UNIVERSITY OF WISCONSIN SYSTEM

2018 Employee Benefit Summary

for University Staff Employees
(Expectation of Continued Employment—Project & Temporary)

Rev 12/2017

The UW System offers a comprehensive benefits package to meet the diverse needs of our employees. The UW System contributes towards the cost of several benefit plans, which is a valuable piece of your total compensation. It is only through the understanding of your available benefits options that you are able to get the most out of your benefit programs.

Enrollment Deadlines and Effective Dates

Most benefit plans have a 30-day enrollment period from your benefit eligibility date, which is usually your hire date.

You will complete your enrollments using the online benefit enrollment system, called Self Service (eBenefits). If you have prior State service, you may need to enroll using paper applications. Please contact your human resources office to determine if you will be able to enroll online.

Most benefits are effective on the first of the month on or following your benefit eligibility date if your elections are received within 30 days of your eligibility date by your human resources office. Contact your human resources office for an Enrollment Deadline Worksheet.

Dependent Coverage

Your spouse and children are eligible for all benefit plans that offer coverage to dependents.

Meet ALEX

We recommend that you have a conversation with ALEX, your personalized benefits counselor. ALEX explains your benefit options in plain English and helps you choose the plans that make the most sense for you and your family. Visit the ALEX landing page and begin your ALEX conversation at https://www.wisconsin.edu/ohrwd/benefits/alex/.

MyUW Portal

Payroll, benefit, paid leave, personal information and Self Service (eBenefits) access are all found at the MyUW portal (https://my.wisconsin.edu). UW-Madison employees go to https://my.wisc.edu.

About This Summary

This benefit summary is a high-level overview of UW System employee benefits and is not intended to be a complete description of coverage. For more detailed information, forms and guides/brochures please visit the UW System website at https://www.wisconsin.edu/ohrwd/benefits.

Every effort has been made to ensure the information in this benefit summary is true and accurate. If there is any discrepancy between this summary and the official plan documents, the language in the official documents shall be considered accurate.
**Wisconsin Retirement System (WRS)**

The Wisconsin Retirement System provides retirement (pension) benefits to UW System employees and to most public employees across the state of Wisconsin. If you are eligible for the WRS, coverage is mandatory and you will be enrolled automatically. The WRS is administered by the Department of Employee Trust Funds (ETF) and investments are managed by the State of Wisconsin Investment Board (SWIB).

**Eligibility**

You are eligible for the WRS if you are expected to work at least 1,200 hours (58% appointment) and one year. If you do not meet the eligibility requirements below when you are first hired, you will be covered under the WRS once you meet the requirements or are expected to meet the requirements.

*If you first became a WRS participating employee prior to July 1, 2011,* you are eligible for the WRS if you are expected to work both at least 600 hours (29% appointment) and one year.

**Vesting**

If you were first covered by the WRS on or after July 1, 2011, you are fully vested once you have completed five years of WRS creditable service.

If you had WRS service prior to July 1, 2011, you are immediately vested.

**Contributions**

Employees are required to contribute 6.7% of their salary to their WRS account. The UW System will also contribute 6.7% of your salary to your WRS account. WRS contributions are subject to IRS limits - both you and the UW System pay WRS contributions on the first $275,000 in earnings.

The UW System also contributes 1.2% of your salary to fund the Retiree Health Insurance Credit program (described in more detail on page 7).

Contributions are taken on a pre-tax basis for federal and state income tax purposes. Contribution rates are set on an annual basis by the Department of Employee Trust Funds.

**Core vs. Variable Fund**

If you do nothing, your WRS contributions will be invested in the Core Fund - a balanced fund that is fully diversified and has a mixture of holdings (stocks, bonds, real estate, etc.). You may also elect to have 50% of your contributions invested in the Variable Fund - a fund invested solely in stocks. You must complete a Variable Election form if you want to invest in the Variable Fund.

**Retirement**

At retirement, your monthly annuity will be based on a calculation using your years of service and your three highest years of earnings or the cash value of your account, whichever is greater.

You may retire with full benefits:

- General/Teacher WRS Category - Age 65 or at age 57 if you have 30 years of service
- Protective WRS Category - Age 54 or at age 53 if you have over 25 years of service
- Executive WRS Category - Age 62

You may retire at age 55 (age 50 for Protective WRS Category) with reduced benefits.

**Termination of Employment**

If you terminate employment before minimum retirement age or before you are vested, you may take a separation benefit. A separation benefit includes your employee contributions and interest on those contributions. If you take a separation benefit, the employer contributions and your years of service are forfeited.

