2018 Employee Benefit Summary

for Faculty, Academic Staff and Limited Appointees

Covered by the Wisconsin Retirement System
Roadmap

- Frequency of Pay
- Paying for Benefits
- Paid Leave and Leave Reporting
- Prepare, Decide, Act
- Dependents
- Life Events
- Health Insurance
  - Enrollment
  - Premiums
  - Choose a Plan
  - Definitions
  - Health Plan Summary
  - HDHP / HSA
  - Opt-Out Incentive
- Prescription Drugs
- Wellness

- Uniform Dental
- Supplemental Dental and Vision Plans
- Employee Reimbursement Account (Flexible Spending)
- Life Insurance
- Income Continuation Insurance
- Retirement & Savings Plans
  - Wisconsin Retirement System
  - Tax-Sheltered Annuity
  - Wisconsin Deferred Compensation
  - Edvest
- Miscellaneous Benefits
  - Long-Term Care Insurance
  - LifeSuite Program
  - Employee Assistance Program
- Resources
Frequency of Pay

- Faculty, Academic Staff and Limited Appointees are paid on the first of the month for the previous month.
- If the 1st of month is on a weekend then employees are paid the previous Friday (except June earnings paid on June 30 and December earnings paid on first working day in January).
How Do I Pay for Benefits?

- Benefit plans’ premiums: [https://www.wisconsin.edu/ohrwd/benefits/premiums/](https://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 first check.
- Twelve-month employees have benefit premium deductions every month
- 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 appointment will continue for the following semester
  - Benefit deductions do not come out of summer salary
Paid Leave

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

  – Vacation and Personal Holiday hours are granted on hire date and every July 1st thereafter

• 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)       | • 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 96 hours/year (12 days / 8 hours/month) 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)*  
• If miss 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
  – During each work day, if you miss: < 2 hrs  2-6 hrs  6+ hrs
    Report Leave of:  0 hrs  4 hrs  8 hrs

• Part-time appointees report actual hours missed

• 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 in the Time and Absence box of the MyUW portal: [https://my.wisconsin.edu](https://my.wisconsin.edu). Leave reports are available in the portal on the 1st of each month.
HOW DO I DECIDE WHICH BENEFIT PLANS TO ELECT?

Prepare

Decide

Act
Prepare

• Explore the Employee Benefits website for:
  – A conversation with ALEX, your personalized Benefits Counselor
  – Available benefit plans
  – Plan details
• Consider your and your family’s needs
• Compare all options available to you
Meet ALEX, your Personalized Benefits Counselor

• ALEX is a benefits decision tool that can assist you with decisions about a best-fit medical plan and whether to enroll in supplemental vision and dental plans and/or the flexible spending accounts.

• Learn about the life insurance plans offered, as well as 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!
Decide

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

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

- Health plan selection
- Benefit comparisons
- Premiums
Act

Complete your elections within 30 days of your eligibility date.

• Most employees can enroll online through Self Service (eBenefits) – you will be notified if eligible or contact your human resources office.
  – Log in to Self Service through your MyUW portal at https://my.wisconsin.edu (Benefit Information module).
Act

• You must enroll using paper applications if you:
  – Have prior WRS service
  – Are applying for the Health Insurance Opt-Out Incentive

• Enroll in Self Service or return applications to your human resources office within 30 days of eligibility.

• Benefits are generally effective on 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/.
Benefit Plans Resources

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

- See an estimate of your total compensation package: [www.wisconsin.edu/ohrwd/benefits/totalcomp/](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/](https://my.wisconsin.edu/).

- Contact your institution’s human resources office or visit your institution’s website. Contact information online: [www.wisconsin.edu/ohrwd/benefits/contact/](www.wisconsin.edu/ohrwd/benefits/contact/)

ELIGIBLE DEPENDENTS
Eligible Dependents

- The majority of benefit plans available to UW employees provide coverage for eligible family members. This includes your:
  - Your spouse
  - Dependent children – for most plans, until age 26. Includes stepchildren, adopted children and pre-adoption placement, legal wards the 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 https://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.
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/enroll in the majority of benefits. A life event may be either a family or employment change.

Examples of Family Changes:
- Marriage or divorce
- Birth, adoption, guardianship of a child (60 days to enroll)
- Permanent Relocation
- Spouse or dependent child death

Examples of Employment Status Changes
- Termination of employment
- Disability
- Change in employment status
STATE GROUP
HEALTH INSURANCE

Enrollment / Coverage Levels
Premiums
Choose a Health Plan Design and Insurance Carrier
Common Health Insurance Terms
Health Plan Summary
HDHP with an HSA
State Group Health Insurance (SGH)

- Must elect or decline coverage
- Initial Enrollment Period – within 30 days of eligibility date
- May be eligible for Opt-Out Incentive (up to $2,000 per plan year)
- 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
- Enrollment options when covered by another health plan
  - Other plan is NOT the State Group Health Insurance plan – no restrictions – can have coverage under both plans
  - Other plan is the State Group Health Insurance plan through parent or spouse – remain on parent’s/spouse’s plan until no longer eligible OR enroll in own plan; you may not be covered on both
# Wisconsin Retirement System Covered Employees

<table>
<thead>
<tr>
<th>2018 Premium Tier</th>
<th>Employees Covered by the Health Plan / Access Plan</th>
<th>Employees Covered by the HDHP Health Plan / 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>

State Group Health Insurance

Plan Design/Out of Pocket Costs

STEP 1. CHOOSE A HEALTH PLAN DESIGN*
STEP 2. FIND INSURERS IN YOUR AREA
STEP 3. CHOOSE A HEALTH PLAN or OPT-OUT INCENTIVE (if eligible)

*Most employees elect the Health Plan or High Deductible Health Plan (HDHP) plan designs
State Group Health Insurance

Step 1: Choose Plan Design

What is Health Plan Design?

- There are four plan designs offered. See Plan Comparison at https://www.wisconsin.edu/ohrwd/benefits/med/sgh/compare-medical/
- Compare costs as well as provider networks
- Health Plans and HDHPs: Regional coverage; select the health insurer (carrier) you want (out-of-network coverage ONLY for emergency services and urgent care)
- Access Plan and Access HDHP: Higher premiums; nationwide PPO network through WEA
- All insurers offer Uniform Benefits
- All plan designs include prescription drug coverage and optional basic dental coverage

*Graduate Assistants/Short-Term Academic Staff are NOT eligible for the HDHP or Access HDHP options.
State Group Health Insurance
Step 2: Find Insurers in Your Area

The Health Plan and HDHP plan design options have many health insurers available throughout Wisconsin (Options by County). Use an interactive map that shows health plan availability by county:

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.

Health Plan and HDHP plan designs:
Out-of-network coverage ONLY for emergency services and urgent care.
State Group Health Insurance

Step 3: Choose A Plan

• Select a health plan based on:
  – Employee Premium Contributions
  – Annual Out-of-Pocket Costs
  – Location
  – Provider Networks

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

**Coinsurance** – A *share* of the costs you pay for a covered health care service calculated as a percentage.

- **10%** for Health Plans, HDHP and In-Network Access Plan and Access HDHP
- **20%** applies to covered *durable and disposable medical equipment*, certain hearing aids and cochlear implants
- **30%** for Out-of-Network Access Plan and Access HDHP

• *Deductible* must be met before *coinsurance* applies
Common Health Insurance Terms

**Copayment (Copay)** – A fixed amount you pay for a covered health care service. Paid until annual Out-of-Pocket Limit (OOPL) has been met

**Health Plan Office Visit Copays – In-Network**

- **$15.00** Primary Care Physician and Therapy
- **$25.00** Specialty Services and Urgent Care Services
- **$75.00** Emergency Room

For the HDHP or Access HDHP, you must meet your deductible before copays begin.
**Common Health Insurance Terms**

**Deductible** – The amount you owe for health care services **BEFORE** your plan begins to pay. Preventive care is not subject to the deductible nor are office visits under the Health Plan and Access Plan. Other services received during an office visit (e.g., labs, x-rays) are subject to the deductible.

<table>
<thead>
<tr>
<th>2018</th>
<th>Health Plan / Access Plan (In-Network)</th>
<th>HDHP / Access HDHP (In-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Deductible</td>
<td>$250</td>
<td>$500(^1)</td>
</tr>
</tbody>
</table>

\(^1\)Under a Health Plan / Access Plan, after an individual within a family plan meets the single deductible, medical services will be covered for that individual.

\(^2\)Under the HDHP / Access HDHP, the full family deductible must be met before any medical services are covered.
Common Health Insurance Terms

**Maximum Out-of-Pocket Limit** - Set annually by the Federal law, the MOOP is the most you would have to pay in a calendar year before benefits are payable at 100% for costs that are not limited to the OOPL. This includes your costs for Level 3 prescription drugs, hearing aids or cochlear implants for adults and some other expenses that do not accumulate toward “regular” OOPL.

<table>
<thead>
<tr>
<th>Federal Maximum Out-of-Pocket Limits</th>
</tr>
</thead>
</table>
| MOOP limits for ACA-compliant plans (Health Plans and Access Plan) | Single: $6,850  
Family: $13,700 |
Common Health Insurance Terms

Out of Pocket Limit (OOPL) - the most you'll typically have to pay during a policy period. Once you reach this limit, your plan pays 100% of the allowed amount for covered services (i.e., coinsurance and copayments no longer apply for health care received in that calendar year):

<table>
<thead>
<tr>
<th>2018</th>
<th>Health Plan / Access Plan (in-network)</th>
<th>HDHP / Access HDHP (In-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>OOPL</td>
<td>$1,250</td>
<td>$2,500(^1)</td>
</tr>
</tbody>
</table>

\(^1\)Under a Health Plan / Access Plan, after an individual within a family plan meets the single OOPL, medical services will be covered in full for that individual

\(^2\)Under the HDHP / Access HDHP, the full family OOPL must be met before medical services are covered in full
### State Group Health Insurance and High Deductible Health Plan (HDHP) Cost Sharing

<table>
<thead>
<tr>
<th>Health Insurance Deductible, OOPL and Health Savings Account (HSA) Contribution 2018</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Plan / Access Plan Deductible</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Health Plan / Access Plan Out-of-Pocket Limit*</td>
<td>$1,250</td>
<td>$2,500</td>
</tr>
<tr>
<td>HDHP / Access Plan HDHP Deductible</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>HDHP / Access Plan HDHP Out-of-Pocket Limit (Medical and Rx)</td>
<td>$2,500</td>
<td>$5,000</td>
</tr>
<tr>
<td>HSA Employer Contribution (HDHP only)</td>
<td>$750</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*Level 3 Prescription Drugs are subject to maximum out-of-pocket costs of $6,850/single; $13,700 family.
Is the HDHP/HSA Right for You?

HDHP/HSA Considerations:

- Higher out-of-pocket costs, and lower monthly premiums
- The HSA provides employees a way to set aside pre-tax monies that can earn interest
- The UW System will contribute up to $750 for single or $1,500 for family coverage to your HSA in 2018. The UW System’s HSA contribution is pro-rated. An equal portion is deposited to your account in each monthly payroll period.
Is the HDHP/HSA Right for You?

• Before enrolling for an HDHP, be sure you understand that you are financially responsible for all non-preventive medical expenses you incur, including prescriptions, until you reach the annual deductible.

• For example, if you’re in an HDHP, you have a $3,000 family deductible. You’ll have to pay $3,000 in non-preventive medical costs (including prescriptions) out of your own pocket before your insurance starts to pay benefits.

• In order to enroll in an HDHP and an HSA, you must be eligible for both plans. If you enroll in an HDHP, you are required to enroll in a Health Savings Account (HSA).
Is the HDHP/HSA Right for You?

To learn more about whether an HDHP is right for you, we suggest that you review the following resources:

• The Plan Design Options eLearning video, provided by the Department of Employee Trust Funds at http://www.etf.wi.gov/videos/plan_design_options.htm

• An HDHP Questionnaire to see whether an HDHP is suitable for you https://uwsystemadmin.qualtrics.com/jfe/form/SV_02OKSAyoAiiZpC5

• Visit ALEX!
## Health Savings Account (HSA) Limits

**HSA Limits when Health Rate is Full Employer Share:**

<table>
<thead>
<tr>
<th>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>$3,450.00*</td>
<td>$2,700.00</td>
<td>$750.00</td>
</tr>
<tr>
<td>Family</td>
<td>$6,900.00*</td>
<td>$5,400.00</td>
<td>$1,500.00</td>
</tr>
</tbody>
</table>

*Additional $1,000 “catch-up if you will be 55+ years of age during plan year

- Employees may make changes to their HSA contributions at any time. No qualifying event needed
- **If not HSA-eligible for all 12 months of the calendar year, may not be able to contribute full amount listed here**
- If you work part-time, the HSA employer contribution will reduced by 50%.
HDHP/HSA Eligibility

• 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 - 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

☑️ Opt-out
☐ Opt-in
Health Insurance Opt-Out

• $2,000 Opt-Out Incentive is available in 2018 (pro-rated for new hires)
• Must complete a PAPER application
• Paid monthly throughout the year
• Incentive is considered taxable
• For Eligibility Requirements see at https://www.wisconsin.edu/ohrwd/benefits/health/#HealthInsuranceOpt-OutIncentive
Considerations:

Health Insurance Opt-Out Incentive

• **Impact on Sick Leave Credits.** Upon retirement 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 the State Health Insurance program. If you opt out, your unused sick leave credits have no value until/unless you re-enroll in the future.

