



UNIVERSITY OF WISCONSIN SYSTEM



2019 Employee Benefits Summary

For appointees not covered by the Wisconsin Retirement System (WRS)
with appointment start dates between December 2, 2018 – December 1, 2019.

**Graduate Assistants, Employees-in-Training, Fellows, Scholars
and Short-Term Academic Staff Employees**

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 your options, you will get the most out of your 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 your benefit plan options in plain English! Begin your ALEX conversation [here](#).

Note: ALEX will help you select a plan design for your state group health insurance; however, you should use the [Health Plan Carrier Search](#) to determine which health insurance carrier will best suit your needs.

www.wisconsin.edu/ohrwd/benefits/download/summaries/grad.pdf
Rev 06/2019



BENEFITS EFFECTIVE DATES AND ENROLLMENT

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

Most benefit plans have a **30-day enrollment period** from your benefit eligibility date (usually your date of hire). You will 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). **Payroll Frequency:** You are paid on the first of every month for the previous month. 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

This benefit package does not include any paid leave benefits (e.g. vacation, sick, holidays).

STATE GROUP HEALTH INSURANCE

Student Assistants and Employees-in-Training **are eligible** if expected to work at least 33% for at least six months (12-month employees) or one semester (9-month employees).

Short-term Academic Staff (including Visiting Faculty) **are eligible** for State Group Health Insurance if expected to work at least:

- 21% for at least six months (12-month employees)
- 28% for at least one semester (9-month employees)

The State Group Health Insurance program is administered by the Department of Employee Trust Funds (ETF). You have **two plan designs** to choose from. The Health Plan offers various health insurance carriers that provide coverage mainly in Wisconsin (some offer coverage in surrounding states). The Access Health Plan provides nationwide coverage through WEA Trust. Both plan designs offer hospital, surgical, medical and prescription coverage. See the [Comparison of Health and Pharmacy Benefits](#) to compare the plan designs. Uniform Dental Benefits may be added to your health insurance premium for a minimal cost (see page 5).

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).



When health services are received, in most cases you pay a deductible. Then, you will usually pay a copayment or 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.

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

¹ Annual Deductible – Amount you pay before your health plan begins to pay. The deductible is counted towards your annual out-of-pocket limit. 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. Then the plan pays 100%. ⁴ Copay – Fixed dollar amount you pay upfront for each service or prescription.

2019 Monthly Employee Premiums	Single	Family
Health Plans with Uniform Dental (excluding Access)	\$45.50	\$113.50
Health Plans without Uniform Dental (excluding Access)	\$42.50	\$105.50
Access Plan with Uniform Dental	\$134.50	\$336
Access Plan without Uniform Dental	\$131.50	\$328

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)



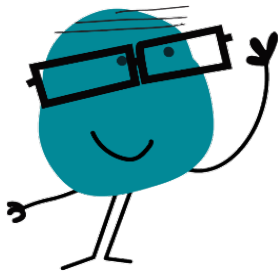
2019 Monthly Employee Premiums			
Level of Coverage	Uniform Dental	Select Plan	Select Plus Plan
Employee	\$3.00	\$8.55	\$16.19
Employee + Spouse	\$8.00	\$17.10	\$32.38
Employee + Child(ren)	\$8.00	\$11.54	\$29.95
Family	\$8.00	\$20.52	\$49.38

VISION INSURANCE

If you are eligible for State Group Health Insurance, you are eligible for the [vision insurance plan](#) administered by VSP. For lower out-of-pocket costs, you should see a vision provider within VSP's network. Visit uwsystem.vspforme.com to locate an in-network vision 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 4 for additional information. However, if you would like coverage for materials (e.g. glasses or contacts), you should enroll in the vision plan administered by VSP. You pay 100% of the premium. 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

Enroll in as many of the life insurance plans as you like. When first eligible, coverage is guaranteed without proof of good health. If you miss your enrollment opportunity upon hire, there will be 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 (e.g. pay off debt, funeral expenses, college expenses). See the [Life Insurance Needs Calculator](#) to determine how much life insurance you should enroll in.

- 1) **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).
- 2) **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.
- 3) **University Insurance Association Life Insurance (UIA)** offers decreasing term life insurance to eligible Short-term Academic Staff, 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.
- 4) **Accidental Death & Dismemberment Insurance (AD&D)** offers accidental death and dismemberment insurance for you, your spouse/domestic partner and/or your child(ren). Includes Travel Assist coverage, Identity Theft Protection, Critical Burn and Rehabilitation benefits. AD&D offers continuation coverage at retirement.

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)

All Student Assistants and Short-term Academic Staff employees are eligible for the Employee Reimbursement Accounts (ERA) except Fellows, Scholars, Trainees, Graduate Interns/Trainees or Post-Doctoral Fellow/Trainees. The ERA, administered by [TASC](#), offers employees the opportunity to pay certain health care and dependent day care expenses with tax-free dollars. You decide how much to contribute 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 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. The Health Care FSA has an annual contribution limit of \$2,650. You are not eligible for a Health Care FSA if you are enrolled in a High Deductible Health Plan (HDHP) such as through a spouse; however, you are eligible for the Limited Purpose FSA.
- 2) A **Limited Purpose FSA** - Only available to employees enrolled in a High Deductible Health Plan (HDHP) such as through a spouse. 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. The Limited Purpose FSA has an annual contribution limit of \$2,650.

- 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 Dependent Day Care FSA has an annual contribution limit of \$2,500-\$5,000 (varies by tax filing status).

The **plan year** for all three account types is January 1st – December 31st. 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 (March 31st). You must re-enroll in the ERA each year during the Annual Benefits Enrollment (ABE) period if you wish to participate the following plan year.

RETIREMENT SAVINGS PROGRAMS – TSA AND WDC

Most employees are eligible for both [supplemental retirement savings programs](#) described below. Fellows, Scholars, Trainees, