

# Employee Benefits Quick Guide

FOR CRAFTS WORKERS IN THE WISCONSIN RETIREMENT SYSTEM (WRS)

This guide highlights your benefits package. Resources are provided at the end of this guide.

## Health Insurance (includes pharmacy benefits; Uniform Dental is optional)

If you are eligible for the Wisconsin Retirement System (WRS) benefits package, you are eligible for the State Group Health Insurance Program, with or without Uniform Dental. You are eligible for the full employer contribution to the premium the first day of the month on/following the completion of *two months of state WRS service*. If you work less than 50%, you pay 50% of the total premium.

The High Deductible Health Plan (HDHP) includes a Health Savings Account (HSA) with an employer contribution (up to \$828 individual or \$1,650 family)\*. The Health Plans provide local in-network county-based coverage while the Access Plans provide national out-of-network coverage.

Monthly Pre-tax Employee Premiums (without Uniform Dental)	Health Plan		High Deductible Health Plan	
	Individual	Family	Individual	Family
Health Plan and High Deductible Health Plan (HDHP)	\$120	\$297	\$42	\$104
Access Health Plan and Access HDHP	\$292	\$724	\$214	\$531

If you do not need health insurance through the Universities of Wisconsin, you may be eligible for the annual \$2,000 Health Opt-Out Incentive\*.

*\*Pro-rated if you are not eligible and enrolled for the entire calendar year.*

## Dental Insurance

The Uniform and Preventive Dental plans cover diagnostic, preventive, basic, and orthodontia (under age 19) services. The Select and Select Plus plans cover major and restorative services (and exclude coverage for preventive services). The main differences between the Select and Select Plus plans are the provider networks, premiums, annual maximums, and whether orthodontia is covered.

Monthly Pre-tax Employee Premiums	Uniform Dental	Preventive Dental	Select Plan	Select Plus Plan
Individual	\$4.00	\$36.10	\$9.08	\$21.60
Individual + Spouse	\$10.00	\$90.28	\$18.16	\$43.22
Individual + Child(ren)	\$10.00	\$90.28	\$12.24	\$40.12
Family	\$10.00	\$90.28	\$21.76	\$66.20

## Vision Insurance

Vision insurance provides coverage for a vision exam and materials (contacts and glasses).

Monthly Pre-tax Employee Premiums	Individual	Individual + Spouse	Individual + Child(ren)	Family
<b>Vision Insurance</b>	\$5.72	\$11.42	\$12.88	\$20.58

## Life Insurance (may enroll in both plans)

### STATE GROUP LIFE INSURANCE

Employee coverage up to five times annual eligible earnings (partially paid for by the Universities of Wisconsin). Spouse and dependent coverage also available. Includes an accidental death & dismemberment component for employee coverage.

### INDIVIDUAL & FAMILY LIFE INSURANCE

Up to \$300,000 employee coverage available. Spouse/domestic partner, and dependent coverage available. Includes an accidental death & dismemberment component for employee, spouse/domestic partner, and dependent coverage.

## Accidental Death & Dismemberment (AD&D) and Accident Insurance

(may enroll in both plans, if eligible)

### ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Up to \$500,000 employee coverage available. Spouse/domestic partner, and dependent coverage available.

### ACCIDENT INSURANCE

Provides a cash payment to help cover out-of-pocket expenses in the event of an injury due to an accident. Spouse, children, and family coverage available. Includes an accidental death & dismemberment component for employee, spouse, and children coverage.

## Disability Insurance

### INCOME CONTINUATION INSURANCE

Replaces up to 75% of eligible earnings if you are unable to work due to illness or injury. Premiums are based on eligible earnings and unused sick leave balance. Once you accrue a specific number of unused sick leave hours, the Universities of Wisconsin contributes to the premium.

### LONG-TERM CARE INSURANCE

Typically provides coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities, and home modification to accommodate disabilities. Each policy is individually underwritten with premiums based on age, gender, and individual health at the time of application.



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## Spending and Savings Accounts

### FLEXIBLE SPENDING ACCOUNTS (FSA)

Allows you to set aside pre-tax income to help pay eligible health, dental, vision, and dependent day care expenses. FSAs are “use it or lose it” accounts. Healthcare FSAs include a carryover provision.

### PARKING & TRANSIT ACCOUNTS

Allow you to set aside pre-tax income for work-related parking and transit expenses.