• **Re-enrolling in health insurance.** You may re-enroll during the year if you have a qualifying event (such as marriage, birth of a child, loss of other coverage). The Opt-Out Incentive will be pro-rated and ends when you have re-enrolled.

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

• **Affordable Care Act (ACA).** The ACA requires most Americans to have health insurance or pay an annual penalty. If you opt out and do not have coverage through a spouse or parent, you may be subject to a fine when you file your federal income taxes.
Prescription Drug Overview

Your cost for prescriptions will depend on:
- The plan design you select; and
- The level of the drug under the formulary

You pay a copay or coinsurance per fill (30 day supply) as outlined in the formulary

You pay either a copayment or coinsurance, up to annual out-of-pocket maximum (OOPL)

The information on the following two slides pertain to the Health Plan Design.
## Prescription Drug Benefits

### Prescription Copays, Coinsurance and Out-of-Pocket Limits

**Under the Health Plan Design**

<table>
<thead>
<tr>
<th>Prescription Drug Level</th>
<th>Member Costs</th>
<th>Annual Rx OOPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
<td>$5 per fill</td>
<td>$600 individual / $1,200 family</td>
</tr>
<tr>
<td>Level 2</td>
<td>20% ($50 maximum per fill)</td>
<td>$600 individual / $1,200 family</td>
</tr>
<tr>
<td>Level 3</td>
<td>40% ($150 maximum per fill)</td>
<td>Does not apply to Rx OOPL. Only applies to Federal MOOP: $6,850 individual / $13,700 family</td>
</tr>
<tr>
<td>Level 4</td>
<td>Must fill at a specialty pharmacy (Lumicera or UW Specialty)</td>
<td>$50 per fill</td>
</tr>
</tbody>
</table>
## Prescription Drug Benefits

### How the HDHP design differs from the Health Plan Design for Prescription Drugs

|                       | **HDHP:** Deductible of $1,500 individual / $3,000 family (combined medical and Rx)  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td><strong>Health Plans:</strong> No deductible</td>
</tr>
</tbody>
</table>
| **Out-of-Pocket Limit** | $2,500 individual / $5,000 family (applies to all level drugs—combined medical & Rx)  
| **Levels 1 & 2**      | **Health Plan:** $600 individual / $1,200 family                                                                   |
| **Level 3**           | **Health Plan:** $6,850 individual / $13,700 family                                                                  |
| **Level 4 Specialty**| **Health Plan:** $1,200 individual / $2,400 family                                                                   |
STATE GROUP HEALTH INSURANCE
WELLNESS
Wellness

- StayWell is the vendor for the Wellness Program
  - Visit the StayWell website for wellness resources at https://wellwisconsin.staywell.com/
- $150 Wellness Incentive is available
  - To receive incentive, you must complete a biometric screening, a health risk assessment and a health engagement activity.
  - Visit the StayWell website for information on how to get started.
- Contact your human resources office for information about scheduled screenings at your institution.
STATE GROUP HEALTH INSURANCE
UNIFORM DENTAL BENEFITS
Uniform Dental

Offered with State Group Health

- Must be enrolled in State Group Health insurance coverage in order to be eligible for the Uniform Dental Benefit plan
- 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 health insurance plan
- Monthly premium is $3/single; $8/family and is added to your health insurance premium
- Delta Dental is the insurer for Uniform Dental. Go to deltadentalwi.com/state-of-wi for provider network
# Uniform Dental Benefits Summary

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Covered Services (Examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Benefit Maximum</strong> (per person)</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic/Preventive</strong></td>
<td>100%</td>
<td>Cleanings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Routine Evaluations</td>
</tr>
<tr>
<td></td>
<td></td>
<td>X-rays</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fluoride Treatment</td>
</tr>
<tr>
<td><strong>Restorative</strong></td>
<td>100%</td>
<td>Fillings</td>
</tr>
<tr>
<td><strong>Periodontal</strong></td>
<td>80%</td>
<td>Periodontal (Maintenance Only)</td>
</tr>
<tr>
<td><strong>Adjunctive Services</strong></td>
<td>80%</td>
<td>Local Anesthesia</td>
</tr>
<tr>
<td><strong>Orthodontia (Children under 19)</strong></td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td><strong>Ortho Lifetime Maximum</strong> (per child under age 19)</td>
<td>$1,500</td>
<td></td>
</tr>
</tbody>
</table>
SUPPLEMENTAL DENTAL & VISION INSURANCE
Dental & Vision Insurance Options

- EPIC Benefits+
- Dental Wisconsin PPO Plan and Select Plan
- VSP Vision

• Once enrolled for the plan year, you must remain covered under the plan for the remainder of the calendar year unless you have a qualifying event.

• Go to: https://www.wisconsin.edu/ohrwd/benefits/dental-vision/ for additional information
EPIC Benefits+

• Employee pays full premium
• Administered by EPIC Specialty Benefits

2018 Monthly Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Without Vision Insurance</th>
<th>With Vision Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$21.38</td>
<td>$25.02</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$42.76</td>
<td>$49.16</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$42.76</td>
<td>$46.16</td>
</tr>
<tr>
<td>Family</td>
<td>$64.14</td>
<td>$73.58</td>
</tr>
</tbody>
</table>
## EPIC Benefits+

### Summary of Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
</table>
| Supplemental Dental (no coverage for basic or preventive services) | • Pays 50% of covered dental charges, after $75 deductible. $1,500 annual maximum  
• $1,200 orthodontia lifetime maximum – (under age 19 only); 12-month waiting period |
| Hospital and Surgery Benefit        | • You receive $200/day starting on 3rd day of hospital confinement;  
• You receive $200 per eligible outpatient surgery                                                                                   |
| AD&D Benefits                       | Receive lump sum payment (between $1,000 and $15,000) for accidental death or dismemberment                                                |
| Vision Discount Plan                | Davis Vision Affinity Discount Plan                                                                                                |
| Vision Insurance Plan               | For additional premium, enroll in vision insurance through Davis Vision Network (in- and non-network benefits available)                  |
Dental Wisconsin

• Employee pays full premium.
• Two Dental Wisconsin plans available (select one):
  – Preferred Provider Plan (PPO)
  – Select Plan (no diagnostic or preventive coverage)


• Dental WI includes a vision discount program through Davis Vision.

• Administered by EPIC Specialty Benefits
# Dental Wisconsin Rates

<table>
<thead>
<tr>
<th>Monthly Premiums for 2018</th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO</td>
<td>$22.38</td>
<td>$47.40</td>
<td>$52.98</td>
<td>$80.10</td>
</tr>
<tr>
<td>Select</td>
<td>$21.04</td>
<td>$43.24</td>
<td>$49.90</td>
<td>$73.36</td>
</tr>
</tbody>
</table>
## Dental WI Benefit Summary

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>PPO Plan</th>
<th>Select Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Diagnostic / Preventative</td>
<td>100%</td>
<td>75%</td>
</tr>
<tr>
<td>Basic</td>
<td>75%</td>
<td>55%</td>
</tr>
<tr>
<td>Major/Restore (Includes Endodontic, Periodontics and Implants)</td>
<td>50%</td>
<td>25%</td>
</tr>
<tr>
<td>Orthodontia (Lifetime Benefit)</td>
<td>$1,000 Benefit (for children under 19)</td>
<td>$1,000 Benefit (for children under 19)</td>
</tr>
<tr>
<td>Annual Deductible Per Person</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Annual Benefit Maximum</td>
<td>$1,250</td>
<td>$1,250</td>
</tr>
<tr>
<td>Waiting Period Orthodontia</td>
<td>12 Months</td>
<td>12 Months</td>
</tr>
</tbody>
</table>
VSP Vision Insurance Plan

- Employee pays full premium
- Notify your eye care provider that you have coverage under VSP at the time of service. You can print an ID card at www.vsp.com
- Administered by VSP

2018 Monthly Premiums

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6.54</td>
<td>$13.08</td>
<td>$14.73</td>
<td>$23.54</td>
<td></td>
</tr>
</tbody>
</table>
# VSP Vision Insurance Plan

## Summary of Benefits

<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>
</tbody>
</table>
| Prescription Glasses| • Frames – covered up to $150 every other year after $25 copay  
• Lenses – covered every year after copay – employee cost depends on selected lenses |
| Contact Lenses      | $150 annual allowance – no copay for contact lenses                                                                                         |
| KidsCare Program    | • Two exams per year  
• Impact resistant lenses  
• Lenses replaced annually or as needed  
• Frames replaced annually with $25 copay |
| Additional Savings  | • Discounts 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, but not both.
Supplemental Dental and Vision Plan Comparisons

How do I choose which plan is right for me?

