network coverage nationwide; however, the premiums are higher.
  – Access Plan
  – Access HDHP – *lower premiums* than the Access Plan
Plan Design Options, continued

• For detailed plan information and cost comparisons, visit: www.wisconsin.edu/ohrwd/benefits/med/sgh/compare-medical/

• All insurers offer the same uniform benefits

• All plan designs include prescription drug coverage and optional uniform dental benefits

Note: Regardless of the plan design you select, preventive services are covered at 100%, even if you have not met the deductible. A list of preventive services, as identified by the Patient Protection and Affordable Care Act, can be found at www.healthcare.gov/coverage/preventive-care-benefits/
State Group Health Insurance

Health Insurance Carrier Options

The Health Plan and HDHP plan design options have many health insurance carriers available throughout Wisconsin (options vary by county).

To see health plan availability by county, use this interactive map:
www.etf.wi.gov/members/IYC2019/et-2107hpm.asp

Click on the county to view the health plans offered and their major provider systems. Click on the health plan’s name to link to their provider directories.
# Common Health Insurance Terminology

<table>
<thead>
<tr>
<th>Term &amp; Definition</th>
<th>By Plan</th>
</tr>
</thead>
</table>
| **Deductible:** Amount you pay for covered services **before** the plan pays. | - Health Plan and Access Plan  
  - Single - $250  
  - Family - $500  
- HDHP and Access HDHP  
  - Single - $1,500  
  - Family - $3,000 |
| **Coinsurance:** A *share* of the costs you pay for covered services, calculated as a percentage. | - 10% Health Plans, HDHP, In-Network Access Plan and Access HDHP  
- 20% All plans (covered durable and disposable medical equipment, certain hearing aids and cochlear implants)  
- 30% Out-of-Network Access Plan & Access HDHP |
| **Copayment:** Fixed amount you pay for a covered service, each visit, until annual Out-of-Pocket Limit has been met. | $15 Primary Care Physician and Therapy  
$25 Specialty Services & Urgent Care Services  
$75 Emergency Room |
## Term & Definition

<table>
<thead>
<tr>
<th>Term &amp; Definition</th>
<th>By Plan</th>
</tr>
</thead>
</table>
| **Out of Pocket Limit (OOPL)** - The most you’ll pay in a calendar year for covered services. Inclusive of copayments, the deductible and coinsurance.  
*Once you reach this limit, your plan pays 100%.* | • Health Plan and Access Plan  
  – Single - $1,250  
  – Family - $2,500  
• HDHP and Access HDHP  
  – Single - $2,500  
  – Family - $5,000 |
| **Maximum Out-of-Pocket Limit (MOOP)** - The most you’ll pay in a calendar year for covered services before benefits are payable at 100% for costs that are not limited to the OOPL.  
*Includes costs for Level 3 prescription drugs, hearing aids or cochlear implants for adults and some other expenses that do not accumulate toward the OOPL.* | • Single: $6,850  
• Family: $13,700 |
If you enroll in a HDHP, the HSA is required.

- HSA limits below reflect the full employer contribution. Employer contribution is pro-rated for employees that are not eligible for the entire calendar year as well as for some part-time employees.
- Employee contributions may change at any time (no qualifying event is necessary).
- Contributions are made on a per paycheck basis (12).

<table>
<thead>
<tr>
<th>Level of Coverage</th>
<th>Total Contribution Limit = (Employee + Employer)</th>
<th>Employee Limit</th>
<th>Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,500*</td>
<td>$2,750</td>
<td>$750</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000*</td>
<td>$5,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*Additional $1,000 “catch-up” if you will attain or are age 55 or older
HDHP with an HSA, continued

• HDHP Eligibility:
  – Must be covered under the Wisconsin Retirement System
  – Must be eligible for HSA

• HSA Eligibility:
  – Must be enrolled in an HDHP
  – Cannot be enrolled in Medicare or TRICARE, or another health plan that is not considered an HDHP.
  – Cannot be enrolled in, or be a covered dependent under a health care FSA (such as spouse or parent)
  – Cannot be a dependent person of another person for tax purposes

Must be eligible for BOTH the HDHP and HSA in order to enroll in the HDHP or Access HDHP plan
State Group Health Insurance

Coordination of Benefits (COB)