If you are vested and leave employment before minimum retirement age, you may take a separation benefit or leave your money in your WRS account and take a retirement benefit when you are minimum retirement age.

**Other Benefits**

The Wisconsin Retirement System also provides benefits in the event of your death or disability.
**State Group Health Insurance**

The State Group Health Insurance program offers four plan designs to choose from. Two plan designs, Health Plan and High Deductible Health Plan (HDHP), offer various health plans (insurance carriers) that provide coverage mainly in Wisconsin (some offer coverage in surrounding states) and two plan designs (Access and Access HDHP) that provide nationwide coverage through WEA Trust. All plan designs offer the same level of hospital, surgical, medical and prescription coverage. Uniform Dental coverage may be added on for a minimal cost (described in more detail on page 9).

The State Group Health Insurance program is administered by the Department of Employee Trust Funds (ETF). You are eligible for State Group Health Insurance if you are eligible for the Wisconsin Retirement System (WRS). You may enroll your spouse and any eligible children. Note: The HDHP and Access HDHP plan designs have additional eligibility requirements.

- You are eligible for the employer contribution towards your health insurance premium once you have 2 months of WRS service as a State/UW employee. Coverage is effective on the first of the month on or following the completion of 2 months of WRS service.
- You may elect to have your coverage effective before you are eligible for the employer contribution towards the premium but you will pay the total premium until you have 2 months of WRS State service.
- You may be eligible to receive up to a $2,000 Opt-Out Incentive from the UW if you decline State Group Health Insurance coverage for 2018. See Eligibility Requirements for more information.

**Coverage**

- All health insurance plans have an annual deductible, but the HDHP and Access HDHP plan designs have higher annual deductibles. In return, these plan designs offer lower monthly premiums than their non-HDHP counterparts (Health Plan and Access Plan). See Comparison of Medical Benefits for more details.
- Once the deductible is met, you typically pay 10% coinsurance or office visit copays for non-preventive services that are incurred in-network. (Federally mandated preventive services are paid at 100% under all health plans.)
- Pharmacy benefits are included at no additional cost. After the deductible is met, you will be required to pay a copay or coinsurance when you buy prescription drugs based on the level of the drug.
- Uniform Dental coverage may be added on for a minimal cost.
- The HDHP and Access HDHP plans are paired with a Health Savings Account (HSA), a pre-tax savings account that can be used to pay for current and future qualified medical, dental, prescription and vision expenses. See page 7 for more details.

**Where Do I Start?**

*Start with a conversation with ALEX at [https://www.wisconsin.edu/ohrwd/benefits/alex/](https://www.wisconsin.edu/ohrwd/benefits/alex/).*

<table>
<thead>
<tr>
<th>Decision Point</th>
<th>Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you want to enroll for health insurance? If you don't want health insurance, you may be eligible for an Opt-Out Incentive.</td>
<td>If you decline State Group Health Insurance coverage and are not covered as a dependent under a State of Wisconsin Health Insurance plan (such as through a spouse or parent's plan), you may be eligible for an annual Opt-Out Incentive of up to $2,000.</td>
</tr>
<tr>
<td>Do you want to enroll for a High Deductible Health Plan (HDHP)? Talk to ALEX, watch Your Plan Design Options e-learning video or take a survey to find out if it is a good plan for you.</td>
<td>The HDHP plan options offer lower employee premiums but have higher annual deductibles and out-of-pocket limits. You must also open an HSA. With an HDHP, you must pay the full deductible before the plan pays anything (except preventive care).</td>
</tr>
<tr>
<td>Will you need to access providers nationwide? Emergency care is covered out-of-area.</td>
<td>If yes, consider electing the Access Plan or Access HDHP. These plan designs have higher employee premiums but offer a nationwide PPO network.</td>
</tr>
<tr>
<td>Do you want basic dental coverage (Uniform Dental) included with your health insurance?</td>
<td>You may elect participation in a health insurance plan with or without Uniform Dental included. If electing Uniform Dental coverage, monthly premium will be slightly higher.</td>
</tr>
</tbody>
</table>
# State Group Health Insurance

## 2018 Monthly Employee Premium

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Health Plan Design</th>
<th>HDHP Plan Design</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Tier 1: All Health Plans with Uniform Dental (except Access Plan)</td>
<td>$88</td>
<td>$219</td>
</tr>
<tr>
<td>Tier 1: All Health Plans w/o Uniform Dental (except Access Plan)</td>
<td>$85</td>
<td>$211</td>
</tr>
<tr>
<td>Tier 2: Access Plan with Uniform Dental (if required to work out of state only)</td>
<td>$138</td>
<td>$347</td>
</tr>
<tr>
<td>Tier 2: Access Plan w/o Uniform Dental (if required to work out of state only)</td>
<td>$135</td>
<td>$339</td>
</tr>
<tr>
<td>Tier 3: Access Plan with Uniform Dental</td>
<td>$266</td>
<td>$664</td>
</tr>
<tr>
<td>Tier 3: Access Plan w/o Uniform Dental</td>
<td>$263</td>
<td>$656</td>
</tr>
</tbody>
</table>

Employees working below 50% time must pay 50% of the entire premium for their health plan. [Full 2018 rates](#).

