
UNIVERSITY OF WISCONSIN SYSTEM



2019 Employee Benefit Summary

Faculty, Academic Staff and Limited Appointees

(in the Wisconsin Retirement System)

EMPLOYEE BENEFITS SUMMARY

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ABOUT THIS BENEFITS SUMMARY

This benefits summary is a high-level overview of the benefits offered to UW System employees and is not intended to be a complete description of coverage. For more information, forms, guides and/or brochures, visit the UW System website at www.wisconsin.edu/ohrwd/benefits. Every effort has been made to ensure the information in this summary is accurate. If there is a discrepancy between this summary and the plan documents, the language in the plan documents shall be considered accurate.

Your Needs. Your Benefits. Prepare. Decide. Act.

The UW System offers an excellent compensation package to meet the diverse needs of its employees. Your compensation package includes three main components: your wages, your health insurance and the employer contribution towards your retirement account. Through the understanding of the options, employees will get the most out of the benefit plans. Your spouse and child(ren) are eligible for all benefit plans that offer coverage to dependents. To calculate the estimated value of your total compensation, use the [Total Compensation Calculator](#).



ALEX: YOUR PERSONALIZED BENEFITS COUNSELOR

Meet ALEX

Have a conversation with ALEX, your personalized benefits counselor, to help make the benefit plan decisions that best fit the needs of you and your family. ALEX will explain the benefit plan options in plain English! Begin an ALEX conversation [here](#).

Note: ALEX will help select a State Group Health Insurance plan design; however, use the [Health Plan Map](#) to determine which health insurance carrier will best suit your needs.

BENEFITS EFFECTIVE DATES AND ENROLLMENT

Most benefits are **effective** on the first of the month on or following an employee's benefit eligibility date if elections are received by the institution's human resources office within the 30-day enrollment period. Contact your human resources office for your enrollment deadline worksheet.

Most benefit plans have a **30-day enrollment period** from the benefit eligibility date (usually date of hire). Complete your enrollments online using Self Service. If you have prior State service, you may need to enroll using paper applications. Contact your [human resources office](#) if this applies to you.

Over the course of your employment, you may have **qualifying life events** such as marriage, birth, adoption, loss of other coverage, employment changes and/or termination of employment. These qualifying life events may change your benefit plan needs. You generally have a 30-day enrollment period from your qualifying life event date to make changes to your benefits.

Go to the **MyUW portal** at <https://my.wisconsin.edu> to make your benefit plan elections through Self Service. The MyUW portal also contains payroll, benefits, paid time off and personal information.

PAYROLL INFORMATION

Most 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 \$132,900. **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). You are paid on the first of every month for the previous month. If the first of the month is on a weekend or holiday, you are paid the previous business day. Review the complete [pay schedule](#) to find out the pay date when the first of the month is on a weekend or holiday.



PAID LEAVE

You are eligible for paid leave if you are enrolled in the Wisconsin Retirement System or 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 paid leave will be prorated based on your appointment percentage. Paid leave is allocated on a fiscal year basis (July 1-June 30). Academic year (9-month) employees **are not** eligible for Vacation or Personal Holiday.

Vacation	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.
Bank Unused Vacation	After 10 years of service, you may put up to 40 hours of unused vacation into a banked leave account 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 your banked leave account 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	36 hours of personal holiday are given per fiscal year. These hours expire at the end of the fiscal year and 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 Day, 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 the 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	If you request to serve as a bone marrow donor, you may receive up to 5 work days off with pay. If you request to serve as a human organ donor, you may receive up to 30 days off with pay.
Catastrophic Leave Program	This program helps support employees who need an extended, unpaid leave of absence due to illness/injury that incapacitates the employee or an immediate family member. Allows employees to donate certain types of paid leave to other employees granted an unpaid leave due to a catastrophic need.

STATE GROUP HEALTH INSURANCE

You are **eligible** for State Group Health Insurance if you are eligible for the Wisconsin Retirement System (WRS). You are also immediately eligible for the employer contribution to your health insurance premium. Uniform Dental Benefits may be added to your health insurance premium for a minimal cost. See page 7 for information on the Uniform Dental Benefits.

