

This **Benefits Summary - Quick Guide** is a high-level overview of the benefits package offered to UW System employees. Additional resources/links are referenced throughout that will provide detailed information regarding each of the benefits. Use the additional resources/links as necessary.



**Review the UW System Benefits Package with ALEX!** An interactive decision-support tool that acts as a personalized benefits counselor to help employees compare plan designs and learn more about the benefits.

### Paid Leave Benefits (all eligible leave benefits are prorated for employees working less than 100%)

- **Vacation:** 12-month employees earn 22 days/year. Allocated on a fiscal-year basis (July 1-June 30); accrued monthly. If not used within the fiscal year earned, it will carry over until the end of the following fiscal year.
- **Observed Legal Holidays:** Nine legal holidays are observed (if working). Academic year employees are paid for the legal holidays that fall within the academic year.
- **Personal/Floating Holidays:** 12-month employees are granted 36 hours on a fiscal-year basis (July 1-June 30). Must be used by the end of the fiscal year (June 30) in which the hours are earned; unused hours will be lost.
- **Sick Leave:** New, full-time employees with an appointment of at least 9-months are granted 22 days that may be used during the first 18-months of employment (initial entitlement). Thereafter, 96 hours earned per fiscal year (1 day per month for 12-month employees; 6 days per semester for academic year/9-month employees).

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

Employees eligible for the WRS benefits package are eligible for State Group Health Insurance with or without Uniform Dental (covers preventive dental services). A routine vision exam is included. Employees are eligible for the employer contribution to the premium if employment remains at or above 50%. The High Deductible Health Plan (HDHP) includes a Health Savings Account (HSA) with an employer contribution (up to \$750 single or \$1,500 family). Monthly pre-tax employee contributions:

State Group Health Insurance Premiums	Health Plan		High Deductible Health Plan (HDHP)	
	Employee Only	Family	Employee Only	Family
Health Plan/HDHP <b>with</b> Uniform Dental	\$88	\$219	\$33	\$82
Health Plan/HDHP <b>without</b> Uniform Dental	\$85	\$211	\$30	\$74
Access Plans <b>with</b> Uniform Dental	\$266	\$664	\$211	\$527
Access Plans <b>without</b> Uniform Dental	\$263	\$656	\$208	\$519

Employees declining State Group Health Insurance may be eligible for the \$2,000 annual Opt-Out Incentive (pro-rated).

### Wellness Resources

- **Employee Assistance Program (EAP):** Confidential resources provided at no cost to employees and members of their household to help with personal and/or work-related concerns, legal/financial situations and work-life balance.
- **Well Wisconsin Program:** Employees and spouses enrolled in State Group Health Insurance are eligible to participate. Through this program, employees and spouses may earn a \$150 incentive by completing a health assessment, health screening and one Well-Being activity. Other resources are available to help employees achieve their well-being goals.

### Supplemental Dental Insurance

Two supplemental dental insurance plans are offered: Select (Delta Dental's PPO network) **or** Select Plus (Delta Dental's PPO **and** Premier networks). Supplemental dental insurance may provide coverage for major, restorative and orthodontia services (including adult orthodontia) depending on the plan elected. Monthly pre-tax employee contributions:

Supplemental Dental Insurance Premiums	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Delta Dental PPO - Select	\$8.55	\$17.10	\$11.54	\$20.52
Delta Dental PPO plus Premier – Select Plus	\$16.19	\$32.38	\$29.95	\$49.38

### Vision Insurance

Vision insurance provides coverage for vision exam(s) and materials. Monthly pre-tax employee contributions:

Vision Insurance Premiums	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
VSP Vision Insurance	\$6.38	\$12.76	\$14.38	\$22.98

### Flexible Spending Account (FSA) / Health Savings Account (HSA)

**FSA's** allow employees to set aside pre-tax income to help pay eligible health, dental, vision and/or dependent day care expenses. FSA's are "use it or lose it" accounts. **HSA's** allow a triple tax advantage (contributions, distributions, investment earnings) for employees to set aside pre-tax income to help pay eligible health, dental and/or vision expenses. HSA's are a required component of the High Deductible Health Plan (HDHP); the money rolls over from year to year.

### Life Insurance

UW System offers the below life insurance plans. Employees may enroll in multiple plans, if eligible:

- **State Group Life Insurance:** Up to 5x annual income employee coverage (partially paid for by the UW System); spouse and dependent coverage also available.
- **Individual & Family Life Insurance\*:** Up to \$300,000 employee coverage available.
- **UW Employees, Inc. Life Insurance:** Decreasing term life insurance (\$7,000-\$33,000) available for employee only.
- **University Insurance Association Life Insurance:** Decreasing term life insurance (\$3,400-\$101,000). Enrollment required for Faculty, Academic Staff and Limited Appointees who meet the salary threshold.
- **Accidental Death & Dismemberment Insurance\*:** Up to \$500,000 employee coverage available.

\*Spouse, domestic partner and dependent coverage available.

### Income Continuation Insurance

Replaces up to 75% of eligible earnings if an employee is unable to work due to illness or injury. Premiums are based on eligible earnings and elimination period elected. After 12 months of state WRS service, the UW System contributes to the premium.

### Retirement Savings Programs

UW System offers the below retirement plans:

- **Wisconsin Retirement System (WRS):** Provides retirement benefits for employees of the State of Wisconsin and most local units of government in Wisconsin. For 2019, eligible employees contribute 6.55% of eligible earnings up to IRS limits and the UW System matches 6.55%. The WRS also provides separation, disability and survivor benefits.
- **Tax-Sheltered Annuity (TSA) 403(b) Program\*:** Save for retirement pre-tax or after-tax (Roth); five provider options.
- **Wisconsin Deferred Compensation (WDC) 457 Program\*:** Save for retirement pre-tax or after-tax (Roth).
- **Sick Leave Credit Conversion Program:** Unused sick leave may be converted to credits to pay for State Group Health Insurance at layoff, termination with 20 years of service, retirement or death.

\*These retirement savings programs have no employer contribution.

**For Additional Information:** Use [ALEX](#) or the [UW System Employee Benefits Website](#). Review the full [Benefits Summary](#) or contact your institution's [human resources office](#).

**Notes:** Most enrollments due **within 30 days** from date of hire; effective dates vary by plan. Annual Benefits Enrollment held each fall for certain plans; coverage effective the following January 1<sup>st</sup>. Some plans allow mid-year enrollment with evidence of insurability.

Every effort has been made to ensure this information is current and correct. Information in this guide does not guarantee eligibility, enrollment and/or benefits.