As a UW System employee, you receive an excellent compensation package. The three largest components include a competitive salary, comprehensive health coverage and an employer contribution towards your retirement account. To calculate the value of your estimated total compensation, please use the [Total Compensation Calculator](#).
**Summary of Health Insurance Benefits**

When health services are received, you pay a deductible. After the deductible is met, you will usually pay either a copay or 10% of the charges (called coinsurance). If you meet your annual Out-of-Pocket Limit (OOPL), most covered services are paid in full by your health plan for the rest of the calendar year. This chart reflects in-network coverage. See the [Comparison of Medical Benefits](#) to compare the plan designs.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Health Plans / Access Plan</th>
<th>HDHP Plans / Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$250/individual $500/family</td>
<td>$1,500/single $3,000/family</td>
</tr>
<tr>
<td>Primary Care Provider Office Visit</td>
<td>$15 copay per visit (doesn’t apply to deductible)</td>
<td>After deductible: $15 copay per visit</td>
</tr>
<tr>
<td>Specialty Care Provider Office Visit</td>
<td>$25 copay per visit (doesn’t apply to deductible)</td>
<td>After deductible: $25 copay per visit</td>
</tr>
<tr>
<td>Coinsurance&lt;sup&gt;2&lt;/sup&gt;</td>
<td>After deductible: 10%</td>
<td>After deductible: 10%</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit (OOPL)&lt;sup&gt;3&lt;/sup&gt;</td>
<td>$1,250/individual $2,500/family</td>
<td>$2,500/single $5,000/family</td>
</tr>
<tr>
<td>Routine Preventive</td>
<td>You pay nothing</td>
<td>You pay nothing</td>
</tr>
<tr>
<td>Hearing Exam</td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td>Well Vision Exam</td>
<td>$25 copay</td>
<td>After deductible: $25 copay</td>
</tr>
<tr>
<td>Hospital Days (no limit if medically necessary)</td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75 copay&lt;sup&gt;4&lt;/sup&gt; per visit and you pay 10%</td>
<td>$75 copay&lt;sup&gt;4&lt;/sup&gt; per visit and you pay 10%</td>
</tr>
<tr>
<td>Ambulance</td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td>Mental Health/Alcohol &amp; Drug Abuse</td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td>Physical/Speech/Occupational Therapy</td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td>Up to 50 visits/year, plan may approve additional 50</td>
<td>After deductible is met: Level 1 - $5 Level 2 - 20% ($50 max) Level 3 - 40% ($150 max)&lt;sup&gt;5&lt;/sup&gt;</td>
<td>After deductible is met: Level 1 - $5 Level 2 - 20% ($50 max) Level 3 - 40% ($150 max)</td>
</tr>
<tr>
<td>Uniform Dental Benefits</td>
<td>$1,000 Annual Benefit Max (per person) Preventive &amp; Restorative covered at 100% Periodontal &amp; Adjunctive covered at 80% Child Orthodontics covered at 50% up to $1,500 lifetime max</td>
<td>$1,000 Annual Benefit Max (per person) Preventive &amp; Restorative covered at 100% Periodontal &amp; Adjunctive covered at 80% Child Orthodontics covered at 50% up to $1,500 lifetime max</td>
</tr>
<tr>
<td>In-Network Benefits—if elected</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drug Copays (30 day supply)&lt;sup&gt;5&lt;/sup&gt;</td>
<td>Level 1 - $5 Level 2 - 20% ($50 max) Level 3 - 40% ($150 max)&lt;sup&gt;5&lt;/sup&gt;</td>
<td>After deductible is met: Level 1 - $5 Level 2 - 20% ($50 max) Level 3 - 40% ($150 max)</td>
</tr>
<tr>
<td>Specialty Drug Copays (30 day supply)&lt;sup&gt;4&lt;/sup&gt;</td>
<td>Level 4 - Preferred: $50 if filled at a specialty pharmacy Non-preferred: 40% ($200 max)</td>
<td>After deductible is met: Level 4—Preferred: $50 if filled at a specialty pharmacy Non-preferred: 40% ($200 max)</td>
</tr>
<tr>
<td>Prescription Annual Out-of-Pocket Limit (OOPL)&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Level 1 &amp; 2 - $600/individual, $1,200/family Level 3 - Federal Max Level 4 - $1,200/individual, $2,400/family</td>
<td>Prescription costs count towards the OOPL listed above.</td>
</tr>
</tbody>
</table>