The State Group Health Insurance program is administered by the Department of Employee Trust Funds (ETF) and offers **four plan designs** to choose from. Two plan designs, the Health Plan and the High Deductible Health Plan (HDHP), offer various health plans (insurance carriers) that provide coverage mainly in Wisconsin (some offer coverage in surrounding states). The other two plan designs, the Access Health Plan and the Access HDHP, provide nationwide coverage through WEA Trust. All plan designs offer hospital, surgical, medical and prescription coverage. Note: The HDHP and Access HDHP have additional eligibility requirements (see page 11). See the [Comparison of Medical Benefits](#) to compare all four health insurance plans.

You have a **30-day enrollment period** from your benefit eligibility date (usually your date of hire) to enroll. You may also enroll your spouse and eligible dependent children at this time. If you decide to enroll in health insurance, your coverage is effective on the first of the month on or following your eligibility date (if you enroll during your 30-day enrollment period). If you do not need health insurance, you may be eligible to receive up to a \$2,000 **opt-out incentive** for 2019. Review the opt-out incentive eligibility requirements [here](#).



STATE GROUP HEALTH INSURANCE – 2019 MONTHLY EMPLOYEE PREMIUMS

	Health Plan		High Deductible Health Plan (HDHP)	
	Single	Family	Single	Family
Tier 1: Plans with Uniform Dental (excluding Access)	\$88	\$219	\$33	\$82
Tier 1: Plans without Uniform Dental (excluding Access)	\$85	\$211	\$30	\$74
Tier 2: Access plans with Uniform Dental (if required to work out of state)	\$138	\$347	\$83	\$210
Tier 2: Access plans without Uniform Dental (if required to work out of state)	\$135	\$339	\$80	\$202
Tier 3: Access plans with Uniform Dental (in state)	\$266	\$664	\$211	\$527
Tier 3: Access plans without Uniform Dental (in state)	\$263	\$656	\$208	\$519

Employees working less than 50% must pay 50% of the [total premium](#) for their health plan.

STATE GROUP HEALTH INSURANCE – PLAN DESIGN COMPARISON

When health services are received, in most cases you pay a deductible. After the deductible, you will usually pay a copayment or 10% of the charges (coinsurance). After you meet your annual out-of-pocket limit, most services are covered at 100% by your health plan for the rest of the calendar year. The chart below reflects in-network coverage. Emergent and urgent care services are the only out-of-network services covered by the Health Plan and the Access Health Plan.

	Health Plan / Access Plan	HDHP / Access HDHP
Annual Deductible¹	\$250/individual \$500/family	\$1,500/single \$3,000/family
Primary Care Office Visit	\$15 copay ⁴ per visit (does not apply to deductible)	After deductible: \$15 copay per visit
Specialty Care Office Visit	\$25 copay per visit (does not apply to deductible)	After deductible: \$25 copay per visit
Coinsurance²	After deductible: 10%	After deductible: 10%
Annual Out-of-Pocket Limit³	\$1,250/individual \$2,500/family	\$2,500/single \$5,000/family
Routine Preventive Services	You pay nothing	You pay nothing
Hearing Exam	You pay 10%	After deductible: You pay 10%
Well Vision Exam	\$25 copay. You pay nothing for children under 5.	After deductible: \$25 copay ⁴ . You pay nothing for children under 5.
Hospital	You pay 10%	After deductible: You pay 10%
Emergency Room	\$75 copay ⁴ per visit and you pay 10%	\$75 copay ⁴ per visit and you pay 10%
Ambulance	You pay 10%	After deductible: You pay 10%
Mental Health and Alcohol & Drug Abuse	You pay 10%	After deductible: You pay 10%
Physical, Speech and Occupational Therapy	You pay 10% (up to 50 visits/year, plan may approve additional visits if necessary)	After deductible: You pay 10% (up to 50 visits/year, plan may approve additional visits if necessary)
Prescription Copays⁴ (30-day supply)	Level 1 - \$5 Level 2 - 20% (\$50 max) Level 3 - 40% (\$150 max) ⁵	After deductible: Level 1 - \$5 Level 2 - 20% (\$50 max) Level 3 - 40% (\$150 max)
Specialty Drug Copays⁴ (30-day supply)	Level 4 - \$50 (must fill at a specialty pharmacy)	After deductible: Level 4- \$50 (must fill at a specialty pharmacy)
Prescription Annual Out-of-Pocket Limit³	Level 1 & 2 - \$600/individual, \$1,200/family Level 3 - Federal Max Level 4 - \$1,200/individual, \$2,400/family	Prescription costs apply to the annual out-of-pocket limit.

