

# Employee Benefits Quick Guide

## FACULTY, ACADEMIC STAFF AND LIMITED APPOINTEES 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 if your employment remains at or above 50%. If you work less than 50%, you pay 50% of the total premium.

The Health Plan and High Deductible Health Plan (HDHP) provide local in-network county-based coverage. The Access Health Plan and Access HDHP provide national and out-of-network coverage. The HDHP includes a Health Savings Account (HSA) with an employer contribution (up to \$852 individual or \$1,704 family).

Monthly Pre-tax Employee Premiums (without Uniform Dental)	Health Plan		High Deductible Health Plan	
	Individual	Family	Individual	Family
<b>Health Plan and High Deductible Health Plan (HDHP)</b>	\$128	\$318	\$45	\$111
<b>Access Health Plan and Access HDHP</b>	\$331	\$822	\$248	\$615

*If you do not need health insurance through the Universities of Wisconsin, you may be eligible for an annual \$2,000 Medical Opt-Out Incentive (pro-rated if you are not eligible 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	\$37.18	\$9.08	\$22.24
Individual + Spouse	\$11.00	\$92.98	\$18.16	\$44.52
Individual + Child(ren)	\$11.00	\$92.98	\$12.24	\$41.32
Family	\$11.00	\$92.98	\$21.76	\$68.18



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## 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>	\$4.72	\$9.40	\$10.60	\$16.94

## Life Insurance (may enroll in both plans)

### STATE GROUP LIFE INSURANCE

Employee coverage up to five times annual eligible earnings (premium partially paid 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)

### 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 elimination period selected. After 12 months of state WRS service, 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)

Allow 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). Allows 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 2026, eligible employees contribute 7.2% of eligible earnings up to IRS limits. The Universities of Wisconsin also contributes 7.2% for most employees. The WRS includes separation, disability, and survivor benefits.

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

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

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

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.

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

## Paid Time Off (prorated for employees working less than 100%, if eligible)

### VACATION

12-month employees earn 22 days per 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.

### LEGAL HOLIDAYS

Nine legal holidays are observed (if working). Academic year employees are paid for the legal holidays that fall within the academic year.

### PAID PARENTAL LEAVE

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

### PERSONAL 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 are lost.

### SICK LEAVE

New, full-time employees with an appointment of at least 9 months are granted an initial entitlement of 22 days which may be used during the first 18-months of employment. 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).



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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 one 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 decide which plans to enroll in, review the below 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.