2018 Employee Benefit Summary

Faculty, Academic Staff and Limited Appointees Covered by the Wisconsin Retirement

Revised 7/6/2018

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.

LIFE EVENTS

During the course of your employment, you may have life events such as marriage, birth or adoption, loss of other coverage, employment changes or termination of employment. You generally have 30 days from a life event to contact your human resources office to make changes to your benefits.
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 one year* and at least 880 hours (42% appt if a 12-month employee; 56% appt if a 9-month employee).

If you do not meet the eligibility requirements when you are first hired, you will be covered under the WRS once you meet the requirements or are expected to meet the requirements.

*For nine-month employees, one year is an academic year with an expectation to return the following academic 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, including those in the WRS Executive category, 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 $272,500 in earnings for fiscal year 2017-2018.

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
- Executive WRS Category - Age 62 (A member who becomes employed in an Executive Staff position after December 31, 2016, must be age 65 to receive the full benefit unless the member has 30 years of service - may then retire at age 57 with full benefit).

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 have 30 days from your benefit eligibility date (usually your hire date) to enroll and you are immediately eligible for the employer contribution towards the premium. Coverage is effective on the first of the month on or following your eligibility date if you enroll within 30 days.

- 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 will 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/!

<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 program (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 design offers 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? Out-of-network coverage is only covered for emergency services and urgent care for the Health Plan and HDHP plan designs.</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 have the option of electing 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

<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</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 Medical 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 all plan designs.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Health Plans Design / Access Plan</th>
<th>HDHP / Access HDHP Plan Design</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong>¹</td>
<td>$250/individual $500/family</td>
<td>$1,500/single $3,000/family</td>
</tr>
<tr>
<td><strong>Primary Care Provider Office Visit</strong></td>
<td>$15 copay per visit (doesn’t apply to deductible)</td>
<td>After deductible: $15 copay per visit</td>
</tr>
<tr>
<td><strong>Specialty Care Provider Office Visit</strong></td>
<td>$25 copay per visit (doesn’t apply to deductible)</td>
<td>After deductible: $25 copay per visit</td>
</tr>
<tr>
<td><strong>Coinsurance</strong>²</td>
<td>After deductible: 10%</td>
<td>After deductible: 10%</td>
</tr>
<tr>
<td>**Annual Out-of-Pocket Limit (OOPL)**³</td>
<td>$1,250/individual $2,500/family</td>
<td>$2,500/single $5,000/family</td>
</tr>
<tr>
<td><strong>Routine Preventive</strong></td>
<td>You pay nothing</td>
<td>You pay nothing</td>
</tr>
<tr>
<td><strong>Hearing Exam</strong></td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td><strong>Well Vision Exam</strong></td>
<td>$25 copay. You pay nothing for children under 5 years of age</td>
<td>After deductible: $25 copay. You pay nothing for children under 5 years of age</td>
</tr>
<tr>
<td><strong>Hospital Days (no limit if medically necessary)</strong></td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$75 copay⁴ per visit and you pay 10%</td>
<td>$75 copay⁴ per visit and you pay 10%</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td><strong>Mental Health/Alcohol &amp; Drug Abuse</strong></td>
<td>You pay 10%</td>
<td>After deductible: You pay 10%</td>
</tr>
<tr>
<td><strong>Physical/Speech/Occupational Therapy</strong></td>
<td>You pay 10% Up to 50 visits/year, plan may approve additional 50</td>
<td>After deductible: You pay 10% Up to 50 visits/year, plan may approve additional 50</td>
</tr>
<tr>
<td><strong>Uniform Dental Benefits In-Network Benefits—if elected</strong></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>**Prescription Drug Copays (30 day supply)**⁴</td>
<td>Level 1 - $5 Level 2 - 20% ($50 max) Level 3 - 40% ($150 max)⁵</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)**⁴</td>
<td>Level 4 - $50 (must fill at a specialty pharmacy)</td>
<td>After deductible is met: Level 4—$50 (must fill at a specialty pharmacy)</td>
</tr>
<tr>
<td>**Prescription Annual Out-of-Pocket Limit (OOPL)**³</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.

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.

### 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.

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 basic pay rate 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 their continuation of 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 and dependent day care expenses with tax-free dollars. Within the ERA program, there are three (3) different account types: Health Care Flexible Spending Account (FSA), Limited Purpose FSA and Dependent Day Care FSA.

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.

All faculty, academic staff and limited appointees who are eligible for State Group Health Insurance are eligible to participate in the ERA program.

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 Health Care FSA if you are enrolled in a High Deductible Health Plan (HDHP). See Limited Purpose FSA.

A Limited Purpose FSA (LPFSA) 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, baby-sitting fees, adult or child daycare and preschool. Eligible dependents include your qualifying child, spouse and/or relative.

Plan Year and Rollover

The plan year for all FSAs is January 1st - December 31st. If there is any remaining money in your Health Care or Limited Purpose FSA account on December 31st, up to $500 will carry over to the new plan year. Anything over $500 will be lost. There is no carryover for the Dependent Day Care FSA.