1 Annual Deductible – Amount you pay before your health plan begins to pay. The deductible is counted towards your annual out-of-pocket limit. Family coverage: HDHP benefits are not payable by the plan until the family deductible is met (except preventive services). Health Plan/Access Plan, the plan begins to pay claims for a family member after they meet their individual deductible.

2 Coinsurance – Percentage you pay of the cost of the covered service.

3 Out-of-Pocket Limit – The most you pay out-of-pocket for covered services in a calendar year. Once the out-of-pocket limit is met, the plan pays 100%. For the family HDHP, an individual will continue to pay until the family out-of-pocket limit is met.

4 Copay – Fixed dollar amount you pay upfront for each service or prescription.

DENTAL INSURANCE – UNIFORM AND SUPPLEMENTAL

If you are eligible for State Group Health Insurance, you are eligible for the dental plans below. The UW System offers Uniform Dental (available if you enroll in State Group Health Insurance with Uniform Dental) for a minimal cost and two supplemental dental plans (may supplement your Uniform Dental or be your stand-alone dental plan). You may elect one supplemental dental plan. The dental plans allow you to use providers in either the Delta Dental Premier or PPO networks; see the chart below for the appropriate network for each dental plan. Visit the [Delta Dental website](#) to determine if your dentist is in the PPO and/or Premier network. Remember, your out-of-pocket costs will typically be less if you use an in-network dentist. Review the [Dental Comparison Chart](#) for a thorough comparison of your options. Once enrolled, you must remain enrolled for the entire calendar year.

	Uniform Dental	Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO	Delta Dental PPO and Delta Dental Premier
Deductible – per person (calendar year)	\$0	\$100	\$25
Benefit Maximum - per person (calendar year)	\$1,000	\$1,000	\$2,500
Diagnostic & Preventive Services Cleanings, X-rays, fluoride	100%	Not Covered	Not Covered
Basic Services Anesthesia	80%	50%	80%
Major Services Implants, crowns, bridges, dentures	Not covered	50%	60%
Surgical extraction, endodontics, periodontics (except maintenance), oral surgery	Not covered	50%	80%
Non-surgical extractions	90%	Not covered	Not covered
Periodontal Maintenance	80%	Not covered	Not covered
Orthodontia	50% up to \$1,500 (children under 19 only)	Not Covered	50% up to \$1,500 (includes adult ortho)



2019 Monthly Employee Premiums			
Level of Coverage	Uniform Dental	Select Plan	Select Plus Plan
Employee	\$3.00	\$8.55	\$16.19
Employee + Spouse	\$8.00	\$17.10	\$32.38
Employee + Child(ren)	\$8.00	\$11.54	\$29.95
Family	\$8.00	\$20.52	\$49.38

If you are eligible for State Group Health Insurance, you are eligible for the [vision insurance plan](#) administered by VSP. The vision plan allows you to use any vision provider; but you will have lower out-of-pocket costs if you use a VSP provider. This plan helps offset the costs of an annual eye exam, prescription glasses and contact lenses. Once enrolled, you must remain enrolled for the entire calendar year.

	In-Network	Out-of-Network
Routine or Eyeglasses Exam	\$15 copay	\$15 copay
Contact Lens Exam	\$40 exam and fitting copay	\$105 allowance combined with contact lens material allowance
Frames (frequency)	Once every other calendar year	Once every other calendar year
Lenses (frequency)	Once per calendar year	Once per calendar year
Frames Benefit	\$25 materials copay \$150 retail frame allowance or \$200 retail frame allowance (featured brands)	\$25 materials copay up to \$70 allowance
Single Vision Eyeglass Benefit	Covered in full	\$30 allowance
Bifocal		\$50 allowance
Trifocal		\$65 allowance
Lenticular		\$100 allowance
Contact Lens Benefit (in lieu of glasses)	\$150 allowance	\$105 allowance