- Employees who enroll in State Group Health Insurance must provide Coordination of Benefits (COB) information.
  - COB information must be provided when you enroll or as other coverage for a spouse is added or ended after your enrollment.
  - If you elect an HDHP and you do not provide the required COB information during your enrollment period, you will be defaulted to the non-HDHP offered by the health plan you elected.
State Group Health Insurance

Opt-Out Incentive

What will be covered:

- Basic Information
- Eligibility Requirements
- Other Considerations

☑ Opt-out
☐ Opt-in
Opt-Out Incentive

Basic Information and Eligibility Requirements

• $2,000 Opt-Out Incentive is available in 2019 (pro-rated for new hires)
• Must complete a PAPER application
• Paid monthly throughout the year
• Incentive is considered taxable
• Eligibility Requirements:
  www.wisconsin.edu/ohrwd/benefits/health/#HealthInsuranceOpt-OutIncentive
Opt-Out Incentive

Other Considerations

• Impact on Sick Leave Credits
  – Upon retirement, termination with 20 years of service or death while an employee, unused sick leave is converted into credits to pay for health insurance for you or your surviving spouse/dependents but you must be covered under State Group Health Insurance. If you elect the Opt-Out Incentive, your unused sick leave credits have no value unless you enroll in State Group Health Insurance in the future.

• Re-enrolling in Health Insurance
  – You may re-enroll during the year if you have a qualifying life event. The Opt-Out Incentive will be pro-rated and ends once you have enrolled.
Opt-Out Incentive

Other Considerations, continued

• Enrollment in Other Benefit Plans
  – If you opt-out of health insurance, you are also opting out of Uniform Dental and the Wellness Incentive. You may however, still elect the supplemental dental and vision insurance plans.

• Affordable Care Act (ACA)
  – The ACA requires most Americans to have health insurance coverage which is reportable on your federal income taxes.
State Group Health Insurance

Prescription Drug Benefits

What will be covered:

• Overview
• Cost Information
• Health Plan and HDHP Comparison
Prescription Drug Benefits

Overview

- Your cost for prescriptions will depend on:
  - Plan design selected and
  - Level of the drug on the formulary list
- You pay a copay or coinsurance per fill (30 day supply) as outlined on the formulary list up to the annual out-of-pocket maximum.
## Prescription Drug Benefits

<table>
<thead>
<tr>
<th></th>
<th>Health Plan &amp; Access Plan</th>
<th>HDHP Design &amp; Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>$1,500 individual / $3,000 family (combined medical &amp; Rx)</td>
</tr>
<tr>
<td><strong>Copay/Coinsurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Level 1</strong></td>
<td>$5 per fill</td>
<td>$5 per fill after the deductible</td>
</tr>
<tr>
<td><strong>Level 2</strong></td>
<td>20% ($50 max)</td>
<td>20% ($50 max) After the deductible</td>
</tr>
<tr>
<td><strong>Level 3</strong></td>
<td>40% ($150 max)</td>
<td>40% ($150 max) After the deductible</td>
</tr>
<tr>
<td><strong>Level 4</strong></td>
<td>$50 per fill</td>
<td>$50 per fill After the deductible</td>
</tr>
<tr>
<td><strong>Preventive</strong></td>
<td>Plan pays 100%, deductible does not apply</td>
<td></td>
</tr>
</tbody>
</table>

*Level 3: Your out-of-pocket could be significantly more for level 3 “dispense as written” drugs. Contact Navitus to determine your options prior to filling these prescriptions.*
## Prescription Drug Benefits

<table>
<thead>
<tr>
<th>Out-of-Pocket Limits (OOPL)</th>
<th>Health Plan &amp; Access Plan</th>
<th>HDHP Design &amp; Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Level 1 &amp; 2</strong></td>
<td>$600 individual / $1,200 family</td>
<td></td>
</tr>
<tr>
<td><strong>Level 3</strong></td>
<td>$6,850 individual / $13,700 family</td>
<td>$2,500 individual / $5,000 family (combined medical &amp; Rx)</td>
</tr>
<tr>
<td><strong>Level 4</strong></td>
<td>$1,200 individual / $2,400 family</td>
<td></td>
</tr>
<tr>
<td><em>Must fill at a specialty pharmacy</em></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For more information, visit the Pharmacy Comparison page at [www.wisconsin.edu/ohrwd/benefits/health/compare-pharmacy/](http://www.wisconsin.edu/ohrwd/benefits/health/compare-pharmacy/)
Wellness Program