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1. **Annual Deductible** - Amount you must pay out-of-pocket before your health plan will begin paying claims. The deductible is counted towards your annual OOPL. Family coverage: HDHP benefits are not payable until the family deductible is met. Health Plan/Access Plan benefits begin for a family member when they meet the ‘individual’ deductible.
2. **Coinsurance** - Percentage you must pay of the cost of the covered service.
3. **Out-of-Pocket Limit (OOPL)** - The most you will pay out-of-pocket for covered costs in one year. Once OOPL is met, you are covered at 100%. Note: Family OOPLs for HDHP plans are not embedded and an individual will continue to pay until the family OOPL is met.
4. **Copay** - Set amount you must pay upfront for each service or prescription.
5. **Does not apply to OOPL. Federal max applies.**
Health Savings Account (HSA)

A Health Savings Account (HSA) is a pre-tax* savings account available only to employees who enroll in the High Deductible Health Plan (HDHP) or Access HDHP plan designs. The HSA can be used to help pay for current and future qualified medical, dental, prescription and vision expenses that aren’t covered by your insurance. The UW System will provide an employer contribution to your HSA.

NOTE: You are required to enroll in the HSA if you enroll in the HDHP or Access HDHP plan designs.

University Staff Temporary employees make contributions to an HSA on a post-tax basis.

In order to enroll in the HSA, you must be eligible for and enroll in the HDHP and you:

- Must be covered only by an HSA-qualified health plan. The HDHP and Access HDHP health plans are HSA-qualified. Other health coverage, such as Medicare, TRICARE or other traditional health plans will disqualify you; and
- Cannot have a general purpose Health Care Flexible Spending Account, including through a spouse; and
- Cannot be claimed as a dependent on someone else’s tax return (other than your spouse)

It is the employee’s responsibility to maintain eligibility in the HSA. Tax consequences may apply if eligibility is not maintained while contributions are made to the HSA. If you have questions related to this, please consult your tax advisor.

HSA Features:

- Once contributions are made to the HSA, they belong to you. The money rolls over every year, accumulates over time, and at termination or retirement, you keep the HSA.
- Anyone may contribute to your HSA on a post-tax basis.
- Eligible expenses can be incurred by you, your spouse and your qualifying child or relative. See list of eligible expenses.
- At age 65, you can use your account to pay for things other than medical expenses. If used for other expenses, the amount withdrawn will be taxable as income but will not be subject to any other penalties. Individuals under age 65 who use their accounts for non-qualified medical expenses must pay income tax and a 20% penalty on the non-qualified withdrawal.

*Limit is prorated if your start date is after January 1. See Maximum HSA Contributions for Mid-Year Hires for more info.

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**Annual Contribution Information for HSA**

<table>
<thead>
<tr>
<th>HDHP/Access HDHP Enrollment</th>
<th>Employer Contribution (If coverage effective January 1st)</th>
<th>2018 Limit (from all sources, including employer contribution)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>Up to $750/year</td>
<td>$3,450+</td>
</tr>
<tr>
<td>Family</td>
<td>Up to $1,500/year</td>
<td>$6,900+</td>
</tr>
</tbody>
</table>

+If you are 55+ years of age, you may contribute an additional $1,000 “catch-up” per year to your HSA.

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**Retiree Health Insurance Credit Program**

Upon retirement, layoff or termination with 20+ years of WRS service, you are eligible to convert your unused sick leave hours into a dollar amount to pay your State Group Health Insurance premiums. Your unused sick leave balance is multiplied by your highest hourly rate of pay and is converted to tax-free credits that are used to pay for your State Group Health Insurance premiums.

If you have 15 or more years of continuous service when you convert your sick leave credits, you may be eligible for supplemental sick leave credits.

In the event of your death, any survivors listed on your health insurance coverage will be able to use your sick leave credits to help pay for coverage under the State Group Health insurance plan.
Employee Reimbursement Accounts (ERA)

The Employee Reimbursement Account (ERA) offers eligible employees the opportunity to pay certain health care, dependent day care, parking and transit expenses with tax-free dollars. Within the ERA program, there are five (5) different account types: Health Care Flexible Spending Account (FSA), Limited Purpose FSA, Dependent Day Care FSA, Parking and Transit Accounts.

You decide how much to set aside and that amount is deducted from each paycheck before Federal, State and FICA taxes are calculated so you save money on taxes. The ERA program is administered by TASC.

University Staff permanent and project employees are eligible for all ERA accounts. University Staff Temporary employees are only eligible for the Parking and/or Transit accounts.

You may only change your annual election amount during the year if you have a Life Event (e.g. marriage, divorce, birth, leave of absence). Contact your human resources office within 30 days of any event that may be considered a Life Event.

A Health Care FSA is used to pay for eligible medical, dental, vision and prescription expenses that aren’t covered by your insurance. These expenses can be incurred by you, your spouse and your qualifying child or relative. You are NOT eligible for a Healthcare FSA if you are enrolled in a High Deductible Health Plan (HDHP). See Limited Purpose FSA.

A Limited Purpose FSA is only available for employees who enroll in the HDHP/Access HDHP and Health Savings Account. It is used to pay for eligible dental, vision and post-deductible expenses that are not covered by insurance. These expenses can be incurred by you, your spouse and your qualifying child or relative.

Dependent Day Care FSA is used to pay for eligible dependent care expenses such as after school care, babysitting fees, adult or child daycare and preschool. Eligible dependents include your qualifying child, spouse and/or relative.

2018 ERA Maximum Contribution Limits (Pre-tax)

Health Care & Limited Purpose FSA
- $2,600

Dependent Day Care FSA
- $2,500 - $5,000 (varies by tax filing status)
- Parking
- $255/mo
- Transit
- Maximum $130/mo State and $255/mo Federal

You must re-enroll in the ERA each year during the Annual Benefits Enrollment (ABE) period if you wish to participate. Your annual enrollment will not carry over from year to year.

Claims Deadline

The claims deadline is 90 days from the end of the plan year. This is called the run-out period. All claims for the 2018 plan year must be submitted to TASC by March 31, 2019.

Career-Related Education Reimbursement

Employees with a half time or greater appointment are eligible to 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. Coursework at a UW System institution is encouraged. Employees must receive prior authorization from their supervisor. Approval will rely on the potential for the employee’s increase in knowledge and skills and availability of department funding. University Staff Temporary Employees are not eligible.
Uniform Dental Benefits

To ensure that all members receive the same basic level of dental coverage through their health insurance, all health plans offer the same dental coverage. This is called Uniform Dental and is administered by Delta Dental of Wisconsin. You may use providers in the Delta Dental Premier or PPO networks.

Uniform Dental is available as an add-on to your State Group Health Insurance plan for a minimal cost. When you elect health insurance, you will select a health plan with or without Uniform Dental. Uniform Dental provides coverage for diagnostic, preventive and restorative services (such as fillings). It does not include coverage for major dental services, such as crowns, root canals or implants.

<table>
<thead>
<tr>
<th>Summary of Uniform Dental Benefits</th>
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</thead>
<tbody>
<tr>
<td><strong>Key Plan Provisions</strong></td>
</tr>
<tr>
<td><strong>Benefit</strong></td>
</tr>
<tr>
<td>Deductible</td>
</tr>
<tr>
<td>Annual Benefit Maximum (per person)</td>
</tr>
<tr>
<td>Diagnostic/Preventive</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Restorative</td>
</tr>
<tr>
<td>Periodontal</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Adjunctive Services</td>
</tr>
<tr>
<td>Orthodontia (Children under 19)</td>
</tr>
<tr>
<td>Ortho Lifetime Maximum (per child under age 19)</td>
</tr>
</tbody>
</table>
The UW System offers supplemental dental and vision plans that provide coverage beyond the coverage available through your State Group Health plan, even if you elect Uniform Dental. You are eligible for the dental and vision plans below if you are eligible for State Group Health Insurance. You can elect more than one supplemental dental or vision plan. These dental plans allow you to use any provider but you will pay less if you use Delta Dental providers. Once enrolled, you must remain enrolled for the entire calendar year.

**Dental Wisconsin** is a supplemental dental insurance plan that offers comprehensive dental coverage. There are two benefit plans you can choose to enroll in: the PPO Plan or the Select Plan. Dental Wisconsin is administered by EPIC Specialty Benefits.

**Dental Wisconsin coverage includes:**
- Annual benefit maximum of $1,250/person
- Annual cleanings and x-rays (PPO plan only)
- Fillings, crowns, implants, bridges, etc.
- Orthodontia, if under 19, with a lifetime max of $1,000/person (12 month waiting period)
- Davis Vision Discount Program

**EPIC Benefits+** offers supplemental dental and vision coverage, a hospital/surgery benefit and an accidental death and dismemberment benefit. EPIC Benefits+ is administered by EPIC Specialty Benefits.