There is a “Well Vision Exam” included in all State Group Health Insurance plans. See the plan design comparison grid on page 6 for additional information. However, if you would like coverage for materials (e.g. glasses or contacts), then you should enroll in the vision plan administered by VSP. The premiums for this plan are:



2019 Monthly Employee Premiums	
Level of Coverage	VSP Vision
Employee	\$6.38
Employee + Spouse	\$12.76
Employee + Child(ren)	\$14.38
Family	\$22.98

LIFE INSURANCE PLANS

The UW System offers five [life insurance plans](#). You may enroll in as many of the plans as you like. When you are first eligible for life insurance, coverage is guaranteed without proof of good health. If you miss your enrollment opportunity upon hire, you will have limited opportunities to enroll in the future and you may be required to provide proof of good health.

Life insurance is a way to financially provide for your family after you pass away. Whether you are single, in your 20's, married with kids or are heading into retirement, life insurance is a way for you to help with your family's future finances. Life insurance can provide your family with the money needed to pay off debt, cover funeral expenses and/or cover college expenses. See the [Life Insurance Needs Calculator](#) to determine how much life insurance you should enroll in.

- 1) **State Group Life Insurance** offers term life insurance, with coverage levels for yourself of up to five times your annual salary. You may cover your spouse for up to \$20,000 and your child(ren) for up to \$10,000. You may enroll in coverage or increase coverage by one level of employee coverage if/when you have a new dependent due to a qualifying life event (e.g. birth, marriage). You must be enrolled in the Wisconsin Retirement System and be under age 70 when you first enroll to be eligible. This plan continues into retirement at the group policy rates. Basic coverage will continue at a reduced coverage level for life, without cost, for eligible retirees over age 65.
- 2) **Individual & Family Group Life Insurance** offers term life insurance for you, your spouse/domestic partner and/or your child(ren). You are eligible for this life insurance plan if you are eligible for State Group Health Insurance. You may select up to \$20,000 of coverage for yourself, \$10,000 for your spouse/domestic partner and/or \$5,000 for your child(ren). The Annual Increase Option enrollment period allows you to increase your coverage levels by amounts ranging from \$5,000-\$20,000. Coverage maximums are \$300,000 for yourself, \$150,000 for your spouse/domestic partner and \$25,000 for your child(ren).
- 3) **UW Employees, Inc. Life Insurance** 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.
- 4) **University Insurance Association Life Insurance (UIA)** offers decreasing term life insurance to eligible Faculty, Academic Staff and Limited appointees. This life insurance plan is offered to employees only; there is no coverage available for family members. If you meet the monthly salary requirement, you will be automatically enrolled in this plan and the annual premium of \$24.00 will be deducted from your October earnings. Coverage is based on age and ranges from \$101,000 - \$3,400. UIA offers continuation of coverage at retirement at the group policy rates.
- 5) **Accidental Death & Dismemberment Insurance (AD&D)** offers accidental death and dismemberment insurance for you, your spouse/domestic partner and/or your child(ren). You may elect "employee only" or "family" coverage and may enroll at any time. This plan includes Travel Assist coverage, Identity Theft Protection, Critical Burn and Rehabilitation benefits to support you and your family after a covered loss. AD&D offers continuation coverage at retirement.

INCOME CONTINUATION INSURANCE (ICI)

If you are in the Wisconsin Retirement System (WRS) and under age 70, you are eligible for the [Income Continuation Insurance \(ICI\)](#) plan. Income Continuation Insurance (ICI) is income replacement insurance that provides up to 75% of your monthly salary (up to a maximum annual salary of \$120,000) 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 The Hartford. If you file a claim, benefits are payable after you meet your chosen elimination period of 30, 90, 125 or 180 days and/or until you exhaust your sick leave (up to 1040 hours), whichever is longer. ICI has two different levels of coverage based on earnings:

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

You may enroll for coverage within 30 days of eligibility (usually your date of hire) or within 60 days of becoming eligible for the employer contribution towards your premium. If you elect coverage within 30 days of eligibility, you will pay the full premium until you have 12 months of state WRS service. If you elect coverage within 60 days after 12 months of state WRS service, you are eligible for the employer contribution towards your ICI premium.