• Dental Wisconsin and EPIC Benefits+ offer similar dental benefits – see their dental benefits compared side-by-side on our Dental Comparison Chart at https://www.wisconsin.edu/ohrwd/benefits/download/med/dentalcomp.pdf

• Dental Wisconsin, EPIC Benefits+ and VSP Vision all have some vision benefits - see their vision benefits compared side-by-side on our Vision Comparison Chart at https://www.wisconsin.edu/ohrwd/benefits/download/med/visioncomp.pdf

• You may enroll in any or all of these plans.
Employee Reimbursement Account

- The Employee Reimbursement Account (ERA) program provides pre-tax advantage for group premiums and Flexible Spending Accounts (FSA).

- Deducted from each paycheck before Federal, State, and FICA taxes are calculated to save money on taxes.

- Must re-enroll each year during the Annual Benefits Enrollment (ABE) period each fall!
## FSA Plan Descriptions

<table>
<thead>
<tr>
<th>FSA Type</th>
<th>Eligible Expenses</th>
<th>Eligible Dependents</th>
<th>Annual Contribution Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Care FSA</strong> (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>Max: $2,600</td>
</tr>
<tr>
<td><strong>Dependent Day Care FSA</strong></td>
<td>After school care, adult or child daycare, preschool</td>
<td>You, your spouse, qualifying child or relative</td>
<td>Max: $5,000 — dependent on tax filing status</td>
</tr>
<tr>
<td><strong>Limited Purpose FSA</strong> (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>Max: $2,600</td>
</tr>
</tbody>
</table>
Health Care FSA/Limited Purpose FSA

• Plan year is 1-1-2018 to 12-31-2018.

• Claims must be submitted by end of March following the plan year.

• If you have any money left in your account at the end of the plan year, up to $500 will carry over into the next plan year.

  Note: This does not apply to the Dependent Day Care FSA – use it or lose it!

• Review the FSA Participant Guide for more details.
Flexible Spending Accounts – How to Enroll

• You may enroll within 30 days of the start of your first benefits-eligible appointment. Coverage is effective on the first of the month on or following your eligibility date.

• Only expenses incurred on or after your coverage effective date are eligible for reimbursement.

• Be cautious about how much you decide to contribute as you cannot make changes during the year unless you have a life event.

• You generally have 30 days from the date of a life event to enroll, cancel or change your election. You should contact your human resources office as soon as a life event occurs.
LIFE INSURANCE
Life Insurance

• Four optional life insurance plans are available. You may enroll in more than one plan.
  – State Group Life Insurance
  – Individual and Family Life Insurance
  – UW Employees, Inc. Life Insurance
  – Accidental Death and Dismemberment (may enroll at any time without restriction)

• If you do not enroll when first eligible, you may enroll at a later time through evidence of insurability (acceptance not guaranteed) or if you have an eligible life event

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

• Review Premiums for all plans at https://www.wisconsin.edu/ohrwd/benefits/premiums/

• You will be automatically covered under the University Insurance Association Plan (UIA), if eligible. The annual premium is $24.00 and is deducted from your October earnings.
## Comparison of Life Insurance 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>WRS-participating 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 - ($2,627 for the 2017-2018 plan year, effective 10/1/17)</td>
<td></td>
</tr>
<tr>
<td><strong>Employee Coverage</strong></td>
<td>Coverage based on annual income, elect coverage up to 5 times annual income (coverage increases as salary increases)</td>
<td>Up to $20,000 initially; can increase coverage annually; $300,000 maximum coverage</td>
<td>$7,000 - $33,000 (coverage based on age)</td>
<td>Up to $500,000</td>
<td>$3,400 – $101,000 (coverage based on age)</td>
</tr>
<tr>
<td><strong>Spouse or Domestic Partner Coverage</strong></td>
<td>Spouse: Up to $20,000</td>
<td>Spouse or Domestic Partner: Up to $10,000 initially, increase coverage annually; $150,000 maximum</td>
<td>None</td>
<td>Spouse or Domestic Partner: 50% - 60% of employee coverage level</td>
<td>None</td>
</tr>
<tr>
<td><strong>Child Coverage</strong></td>
<td>Up to $10,000</td>
<td>Up to $5,000 initially, can increase coverage annually; $25,000 maximum coverage</td>
<td>None</td>
<td>15% - 20% of employee coverage level (depends on who is covered under family plan)</td>
<td>None</td>
</tr>
</tbody>
</table>
## Comparison of Life Insurance Plan Features