What will be covered:

- StayWell
- Incentive Information
Wellness Program

• The Well Wisconsin Program, administered by StayWell, is designed to make you more aware of your current and future health risks and save you money in the process.
  – Visit the StayWell website for wellness resources: https://wellwisconsin.staywell.com/
• StayWell offers a $150 wellness incentive for completing:
  – Health screening – access the list of screenings at https://wellwisconsin.staywell.com,
  – Health assessment and
  – One of StayWell’s well-being activities
• The screening, assessment and activity must be completed by October 11, 2019.
Dental Insurance

What will be covered:

- Uniform Dental
  - Overview
  - Benefit Premium
  - Benefit Summary

- Supplemental Dental
  - Overview
  - Benefit Premiums
  - Benefit Summary
Dental Insurance

Uniform Dental

Overview

• Must be enrolled in State Group Health in order to be eligible

• When enrolling for State Group Health insurance, you will select a plan with or without the basic dental benefit, which is called Uniform Dental

• Coverage level (single/family) will be the same as your health insurance plan

• Monthly premium is added to your health insurance premium

• Delta Dental is the insurance carrier for Uniform Dental. Go to www.deltadentalwi.com/state-of-wi to make sure your dentist is in-network
## Benefit Summary

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$3 single / $8 family</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Annual Benefit Maximum (per person)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Diagnostic/Preventive Services</td>
<td></td>
</tr>
<tr>
<td>• Cleanings</td>
<td>100%</td>
</tr>
<tr>
<td>• Routine Evaluations</td>
<td></td>
</tr>
<tr>
<td>• X-rays</td>
<td></td>
</tr>
<tr>
<td>• Fluoride Treatment</td>
<td></td>
</tr>
<tr>
<td>Restorative</td>
<td>100%</td>
</tr>
<tr>
<td>Periodontal (maintenance only)</td>
<td>80%</td>
</tr>
<tr>
<td>Adjunctive Services</td>
<td></td>
</tr>
<tr>
<td>• Local anesthesia</td>
<td>80%</td>
</tr>
<tr>
<td>Orthodontia (children under 19)</td>
<td>50% up to $1,500 lifetime maximum per child</td>
</tr>
</tbody>
</table>
Supplemental dental is administered by Delta Dental

Choose one of the supplemental plans, based on your needs:
- Delta Dental PPO – Select
- Delta Dental PPO Plus Premier – Select Plus

Verify that your dentist is in the Delta Dental network at: www.deltadentalwi.com/state-of-wi/

You do not need to be enrolled in Uniform Dental in order to elect a supplemental dental plan
# Dental Insurance
## Supplemental Dental

### Benefit Premiums

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO Select Plan</th>
<th>Delta Dental PPO Plus Premier Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$8.55</td>
<td>$16.19</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$17.10</td>
<td>$32.38</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>$11.54</td>
<td>$29.95</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$20.52</td>
<td>$49.38</td>
</tr>
</tbody>
</table>
## Benefit Summary

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO Select Plan</th>
<th>Delta Dental PPO Plus Premier Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Maximum</td>
<td>$1,000 per person</td>
<td>$2,500 per person</td>
</tr>
<tr>
<td>Deductible</td>
<td>$100 per person</td>
<td>$25 per person</td>
</tr>
<tr>
<td>Preventive</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Basic Services</td>
<td>No coverage, except anesthesia at 50%</td>
<td>No coverage, except anesthesia at 80%</td>
</tr>
<tr>
<td>Major Services</td>
<td>50%</td>
<td>60% or 80%</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>No coverage</td>
<td>50% up to $1,500 lifetime max (includes adult orthodontia) (in addition to Uniform Dental)</td>
</tr>
</tbody>
</table>

Note: This is a brief illustration of the main differences. For a more thorough comparison, see the [Dental Comparison Chart](#).
Vision Insurance

What will be covered:

• Overview
• Benefit Premiums
• Benefit Summary
Vision Insurance

Overview

• Vision insurance is administered by VSP
• Employee pays full premium
• Plan Brochure: www.wisconsin.edu/ohrwd/benefits/download/med/vision/broch.pdf
• Find an in-network provider at www.vsp.com
• VSP does not issue ID cards. If you enroll, to help your provider verify your vision insurance, bring your Employee ID with you.
### Vision Insurance