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.

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.

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.
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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<tbody>
<tr>
<td>Key Plan Provisions</td>
</tr>
<tr>
<td>Benefit</td>
</tr>
<tr>
<td>Deductible</td>
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<tr>
<td>Annual Benefit Maximum (per person)</td>
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<tr>
<td>Diagnostic/Preventive</td>
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<tr>
<td>Restorative</td>
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<tr>
<td>Periodontal</td>
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<td></td>
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<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>
**Dental and Vision Plans**

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 coverage for:
  - $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](#)! 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>
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 coverage will continue in a reduced amount for your lifetime, without cost, for eligible retirees over age 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.

University Insurance Association Life Insurance (UIA)
The UIA Life Insurance plan offers decreasing term life insurance to eligible Faculty, Academic Staff, and Limited appointees. If you meet the monthly salary requirement, you will be automatically enrolled in this plan. No application is required. UIA offers continuation of coverage at retirement at the group policy rate.

The annual premium of $24.00 is deducted from your October earnings.

Coverage ranges from $101,000 - $3,400 depending on your age. There is no coverage available to family members.

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.
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 may enroll for coverage within 30 days of eligibility, or within 60 days of becoming eligible for the employer contribution towards your premium. You are eligible for the employer contribution towards your premium once you have 12 months of state WRS service.

- If you elect to have your coverage effective on the first of the month after your WRS eligibility date (usually your date of hire), you will pay the total premium until you have 12 months of state WRS service.
- If you elect to have your coverage effective after 12 months of state WRS service, you will be eligible for the employer contribution towards your premium.

If you file an ICI claim, benefits will be payable after you meet your chosen waiting period of 30, 90, 125 or 180 days 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.

**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.

Long Term Care Insurance is available to you, your spouse, your parents and your spouse’s parents. Anyone covered by the plan must live in Wisconsin.

**Travel Assistance** is available to all active State of Wisconsin employees, spouse and their 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.

**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.
Retirement Savings Programs

All Faculty, Academic Staff and Limited appointees 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 $20 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.

**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).

Faculty, academic staff and limited appointees are paid on a monthly basis and are paid on the first of the month for the previous month. If the first of the month is on a weekend or holiday, employees are paid the previous business day, except June earnings are paid on June 30th and December earnings are paid on the first working day of January.

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

Refer to the Payroll Page for pay schedule and deduction schedule.

**Edvest**, Wisconsin's 529 College Savings Plan, allows you to save for your child's K-12 education expenses and post-high school education. Funds can cover tuition, books, room and board, computers, tablets, and many other expenses at universities, colleges, professional schools, technical colleges, and graduate programs across the country and even at some institutions abroad.

The program offers low fees, a low minimum contribution of $15 per pay period, and can provide tax deductions for Wisconsin residents (limitations apply). UW System employees are also able to direct deposit from their payroll.

For more information and to set up an account, visit the Edvest website.
Paid Leave

You are eligible for paid leave if you are enrolled in the Wisconsin Retirement System or are expected to work at least 21% in an annual appointment or 28% in an academic year appointment for at least one year. If you are less than 100% time, your leave hours will be prorated based on your appointment percentage. Paid leave is allocated on a fiscal year basis - the fiscal year runs from July 1 - June 30. Academic year (9-month) employees are not eligible for Vacation or Personal Holiday.

<table>
<thead>
<tr>
<th>Leave Type</th>
<th>Description</th>
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<tbody>
<tr>
<td>Vacation</td>
<td>You will earn 176 hours of vacation per fiscal year. You may use vacation before it’s earned. Unused vacation earned in a fiscal year can be carried over for one fiscal year and then will expire.</td>
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</tbody>
</table>
| Bank Unused Vacation     | After 10 years of service, you may put up to 40 hours of unused vacation into an Annual Leave Reserve Account (ALRA) each year where it can be used at any time and will not expire.  
After 25 years of service, you may put up to 80 hours of unused vacation into ALRA each year. |
| Sick Leave               | New employees are given 176 hours of sick leave for use during the first 18 months of employment.  
After the first 18 months of employment, you will earn 96 hours of sick leave per fiscal year.  
Sick leave accumulates without limit and does not expire. It cannot be used before it’s earned. If you do not submit all required leave reports, your sick leave balance will be reduced. |
| Personal Holidays        | You will be given 36 hours of personal holiday per fiscal year. Personal holiday hours will expire at the end of the fiscal year in which they are given. They do not carry over. |
| 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. Academic year employees will only be paid for the legal holidays that fall within the academic year. |
| 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 fiscal year for specified family and medical reasons. |
| Faculty Sabbatical       | If offered at your institution, faculty may request sabbatical leave after they have completed 6 full years of UW System service. You will receive 100% pay for one semester or up to 65% pay for a full academic year. |
| 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. |