<table>
<thead>
<tr>
<th></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><strong>Accelerated / Living Benefit</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Options at End of Employment (non-retirement)</td>
<td>Conversion; Continuation of employee coverage if employee has at least 20 years of WRS service</td>
<td>Conversion to individual policy</td>
<td>Conversion to individual policy</td>
<td>Conversion to individual policy</td>
<td>Conversion; Continuation for disability as outlined in the plan certificate</td>
</tr>
<tr>
<td>Options at Retirement</td>
<td>Continuation of employee coverage; conversion of Spouse &amp; Dependent coverage</td>
<td>Conversion to individual policy</td>
<td>Conversion to individual policy</td>
<td>Continuation of group policy</td>
<td>Continuation of group policy or conversion to individual policy (employee choice)</td>
</tr>
<tr>
<td>Additional Features</td>
<td>Employee death benefit doubles if death accidental; can convert to pay for health insurance in retirement (at age 66 or later); premium stops at age 65 (if retired)</td>
<td>Can increase coverage level every year until plan maximum met</td>
<td>Includes Legacy Planning Services</td>
<td>Includes Zurich Travel Assist and several benefits to support employee and/or family after a covered loss</td>
<td>No</td>
</tr>
</tbody>
</table>
Life Insurance and WRS
Beneficiary Designations

- A beneficiary is a person(s) or any legal entity such as an estate or trust, that you specifically name to receive benefits payable upon death (WRS account, life insurance, value of tax deferred retirement savings account…)

- Most beneficiary designations available online: https://www.wisconsin.edu/ohrwd/formspubs/

- 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 listed on the form

- If you do not file designation, benefits will be payable per Standard Sequence, per the plan contract

- It is important to keep your beneficiary designations up-to-date. Always review your designations and update as necessary when you have a life event (birth, death, divorce, marriage, etc.).
Income Continuation Insurance (ICI)

• 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.
Income Continuation Insurance (ICI)

Two initial enrollment opportunities:

1. Within 30 days of your eligibility date (usually your hire date).
   You may choose your coverage effective date:
   1) 1\textsuperscript{st} 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) 1\textsuperscript{st} 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 day of the month on or following the completion of 12 months of state WRS service.
Income Continuation Insurance (ICI)

- You must select a waiting period of 30, 90, 125 or 180 days.
- You may increase your ICI waiting period at anytime but evidence of insurability is required to shorten your waiting period.
- ICI benefits begin the later of:
  - Your selected waiting period; or
  - The use of all of your sick leave, up to a maximum of 1040 (130 days) hours.
- Monthly earnings and waiting period determine monthly premium.
  - Standard ICI Premiums
  - Supplemental ICI Premiums (add to Standard ICI premium to calculate total premium)
  - Premiums: [https://www.wisconsin.edu/ohrwd/benefits/premiums/](https://www.wisconsin.edu/ohrwd/benefits/premiums/)
- If you do not enroll when initially eligible, can enroll in any January after you accumulate 1,040 hours of sick leave or through evidence of insurability (acceptance not guaranteed).
RETIREMENT & SAVINGS PLANS
Wisconsin Retirement System (WRS)

• 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 for all eligible employees, with coverage beginning 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.

• More details later in presentation under Retirement Information
Retirement
Wisconsin Retirement System (WRS)
Eligibility

If you are first covered by the WRS on or after July 1, 2011:
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)

If you have WRS creditable service prior to July 1, 2011:
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)

• Visiting faculty on leave from another educational institution are excluded by state law from WRS coverage for the first twelve months of university employment.