#### Benefit Premiums

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$6.38</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$12.76</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$14.38</td>
</tr>
<tr>
<td>Family</td>
<td>$22.98</td>
</tr>
</tbody>
</table>
## Vision Insurance

### Benefit Summary

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Exam</td>
<td>Annual eye exam with a $15 copay (also covered by all health plans with a $25 copay)</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>Frames – covered up to $150 every other year after $25 copay ($200 allowance for featured frame brands), Lenses – covered every year after copay (employee cost depends on selected lenses)</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>$150 annual allowance – no copay</td>
</tr>
</tbody>
</table>
| KidsCare Program         | • Two exams per year  
  • Impact resistant lenses  
  • Lenses replaced annually or as needed  
  • Frames replaced annually with $25 copay                                                                 |
| Additional Savings       | • Discount on additional glasses purchased in-network  
  • Discounts on in-network laser vision correction                                                                 |

**Note:** VSP covers either lenses for your glasses **OR** contacts every year (not both).
Employee Reimbursement Accounts
(Flexible Spending Accounts)

What will be covered:
• Overview
• FSA Plan Information
Employee Reimbursement Accounts

Overview

• The Employee Reimbursement Account (ERA) Program provides pre-tax advantage for Flexible Spending Accounts (FSA)
• Deducted from each paycheck before Federal, State, and FICA taxes are calculated
• Must re-enroll each year during the Annual Benefits Enrollment (ABE) period
• Plan year is January through December
• Only expenses incurred on or after your coverage effective date through the last day of the plan year are eligible for reimbursement
Employee Reimbursement Accounts

Overview, continued

- All claims must be submitted and substantiated by March 31st.
- Changes are only allowed mid-year if a qualifying life event occurs.
- If you have money left in your account at the end of the plan year and all of your previous claims have been substantiated, up to $500 will carryover into the next plan year.

*Note: Carryover does not apply to the Dependent Day Care FSA.*

Additional information: [FSA Participant Guide](#)
## FSA Plan Information

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Eligible Expenses</th>
<th>Eligible Dependents</th>
<th>Maximum Annual Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care FSA (not eligible if enrolled in an HDHP)</td>
<td>Medical, Dental, vision &amp; prescription</td>
<td>You, your spouse, qualifying child or relative</td>
<td>$2,650</td>
</tr>
<tr>
<td>Dependent Day Care FSA</td>
<td>After school care, adult or child daycare, preschool</td>
<td>You, your spouse, qualifying child or relative</td>
<td>$5,000 (dependent on tax filing status)</td>
</tr>
<tr>
<td>Limited Purpose FSA (eligible if enrolled in an HDHP)</td>
<td>Dental, vision &amp; post-deductible expenses</td>
<td>You, your spouse, qualifying child or relative</td>
<td>$2,650</td>
</tr>
</tbody>
</table>
Life Insurance

What will be covered:

- Overview
- Comparison of Plan Features
- Beneficiary Designations
Life Insurance

Overview

- You may enroll in more than one of the following:
  - State Group Life Insurance
  - Individual and Family Life Insurance
  - UW Employees, Inc. Life Insurance
  - Accidental Death and Dismemberment (may enroll at any time)

- If you do not enroll when first eligible, you may enroll later through evidence of insurability (proof of good health) or if you have a qualifying life event (approval not guaranteed).

- Compare Plan Features at: www.wisconsin.edu/ohrwd/benefits/download/life/lifecomp.pdf

- Premiums: www.wisconsin.edu/ohrwd/benefits/premiums/

- You will be automatically covered under the University Insurance Association Plan (UIA), if eligible. The $24 annual premium is deducted from October earnings.
## Life Insurance

### Comparison of Plan Features

<table>
<thead>
<tr>
<th>Who can be covered?</th>
<th>State Group Life</th>
<th>Individual &amp; Family Life</th>
<th>UW Employees, Inc</th>
<th>Accidental Death &amp; Dismemberment</th>
<th>UIA Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee, Spouse or Children</td>
<td>Employee, Spouse or Domestic Partner, Children</td>
<td>Employee</td>
<td>Employee, Spouse or Domestic Partner, Children</td>
<td>Faculty, Academic Staff or Limited Appointee who meets annual earnings threshold</td>
<td></td>
</tr>
</tbody>
</table>