LONG-TERM CARE INSURANCE

Long-term care insurance (LTCi) covers services that are typically not covered by health insurance but are vital for a patient, such as assistance with activities of daily living (e.g. walking, eating, bathing, etc). Coverage includes care in non-institutional settings, such as assisted living, adult day care and in-home care. Active employees may apply for coverage directly with the vendor at any time. Each application is subject to medical underwriting and some pre-existing conditions may make you ineligible for coverage. LTCi is available to employees, spouses, parents and a spouse's parents. Anyone covered by LTCi must reside in the state of Wisconsin.

EMPLOYEE REIMBURSEMENT ACCOUNTS (ERA)

If you are eligible for State Group Health Insurance, you are eligible for the Employee Reimbursement Accounts (ERA) administered by [TASC](#). The ERA offers employees the opportunity to pay certain health care and dependent day care expenses with tax-free dollars. You decide how much to contribute to your ERA and the amount is deducted from each paycheck (before Federal, State and FICA taxes are calculated); this allows you to save money on taxes. You may only change your annual election amount during the year if you have a qualifying life event (e.g. marriage, divorce, birth, leave of absence) and you contact your human resources office within 30 days of your life event. The ERA contains three [Flexible Spending Account \(FSA\)](#) types:

- 1) A **Health Care FSA** - Used to help pay for eligible medical, dental, vision and/or prescription expenses that are not covered by your insurance. These expenses can be incurred by you and/or your spouse, child or other qualifying tax dependent. You are not eligible for a Health Care FSA if you are enrolled in the High Deductible Health Plan (HDHP) or Access HDHP; however, you are eligible for the Limited Purpose FSA.
- 2) A **Limited Purpose FSA** - Only available to employees enrolled in the HDHP/Access HDHP and Health Savings Account (HSA). This account is used to help pay for eligible dental, vision and/or **post-deductible** medical/prescription expenses that are not covered by insurance. These expenses can be incurred by you and/or your spouse, child or other qualifying tax dependent.
- 3) A **Dependent Day Care FSA** - Used to help pay for eligible dependent care expenses such as after-school care, babysitting fees, adult or child day care and/or preschool. Eligible dependents include your spouse, child or other qualifying tax dependent.

The **plan year** for all three account types listed above is January 1st – December 31st. If there is any remaining money in your Health Care or Limited Purpose FSA on December 31st, up to \$500 will automatically **carry over** to the new plan year. Anything over \$500 will be lost. There is no carry over for the Dependent Day Care FSA. The claims deadline is 90 days from the end of the plan year. All claims for the 2019 plan year must be submitted by March 31, 2020.

The **annual contribution limits** for 2019 are:

2019 Annual Contribution Limits	
Health Care FSA	\$2,650
Limited Purpose FSA	\$2,650
Dependent Day Care FSA	\$2,500 - \$5,000 <i>(varies by tax filing status)</i>

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 forward from year to year.

A **Health Savings Account (HSA)** is a pre-tax savings account, administered by [TASC](#), that you are required to enroll in if you enroll in the High Deductible Health Plan (HDHP) or Access HDHP for your State Group Health Insurance plan. The HSA may be used to help pay for qualified medical, dental, vision, and/or prescription expenses that are not covered by your insurance. You are eligible to make pre-tax contributions to your HSA. The UW System will provide an employer contribution to your HSA per the below chart:

2019 Maximum Annual Contribution Limits - HSA		
HDHP or Access HDHP	Employer Contribution* (if enrolled for entire calendar year)	Maximum Contribution Limit** (employee + employer)
Single	Up to \$750 per year	\$3,500*
Family	Up to \$1,500 per year	\$7,000*

*The employer contribution is pro-rated if your start date is after January 1st or if you enroll in the HDHP with HSA for less than the full calendar year.

**If you are 55+ years of age, you may contribute an additional \$1,000 catch-up per year.

There are additional eligibility requirements you need to meet to enroll in the HSA.

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

It is your responsibility to ensure you meet these requirements. Tax consequences may apply if eligibility is not maintained while contributions are made to your HSA. If you have questions related to the tax consequences, please consult your tax advisor.