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

## 2018 WRS Contribution Rates

**Established Annually**

<table>
<thead>
<tr>
<th>Employee Required Contributions</th>
<th>Employer Required Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>6.7% of salary</strong>&lt;br&gt;Deductions taken on a pre-tax basis for state and federal tax purposes.&lt;br&gt;&lt;br&gt;<em>WRS contributions subject to IRS limits – employees and UW pay WRS contributions on first $272,500 in earnings in fiscal year 2017 - 2018.</em></td>
<td><strong>6.7% of salary</strong> - for all including those covered by Executive WRS category.&lt;br&gt;&lt;br&gt;The UW also contributes 1.3% of salary to fund retiree health insurance credits.</td>
</tr>
</tbody>
</table>
Retirement

WRS Investment Options

• Two investment funds
  – Core Fund: 50% stocks, 50% fixed income and other assets (subject to change)
  – Variable Fund: 100% stocks
  – Information about WRS investments: https://www.wisconsin.edu/ohrwd/benefits/ret/ and 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.
WRS Retirement Benefits

• Provides a retirement annuity (pension) once you reach retirement age and are vested.

• There are 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)
WRS 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 to receive 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: [http://www.etf.wi.gov/](http://www.etf.wi.gov/)
Supplemental Retirement Savings Plans

• Supplemental Retirement Savings Plans set aside money for retirement on a pre-tax or post-tax (Roth) basis. See links below for more details.
  – Tax-Sheltered Annuity 403(b) Program
  – Wisconsin Deferred Compensation Program

• May participate in one or both programs. You can contribute the maximums under both the WDC plan and the UW Tax-Sheltered Annuity 403(b) plan.

• Annual Federal Maximums apply
Retirement

Tax-Sheltered Annuity 403(b)

- Invest on either a pre-tax basis, an after-tax basis (Roth), 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.
- **Minimum Contribution Limit for TSA:**
  - $8.00 per biweekly paycheck
  - $20.00 per monthly paycheck
- **Maximum Annual Contribution Limit:**
  - If under age 50: $18,500
  - If age 50 or older at any time during the year: $24,500 (eligible for a $6,000 additional catch-up if you will be 50 or older at any time during the year)
Retirement

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

- To enroll in the TSA Program:
  - Select one or more investment providers. The [Quick Guide](#) provides a short description of each provider and contact information.
  
  - Sign up with your selected investment provider(s) either online, with the EZ Enrollment form or with a complete paper application. If you choose Lincoln or Ameriprise/RiverSource, you will work directly with an agent.
  
  - Fill out the [Salary Reduction Agreement](#) to indicate how much you want to contribute to your investment provider(s) every pay period. Submit the SRA to your human resources office. The SRA does not need to be completed if applying via the EZ Enrollment Form.
Retirement
Wisconsin Deferred Compensation

- Invest on either a pre-tax basis, an after-tax basis (Roth), 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.
- **Maximum Annual Contribution Limit:**
  - If under age 50: $18,500
  - If age 50 or older at any time during the year: $24,500 (eligible for a $6,000 additional catch-up if you will be 50 or older at any time during the year)
To enroll and make changes directly with Wisconsin Deferred Compensation (WDC). You can download and print either one of the below forms, then complete and submit it to the WDC office.

Edvest allows you to save for your child’s K-12 education expenses and post-high school education

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

To enroll, visit the Edvest website to download the forms. For more information or questions about enrolling or an existing account, please contact Edvest at 1-888-338-3789.
Long-Term Care Insurance

- **Long-Term Care insurance** (LTCi) provides financial protection for the costs of long-term care.
- It covers services that are typically not covered by health insurance but are vital, such as walking, eating, bathing, etc.
- Coverage includes care in non-institutional settings, such as assisted living, adult day care, and in-home care.
- LTCi is available to you, your spouse, your parents and your spouse’s parents. Anyone covered by the plan must live in Wisconsin.
- You may apply directly to the vendor at any time.
- The Department of Employee Trust Funds (ETF) monitors the LTCi plans.
Miscellaneous Benefits

**LifeSuite Program**

The **LifeSuite 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="http://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="http://LegacyPlanningResources.com">LegacyPlanningResources.com</a>.</td>
</tr>
</tbody>
</table>
Miscellaneous Benefits

Employee Assistance Program

• The Employee Assistance Program (EAP) provides employees and their immediate family members with a free and confidential opportunity to address personal and work related concerns.

• For information about the program at your institution, please see https://www.wisconsin.edu/ohrwd/benefits/misc/#eap
Affordable Care Act (ACA) Non-Discrimination Notice

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.
Questions?
Contact your human resources office!

Thank you for your participation!