#### Employee Coverage
- Coverage based on annual income, elect coverage up to 5 times annual income
- Up to $20,000 initially; can increase annually; $300,000 maximum coverage
- $7,000 - $33,000 (based on age)
- Up to $500,000
- $3,400 – $101,000 (based on age)

#### Spouse or Domestic Partner Coverage
- Spouse: Up to $20,000
- Spouse or Domestic Partner: Up to $10,000 initially, increase coverage annually; $150,000 maximum
- None
- Spouse or Domestic Partner: 50% - 60% of employee coverage level
- None

#### Child Coverage
- Up to $10,000
- Up to $5,000 initially, can increase annually; $25,000 maximum coverage
- None
- 15% - 20% of employee coverage level (depends on who is covered under family plan)
- None
Life Insurance

Beneficiary Designations

• Each benefit plan has a separate beneficiary designation. Exception: State Group Life and WRS use the same form.
• Mail beneficiary designations directly to the address on each form
• If you do not submit beneficiary forms, benefits will be payable per Standard Sequence, per the plan contract
• Review your beneficiary designations regularly and update as necessary, especially when you have a life event
• Most beneficiary designation forms available online: www.wisconsin.edu/ohrwd/formspubs/
Income Continuation Insurance

What will be covered:

• Overview
• Elimination Periods
• Enrollment Opportunities
Income Continuation Insurance (ICI)

Overview

• Provides up to 75% of gross base wages as replacement income if you are unable to work due to illness or disability.

• Two coverage levels:
  – Standard ICI covers earnings up to $64,000
    ▪ Employer pays portion of premium after 12 months of eligible WRS service
  – Supplemental ICI covers earnings from $64,001 to $120,000
    ▪ Employee pays full premium

• Must submit an application to either elect or decline coverage.

• Eligibility requirements are available at: www.wisconsin.edu/ohrwd/benefits/dis-life-accident/dis/ici/

• Monthly earnings determine premiums: www.wisconsin.edu/ohrwd/benefits/premiums/#ici1
Income Continuation Insurance (ICI)

Elimination Period

• The elimination period (also called a waiting period) begins on the first full day you are continuously and completely absent from work due to disability.

• You must select an elimination period of 30, 90, 125 or 180 days.

• ICI benefits begin the later of:
  – Your selected elimination period; or
  – The use of sick leave, up to a maximum of 1040 (130 days) hours.

• You may increase your ICI elimination period at any time but evidence of insurability (proof of good health) is required to reduce the elimination period.
Income Continuation Insurance (ICI)

Enrollment Opportunities

1. Within 30 days of your eligibility date (usually your hire date).
   You may choose your coverage effective date:
   1) 1st of month on or following your eligibility date.
   You pay the total premium until you have completed 12 months of state WRS service; or
   2) 1st of month on or following the completion of 12 months of state WRS service.
   Coverage begins when you are eligible for the employer contribution towards your premium.

2. Within 60 days of becoming eligible for the employer contribution (when you complete 12 months state WRS service).
   Coverage is effective on the first of the month on or following the completion of 12 months of state WRS service.

3. In any January after you accumulate 1,040 hours of sick leave or through evidence of insurability (acceptance not guaranteed).
Retirement & Savings Plans

What will be covered:

- Wisconsin Retirement System (WRS)
  - Overview
  - Eligibility
  - Rates
  - Investment Options
  - Benefits

- UW Tax-Sheltered Annuity (TSA) 403(b) Program
  - Overview
  - Contribution Limits

- Wisconsin Deferred Compensation (WDC) Program
  - Overview
  - Contribution Limits

- 529 Savings Program (Edvest)
  - Overview
Overview

- Designed to provide you a retirement annuity (pension) once you reach retirement age and are vested
- Administered by the Department of Employee Trust Funds (ETF)
- Participation is automatic and begins on the first day an employee is eligible.
- Participation in the WRS is required for some benefit plans.
- Prior WRS service may impact benefit application deadlines, WRS eligibility and vesting.
## Eligibility

<table>
<thead>
<tr>
<th>If you are first covered by the WRS on or after July 1, 2011:</th>
<th>If you have WRS creditable service prior to July 1, 2011:</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are eligible for the WRS if you are expected to work both at least one year* and 880 hours (42% if 12-month; 56% if 9-month)</td>
<td>You are eligible for the WRS if you are expected to work both at least one year* and 440 hours (21% if 12-month; 28% if 9-month)</td>
</tr>
</tbody>
</table>

*One year for 9-month employees is two consecutive semesters with an expectation to return the following semester.