### HEALTH SAVINGS ACCOUNTS (HSA)

A *required* component of the High Deductible Health Plan (HDHP). Allow you to set aside pre-tax income to help pay eligible health, dental, and/or vision expenses. HSAs provide a triple tax advantage (contributions, distributions, investment earnings). Unused HSA funds carry over from year to year and continue to earn interest.

## Retirement Plans

### WISCONSIN RETIREMENT SYSTEM (WRS)

Provides retirement benefits to Universities of Wisconsin employees and most State of Wisconsin public employees. In 2025, eligible employees contribute 6.95% of eligible earnings up to IRS limits. The Universities of Wisconsin contributes 6.95% for most employees. The WRS includes separation, disability, and survivor benefits.

### UW 403(B) SUPPLEMENTAL RETIREMENT PROGRAM (SRP)\*

Save for retirement pre-tax and/or after-tax (Roth).

### WISCONSIN DEFERRED COMPENSATION (WDC) 457 PROGRAM\*

Save for retirement pre-tax and/or after-tax (Roth).

### SICK LEAVE CREDIT CONVERSION PROGRAM

Convert unused sick leave to credits to pay for State Group Health Insurance at retirement, termination with 20 years of service, layoff, or death. Crafts workers are not eligible for the Supplemental Health Insurance Conversion Credit (SHICC) portion of the program (except for Crafts worker supervisors, Shop supervisors, and Crafts operation managers).

*\*These programs do not have an employer contribution. IRS annual contribution limits apply. Special catch-up contributions may be available.*

## Paid Time Off (All paid time off benefits are prorated for employees working less than 100%, if eligible.)

### VACATION

Crafts Workers earn 12½ days per fiscal year and annually can elect different vacation options with a corresponding hourly rate adjustment. Unused hours carry over until the end of the following fiscal year. See [UW System Administrative Policy 1238 \(formerly GEN 21\) Crafts Workers](#) section 4.C. for additional information.

### PAID PARENTAL LEAVE

After completing 6 months of continuous employment, employees are eligible for up to 6 weeks paid time off following a qualifying birth or adoption. Must be used within 12 months following qualifying birth or adoption.

### PERSONAL HOLIDAYS

Crafts Workers are not eligible. Crafts supervisors, shop supervisors and crafts operations managers are eligible for 36 hours per fiscal year; must be used by the end of the fiscal year. Unused hours are lost.

### LEGAL HOLIDAYS

Nine legal holidays are observed.

### SICK LEAVE

Crafts Workers earn five hours per biweekly pay period (based on 80 hours of pay) for a total of 130 hours per year. Accumulates without limit and does not expire.



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## Work/Life Benefits

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Provides confidential resources at no cost to you and members of your household. The EAP may help with personal/work-related concerns, legal/financial situations, and work-life balance.

### WELL WISCONSIN PROGRAM

If you are enrolled in State Group Health Insurance, you (and your spouse, if enrolled) are eligible to participate. You (and your spouse, if enrolled) may earn a \$150 incentive by completing a health assessment, health check, and well-being activity. Other resources are also available to help you achieve your well-being goals.

### 529 COLLEGE SAVINGS PLAN

Allows you to save for educational expenses. Funds can cover tuition, books, room and board, computers, and other expenses. The program allows you to do so directly from your paycheck.

### CAREER-RELATED EDUCATION REIMBURSEMENT

Provides 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. Consider coursework at a Universities of Wisconsin institution. Prior authorization required. Approval relies on the potential for you to expand your knowledge and skills, and availability of department funding.

## Benefits Enrollment and Effective Dates

You will have **30 days to enroll** in most benefits. Most benefits are effective the first of the month on or following your benefits eligibility date and will remain in place for the entire calendar year.

## Review, Decide, Enroll

### REVIEW

Learn more about your benefits by visiting the [Universities of Wisconsin Employee Benefits website](#).

Calculate the estimated value of your total compensation using the [Health & Retirement Contributions Estimator](#).

### DECIDE

To help you decide which plans to enroll in, review these resources on the Universities of Wisconsin Employee Benefits website:

- [How to Choose Your Health Insurance Plan](#)
- [Dental Insurance Plan Comparison](#)
- [Vision Insurance Summary](#)
- [Life Insurance Plan Comparison](#)

### ENROLL

Watch for an email shortly following your date of hire or benefits eligibility date with instructions for how to enroll.

Reminder: You must enroll **within 30 days** following your date of hire or benefits eligibility date.