**EPIC Benefits+ coverage includes:**
- Annual benefit maximum of $1,500/person
- Fillings, crowns, implants, bridges, etc.
- Orthodontia, if under 19, with a lifetime max of $1,200/person (12 month waiting period)
- Hospital confinement and outpatient surgery benefit
- Accidental Death and Dismemberment coverage up to $15,000
- Davis Vision Discount Program
- Optional Vision Insurance for additional premium including:
  - $130 frame allowance every other year after copay, lenses every year after $25 copay
  - Up to 8 boxes of contact lenses per year
  - Additional coverage and discounts on materials not covered under the policy.

**VSP Vision Insurance** is a supplemental vision insurance plan that provides coverage to help offset the costs of an annual eye exam, prescription glasses, and contact lenses. VSP Vision is administered by VSP.

**VSP In-Network coverage includes:**
- One vision exam per year after $15 copay
- Coverage for glasses or contact lenses each year
  - $150 frame allowance every other year after $25 copay, lenses every year after $25 copay
  - $150 contact lens allowance per year
- Discounts on additional glasses, laser vision correction and some services/materials not covered under the policy
- KidsCare Program - allows two exams per year, impact resistant lenses, lenses replaced as needed, frames replaced annually with $25 copay

Would you like to see the differences between Uniform Dental Benefits, Dental Wisconsin PPO, Dental Wisconsin Select and EPIC Benefits+ dental coverage? See the [Dental Comparison Chart](#)!

<table>
<thead>
<tr>
<th>Monthly Premium</th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental WI Select</td>
<td>$21.04</td>
<td>$43.24</td>
<td>$49.90</td>
<td>$73.36</td>
</tr>
<tr>
<td>Dental WI PPO</td>
<td>$22.38</td>
<td>$47.40</td>
<td>$52.98</td>
<td>$80.10</td>
</tr>
<tr>
<td>EPIC Benefits+ Without Vision</td>
<td>$21.38</td>
<td>$42.76</td>
<td>$42.76</td>
<td>$64.14</td>
</tr>
<tr>
<td>EPIC Benefits+ With Vision</td>
<td>$25.02</td>
<td>$49.16</td>
<td>$49.16</td>
<td>$73.58</td>
</tr>
<tr>
<td>VSP</td>
<td>$6.54</td>
<td>$13.08</td>
<td>$14.73</td>
<td>$23.54</td>
</tr>
</tbody>
</table>

Would you like to see the differences between EPIC Benefits+ Vision package and VSP Vision offer slightly different benefits? See the [Vision Comparison Chart](#)!

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**Monthly Premium**
- Employee
- Employee + Spouse
- Employee + Child(ren)
- Family
Other Insurance Options

Income Continuation Insurance (ICI)

Income Continuation Insurance is disability/income replacement insurance that will provide you with up to 75% of your monthly salary (based on a maximum salary of $120,000/year) if you become ill or disabled and are unable to work. The ICI plan is administered by the Department of Employee Trust Funds (ETF) and claims are processed by Aetna.

You must be covered under the Wisconsin Retirement System and be under age 70 to be eligible for this plan. You have 30 days from your date of hire to enroll. Coverage will be effective the 1st of the month on or following your date of hire.

If you file an ICI claim, benefits will be payable after you meet a 30 day waiting period and/or until you exhaust all of your sick leave (up to 1040 hours), whichever is longer.

ICI has two different levels of coverage:

- **Standard** ICI covers the first $64,000 of earnings. You may enroll in the Standard ICI coverage if your annual salary is $64,000 or less.
- **Supplemental** ICI covers earnings between $64,001 and $120,000. You will only be given an opportunity to enroll in the Supplemental ICI coverage if your annual salary is $64,001 or more.

Your premium will be based on your monthly salary and your sick leave balance. The more sick leave hours you have, the lower your premium will be. Premiums are reviewed annually.

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. You may apply directly to the vendor at any time.

LifeSuite Program

The LifeSuite Program offers travel assistance, legal services, beneficiary financial counseling and legacy planning services. You do not have to enroll in this program, it is offered free of charge.