- Visiting faculty on leave from another educational institution are excluded by state law from the WRS for the first twelve months of university employment
## Retirement & Savings Plans
### Wisconsin Retirement System (WRS)

### Contribution Rates

<table>
<thead>
<tr>
<th>Employee Required Contributions*</th>
<th>Employer Required Contributions*</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.55% of salary</td>
<td>6.55% of salary</td>
</tr>
<tr>
<td>Deductions taken on a pre-tax basis for state and federal tax purposes.</td>
<td>Additionally, the UW contributes 1.1% of salary to fund retiree health insurance credits.</td>
</tr>
<tr>
<td>*Subject to IRS limits: Employees and the UW make WRS contributions on the first $277,500 of earnings in fiscal year 2018 - 2019.</td>
<td></td>
</tr>
</tbody>
</table>

*Contribution amounts change annually*
Two investment funds
- Core Fund: 50% stocks, 50% fixed income and other assets (subject to change)
- Variable Fund: 100% stocks
- Information about WRS investments:
  [www.wisconsin.edu/ohrwd/benefits/ret/](http://www.wisconsin.edu/ohrwd/benefits/ret/) and [www.swib.state.wi.us/](http://www.swib.state.wi.us/)

If you do nothing, all contributions are invested in Core Fund.
You can file a Variable Fund election to invest half of contributions to Variable Fund.
Retirement Benefits

- Provides a retirement annuity (pension) once you reach retirement age and are vested.
- Two methods of calculating retirement benefits: the formula and money purchase methods. If eligible, you are entitled to the higher of the two amounts.
- Vesting
  - If first covered by the WRS on or after July 1, 2011, fully vested after 5 years of WRS service
  - If you have WRS service prior to July 1, 2011, immediately vested
- Minimum retirement age is 55. Normal retirement age is 65.
- Investments managed by the State of Wisconsin Investment Board (SWIB)
Non-Retirement Benefits

If you leave employment before minimum retirement age or before you are vested, you can leave your money in the WRS to accumulate interest.

• Separation benefit – Available if you end WRS employment before minimum retirement age or after retirement age if not vested. Benefit paid equals employee contributions plus accumulated interest (not eligible for employer contributions).

• Disability benefits – If you become permanently disabled and unable to work, you may be eligible for a WRS disability annuity (minimum service requirements apply).

• Death benefits – If death occurs while actively employed, full value of WRS account is payable upon death.

• For more information about all WRS related benefits, visit ETF’s website: www.etf.wi.gov/
Retirement & Savings Plans

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

Overview & Contribution Limits

- Invest pre-tax, Roth after-tax or a combination of both.
- Includes a wide array of mutual funds and fixed and variable annuities managed by five providers.
- Participation is voluntary.
- You make the entire contribution; there is no employer match.
- Change your contributions at any time.
- For more information visit the TSA Program website at www.wisconsin.edu/ohrwd/benefits/ret/tsa/

<table>
<thead>
<tr>
<th>Minimum Contribution Limit</th>
<th>Maximum Annual Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$8.00 per biweekly paycheck</td>
<td>If under age 50: $19,000</td>
</tr>
<tr>
<td>$20.00 per monthly paycheck</td>
<td>If age 50 or older at any time during the year: $25,000</td>
</tr>
</tbody>
</table>
Retirement & Savings Plans
Wisconsin Deferred Compensation (WDC)

Overview & Contribution Limits

• Invest pre-tax, Roth after-tax or a combination of both. Includes a wide array of investment options.
• Participation is voluntary.
• You make the entire contribution; there is no employer match.
• Change your contributions at any time
• To enroll and/or make changes, complete the forms and submit directly to WDC.
• For more information, go to: www.wisconsin.edu/ohrwd/benefits/ret/wdc/

Maximum Annual Contribution Limit

If under age 50: $19,000
If age 50 or older at any time during the year: $25,000
Retirement & Savings Plans
529 College Savings Plan (Edvest)
Overview & Contribution Limits

• Allows you to save for education expenses and post-high school education for yourself, a family member, a friend or anyone else!
• Tax benefits for Wisconsin residents
  – Any earnings have potential to grow tax-free
  – Wisconsin residents may be eligible for a state tax deduction
• Use for tuition & fees, room & board, computers, books & more!
• Edvest funds may be used nationwide at universities, colleges, technical colleges, professional schools & graduate programs
• UW System employees can direct deposit from payroll
• Minimum contribution: $15 per pay period
Miscellaneous Benefits

What will be covered:

• Long-term Care Insurance
• Career-Related Educational Reimbursement
• Employee Assistance Program (EAP)
• LifeStyle Program
Long-term Care Insurance covers services that are typically not covered by health insurance but are vital for the patient, such as assistance with activities of daily living (e.g. walking, eating, bathing).