HSA Features: Anyone may contribute to your HSA on a post-tax basis. Once contributions are made, they belong to you. The money rolls over from year to year and earns interest. Upon termination or retirement, the HSA belongs to you. Eligible expenses can be incurred by you, your spouse and/or your qualifying child. See the list of [eligible expenses](#) since there could be tax consequences if you are less than age 65 and use your HSA for non-qualified medical expenses. At age 65, you may use your account to pay for other expenses; the amount withdrawn will be taxable as income but will not be subject to any other penalties.



The [Wisconsin Retirement System \(WRS\)](#) provides retirement (pension) benefits to UW System employees and to most public employees across the state of Wisconsin. 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% appointment for 12-month employees; 56% appointment for 9-month employees). 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 at least one year* and at least 440 hours (21% appointment for 12-month employees; 28% appointment for 9-month employees). If you are eligible for the WRS, enrollment is mandatory and automatic. If you do not meet the eligibility requirements when you are hired, you will be enrolled automatically once you meet or are expected to meet the requirements.

Faculty, Academic Staff and Limited Appointees	WRS participating employee <i>on or after</i> July 1, 2011 (2/3 of full time for 1 year)		WRS participating employee <i>prior to</i> July 1, 2011 (1/3 of full time for 1 year)	
	Hours	Appointment %	Hours	Appointment %
12-month employee	880 hours	42%	440 hours	21%
9-month employee*	880 hours	56%	440 hours	28%

*One year for 9-month employees is an academic year with an expectation to return the following academic year.

Vesting: If you were first enrolled in the WRS *on or after* July 1, 2011, you are fully vested after completing five years of WRS-creditable service. If you had WRS service *prior to* July 1, 2011, you are immediately vested.

Contributions: For 2019, you and the UW System are required to contribute 6.55% of your salary to your WRS account (including the Executive category). WRS contributions are subject to IRS limits – both you and the UW System pay WRS contributions on the first \$277,500 in earnings for fiscal year 2018-2019. The UW also contributes 1.1% of your salary to fund the Retiree Health Insurance Credit program (see page 13). Contributions are taken on a pre-tax basis for federal and state income tax purposes. Contribution rates are set on an annual basis by ETF.

Core vs. Variable Fund: Your WRS contributions will automatically be invested in the Core Fund, a balanced fund that is fully diversified with a mixture of holdings (stocks, bonds, real estate, etc.). You may elect to have 50% of your contributions invested in the [Variable Fund](#), a fund invested solely in stocks.

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 as follows:

WRS Category	Age* and Years of Service Requirement
General/Teacher	Age 65 OR Age 57 with 30 years of service
Executive – employed in an Executive position <i>before</i> December 31, 2016	Age 62 OR Age 57 with 30 years of service
Executive – employed in an Executive position <i>after</i> December 31, 2016	Age 65 OR Age 57 with 30 years of service

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

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 terminate employment but you are vested, you may take a separation benefit or leave your money in your WRS account and take a retirement benefit when you reach the minimum retirement age.

WRS Death or Disability Benefits: The WRS also provides benefits in the event of your death or disability.

SUPPLEMENTAL RETIREMENT SAVINGS PROGRAMS – TSA AND WDC

All Faculty, Academic Staff and Limited appointees are eligible for both [supplemental retirement savings programs](#) described below. You may enroll, change or cancel participation in either of these programs at any time. You may enroll with the provider of your choice and start saving immediately. Contributions may be made on a pre-tax basis, an after-tax basis (Roth) or a combination of both. These programs are voluntary. You make the entire contribution; there is no employer contribution.

[Tax-Sheltered Annuity \(TSA\) 403\(b\) Program:](#) The UW TSA 403(b) program is a supplemental retirement savings program regulated by Section 403(b) of the Internal Revenue Code and administered by the University. You may participate for as little as \$20 per paycheck. The TSA 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 with low-cost institutional share classes are available. There are also lifecycle and index fund options to choose from.