- **Travel Assistance** is available to all active State of Wisconsin employees, spouse and eligible dependents.
  - Travel Assistance provides 24/7/365 travel assistance services when traveling 100 or more miles away from home. Services include, but are not limited to, medical professional locator services, interpretation services, assistance in cases of lost luggage and arranging transportation for a traveling companion.
- **Beneficiary Financial Counseling** is available to beneficiaries who receive at least $25,000 in State Group Life claim benefits. Counseling resources are designed to help families make sound financial decisions at a difficult time. Beneficiaries will receive notification of this service upon payment of a claim.
- **Legal Services** are available to all State of Wisconsin employees (active or retired), along with their spouse and eligible dependents. The program provides access to over 22,000 attorneys nationwide for consultation on simple wills, estate planning and other legal issues. If an attorney is retained, there is a 25% discount on services.
- **Legacy Planning Services** are available to all State of Wisconsin employees (active or retired), along with their spouse and eligible dependents. The program provides access to online information designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing.
Life Insurance Plans

**State Group Life Insurance (SGL)**

State Group Life Insurance offers term life insurance, with coverage levels of up to five times your annual salary. There is also an option to cover your spouse up to $20,000 and your children up to $10,000. SGL is the only life insurance plan that is offered to all State of Wisconsin employees. SGL will also continue into retirement at the group policy rates. Basic plan coverage will continue in a reduced amount for your lifetime, without cost, for eligible retirees older than 65.

You must be covered under the Wisconsin Retirement System and be under age 70 when you first enroll to be eligible for this plan.

You may enroll in coverage or increase coverage by one level of employee coverage when you have a new dependent due to a Life Event (ex. birth, marriage).

**Individual and Family Group Life Insurance**

The Individual and Family Group Life Insurance plan offers term life insurance for employees and their spouse or domestic partner and eligible children. You are eligible for this life insurance plan if you are eligible for State Group Health Insurance.

An employee may initially select up to $20,000 of employee coverage, $10,000 of spouse or domestic partner coverage, and $5,000 of child coverage. During each Annual Increase Option period you can increase your coverage levels by amounts ranging from $5,000-$20,000. Coverage maximums are $300,000 for employee coverage, $150,000 for your spouse or domestic partner and $25,000 for eligible children.

**UW Employees, Inc. Life Insurance**

UW Employees, Inc. Life Insurance plan offers decreasing term life insurance for employees only. Coverage is based on age and ranges from $33,000-$7,000. You are eligible for this life insurance plan if you are eligible for State Group Health Insurance.

**Accidental Death and Dismemberment Insurance (AD&D)**

The AD&D Insurance plan offers accidental death and dismemberment insurance for employees and their spouse or domestic partner and eligible children. You may select Employee Only or Family coverage. This plan includes Zurich Travel Assist coverage and several benefits to support you and your family after a covered loss. AD&D offers continuation of coverage at retirement at the group policy rate. You may enroll in this plan at any time.

**Prepare. Decide. Act.**

You may enroll in as many life insurance plans as you like. When you are first eligible for life insurance, coverage is guaranteed without medical proof of good health. If you miss your enrollment opportunity at hire, you will have limited opportunities to enroll in the future and you may be required to provide proof of good health.

**Why Life Insurance Matters**

Life insurance is a way to provide for your family after you’re gone. Whether you are single and in your 20’s, married with kids or are heading into retirement, life insurance can be a way to know your family’s future finances are secure. Life insurance can provide your family with the money needed to pay off any debt you may have, cover final financial expenses associated with funerals, cover daycare or college expenses and help ensure future financial stability. See the Life Insurance Needs Calculator for more information.
Retirement Savings Programs

All University Staff employees are eligible for both of these plans and can enroll, change or cancel at any time. Enroll with the investment company of your choice and start saving today!

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

The UW Tax-SHELTERED Annuity 403(b) Program is a supplemental retirement savings program regulated by Section 403(b) of the Internal Revenue Code and administered by the University. Through the TSA Program you can invest a portion of your income for retirement on either a pre-tax basis, an after-tax basis (Roth) or a combination of both. Participation in the UW TSA Plan is voluntary. You make the entire contribution; there is no employer match. You may participate for as little as $8 per paycheck.

UW TSA 403(b) Program investment options include a wide array of mutual funds and fixed and variable annuities managed by five providers:

- TIAA
- Fidelity
- T. Rowe Price
- Ameriprise/RiverSource Life Insurance
- Lincoln National Life Insurance

All funds are no load, most funds have lower-than-average expenses, and many funds with low-cost institutional share classes are available. There are also many lifecycle and index fund options to choose from.

Wisconsin Deferred Compensation (WDC) 457 Program

The Wisconsin Deferred Compensation Program is a supplemental retirement savings plan, regulated by Section 457 of the Internal Revenue Code and administered by the Department of Employee Trust Funds, through a third-party administrator, Empower Retirement. Through the WDC Program you can invest a portion of your income for retirement on either a pre-tax basis, an after-tax basis (Roth) or a combination of both.

Participation in the plan is voluntary. You make the entire contribution; there is no employer match. There is no minimum monthly contribution.

WDC offers 22 investment options:

- 6 Lifecycle Funds
- 10 mutual funds
- 4 commingled trust options
- 1 stable value option
- 1 FDIC-insured bank option

In addition, the WDC plan has a self-directed brokerage account offered by an independent brokerage firm for knowledgeable investors.

Contribution Limits and Fees

TSA and WDC Annual Contribution Limits

Under age 50: $18,500
Age 50 and over: $24,500

You may contribute the annual maximum to both plans.

Special catch-ups may be available. Contact your human resources office for more information.

TSA Annual Fee: None

WDC Annual Fee: $0-$198 depending on the value of your account

Payroll Information

The majority of employees, except most students, have FICA taxes withheld from their paychecks.

Social Security: You and the UW each pay 6.2% on covered compensation up to $128,400.

Medicare: You pay 1.45% on covered compensation up to $200,000 and 2.35% on covered compensation thereafter. The UW pays 1.45% on all covered compensation (no limit).

University Staff employees are paid on a biweekly basis and are paid every other Thursday for a prior two week period.

The UW System payroll is processed by the UW Service Center.

Refer to the Payroll Page for pay schedule and deduction schedule.
### Paid Leave

University Staff permanent and project employees are eligible to earn leave. University Staff Temporary employees are not eligible to earn leave. If you are less than 100% time, your leave hours will be pro-rated based on your appointment percentage. Paid leave is allocated on a calendar year basis.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Annual Vacation Earning Schedule</th>
<th>Vacation Banking Schedule</th>
<th>Cashing Out Vacation</th>
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<td>FLSA Exempt</td>
<td>FLSA Non-Exempt</td>
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<tr>
<td>25+ Years</td>
<td>216</td>
<td>216</td>
<td>120*</td>
</tr>
</tbody>
</table>

- **Vacation**: You will earn vacation based on your status under the Fair Labor Standards Act (FLSA) and your years of service. Vacation can be used before it’s earned. Vacation will carry over for one calendar year and then it will expire.

- **Bank Unused Vacation**: You will be eligible to bank unused vacation into your Banked Leave account once you meet your years of service requirement (see the above table). Also, if you have at least 520 hours of sick leave, you will be eligible to bank 40 hours of unused vacation into banked leave. Banked leave never expires and can be accessed at any time.

- **Sick Leave**: You will earn 5 hours of sick leave per paycheck (based on 80 hours paid) for a total of 130 hours per year. Sick leave accumulates without limit and does not expire. It cannot be used before it’s earned.

- **Personal Holidays**: You will be given 36 hours of personal holiday per calendar year. Personal holiday hours will expire at the end of the year in which they are given. They do not carryover.

- **Legal Holidays**: You will be paid for 9 legal holidays during the year: New Year’s Day, Martin Luther King Jr. Day, Memorial Day, July 4th, Labor Day, Thanksgiving, Christmas Eve, Christmas Day and New Year’s Eve.

- **Family Medical Leave (W/FMLA)**: All employees who meet the eligibility requirements of 1,250 hours of state employment in preceding 12 months (FMLA) and/or 1,000 hours of state employment in the preceding year (WFMLA) are eligible for up to 12 weeks of unpaid, job-protected leave each calendar year for specified family and medical reasons.

- **Military Leave**: All employees are eligible for job-protected leave for active duty or required field training. Eligible employees will receive differential pay for up to 30 days per calendar year for duty or training lasting 3 days or more. Eligible employees will also receive up to 4 years of differential pay and eligible benefits if on active duty.

- **Jury Duty**: You will receive paid leave when summoned as a witness for the employer or impaneled as a jurist.

- **Voting**: You will receive paid leave to vote if you cannot vote outside of work hours.

- **Bone Marrow and Human Organ Donation**: Employees who request to serve as a bone marrow or human organ donor are eligible for paid leave. If you are a bone marrow donor, you may receive up to 5 work days off with pay. If you are a human organ donor, you may receive up to 30 days off with pay.

- **Catastrophic Leave Program**: The Catastrophic Leave Program is available to help support employees who need to take an extended, unpaid leave of absence from work due to illness or injury that incapacitates either the employee or the employee’s immediate family member. The program allows employees to donate certain types of paid leave to other employees granted an unpaid leave of absence due to a catastrophic need.