- Available to you, your spouse, your parents, and your spouse’s parents as long as residence is in Wisconsin.
- Active employees can apply for coverage at any time but some illnesses and pre-existing conditions may make you ineligible.
- Premiums are determined by your age, health, and level of coverage selected.
- No employer contribution.
Miscellaneous Benefits

Career-Related Educational Reimbursement

• Must have a half-time or greater appointment

• Can 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

• Must receive prior authorization from a supervisor and approval relies on the potential for the employee’s increase in knowledge and skills as well as availability of department funding
Miscellaneous Benefits
Employee Assistance Program (EAP)

- Provides employees and immediate family members free and confidential resources to address personal issues and/or work related concerns (e.g. counseling, legal and financial services, work/life services).
- Provides up to six in-person sessions per issue per year.
- For information about the program at your institution: www.wisconsin.edu/ohrwd/benefits/misc/#eap
## Miscellaneous Benefits

### LifeStyle Benefits Program

The **LifeStyle Program** is offered to active, WRS-eligible, UW System employees.

<table>
<thead>
<tr>
<th>Program</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Assistance</td>
<td>Available if you are an active employee and you (or an eligible dependent) is more than 100 miles from home. For more information visit <a href="https://LifeBenefits.com/travel">LifeBenefits.com/travel</a>.</td>
</tr>
<tr>
<td>Legal Services</td>
<td>Available for simple will preparation or consultation to active or retired employees. If you retain a lawyer within the network, you receive 25% off their services.</td>
</tr>
<tr>
<td>Beneficiary Financial Counseling</td>
<td>For beneficiaries of employees covered under the State Group Life Insurance program if they receive at least $25,000 in State Group Life Insurance benefits.</td>
</tr>
<tr>
<td>Legacy Planning Services</td>
<td>Available to active or retired employees to work through end-of-life issues. These resources are available at <a href="https://LegacyPlanningResources.com">LegacyPlanningResources.com</a>.</td>
</tr>
</tbody>
</table>
Other Information

What will be covered:

• ACA Non-Discrimination Notice
• Life Events Impact Benefits
• Benefits Plans Resources
The UW System and the Department of Employee Trust Funds (ETF) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.
Other Information

Life Events Impact Benefits

- Contact your human resources office within 30 days of a **Life Event**. You only have 30 days following a life event to change and/or enroll in most of the benefit plans. A life event may be either a family or employment change.

<table>
<thead>
<tr>
<th>Family Change Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Marriage or divorce</td>
</tr>
<tr>
<td>• Birth, adoption, guardianship of a child (60 days to enroll)</td>
</tr>
<tr>
<td>• Permanent Relocation</td>
</tr>
<tr>
<td>• Spouse or dependent child death</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment Status Change Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Termination of employment</td>
</tr>
<tr>
<td>• Disability</td>
</tr>
<tr>
<td>• Change in employment status</td>
</tr>
</tbody>
</table>
Other Information
Benefit Plans Resources

• UW System Administration’s benefits website: [www.wisconsin.edu/ohrwd/benefits/]
  – New Employees Benefits website: [www.wisconsin.edu/ohrwd/benefits/newemp/]
  – ALEX Landing Page: [www.wisconsin.edu/ohrwd/benefits/alex/]
  – Benefit Summary - Faculty, Academic Staff & Limited Appointees: [www.wisconsin.edu/ohrwd/benefits/download/summaries/fasl.pdf]

• Estimate your total compensation package: [www.wisconsin.edu/ohrwd/benefits/totalcomp/]

• View earnings, leave and tax statements as well as important benefit information on the My UW System portal: [https://my.wisconsin.edu/].

• Contact your institution’s human resources office: [www.wisconsin.edu/ohrwd/benefits/contact/]

• Visit your institution’s website.
Thank you for your participation!

Questions?
Contact your human resources office!