[Wisconsin Deferred Compensation \(WDC\) 457 Program:](#) The WDC 457 program is a supplemental retirement savings program 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. There is no minimum monthly contribution. WDC offers 23 investment options:

- 6 Target Date funds
- 15 actively-managed or index mutual fund, collective investment trust or commingled trust options
- 1 stable value option
- 1 FDIC-insured bank option

2019 Maximum Annual Contribution Limits and Fees		
	TSA	WDC
Limit: Under Age 50*	\$19,000	\$19,000
Limit: Age 50 or Over*	\$25,000	\$25,000
Annual Fee	None	Up to \$198 depending on the value of your account

**You may contribute the annual maximum to both the TSA and WDC plans. Special catch-ups may be available; contact your human resources office for more information.*

The WDC program also has a managed-account and a self-directed brokerage account option for knowledgeable investors (offered by an independent brokerage firm).

HEALTH INSURANCE CREDIT PROGRAM

You are eligible to convert your unused sick leave hours into a dollar amount to pay your State Group Health Insurance premiums upon retirement, layoff or termination if you have 20+ years of WRS service. This dollar amount is calculated by multiplying your unused sick leave balance by your highest basic pay rate then converted to tax-free credits. These tax-free credits may be used to pay for your State Group Health Insurance premiums. You may also be eligible for supplemental sick leave credits if you have 15+ years of continuous service when you convert your sick leave credits. In the event of your death, the survivors listed on your health insurance plan will be able to use your sick leave credits to help pay for their continuation of the State Group Health Insurance plan.



Well Wisconsin Program: The Well Wisconsin Program is the uniform wellness program offered as part of the State of Wisconsin Group Health Insurance Program. It is available to active employees, retirees and eligible spouses that are enrolled in the State Group Health Insurance program and is designed to help make you more aware of your current and future health risks, saving you money in the long run. Through this program, you are eligible to earn a \$150 incentive by completing a health assessment, health screening and one of StayWell's Well-Being activities. All three items must be completed by October 11, 2019. The financial incentive is considered taxable income.

Career-Related Education Reimbursement: Employees with a half time or greater appointment may be eligible for reimbursement 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. You must receive prior authorization from your supervisor. Approval will rely on the potential for the employee's increase in knowledge, skills and availability of department funding.

College Savings Plan: Wisconsin's [529 College Savings Plan](#) allows you to save for anyone's K-12 education expenses and post-high school education (for yourself, child, parent, friend, literally anyone's education). Funds can cover tuition, books, room and board, computers and/or other expenses at universities, colleges and/or graduate programs across the country (and some institutions abroad). The program offers low fees, a low minimum contribution of \$15 per pay period and tax deductions for Wisconsin residents (limitations apply). You may set-up direct deposit for this plan from your payroll. For more information or to set-up an account, visit the [Edvest website](#).

Employee Assistance Program (EAP): The EAP provides you and your immediate family members (members of your household) free and confidential resources to address personal and/or work-related concerns (i.e. counseling, legal and financial services and work/life services). This program allows you and your eligible family members up to six in-person sessions per issue per year.

LifeStyle Program: This program provides the below services, is free of charge and you do not need to enroll.

- **Travel Assistance:** Available to active employees, spouses and dependent children. Provides 24/7/365 travel assistance services when traveling 100 or more miles away from home (e.g. medical professional locator services, interpretation services and resolving lost luggage situations).
- **Beneficiary Financial Counseling:** Available to beneficiaries who receive at least \$25,000 in State Group Life claim benefits. Counseling is designed to help families make sound financial decisions at a difficult time.
- **Legal Services:** Available to active and retired employees, spouses and dependent children. It provides access to over 22,000 attorneys nationwide for consultation on simple wills and estate planning. If an attorney is retained, there is a 25% discount on services.
- **Legacy Planning Services:** Available to active and retired employees, spouses and dependent children. It provides online resources to help with end-of-life issues with the loss of a loved one or for your own passing.

REMINDER: NEXT STEPS – PREPARE. DECIDE. ACT.

Prepare: For additional information, review the benefits section of the UW System Human Resources website at: www.wisconsin.edu/ohrwd/benefits/. **Decide:** Use ALEX, your personal benefits counselor, to help with your decision-making. **Act:** Most benefit plans have a **30-day enrollment period** from your benefit eligibility date (usually your date of hire). Complete your enrollments online using Self Service. If you have prior State service, you may need to enroll using paper applications. Contact your [human resources office](#) if this applies to you. Otherwise, go to the **MyUW portal** at <https://my.wisconsin.edu> to make your elections through Self Service without delay!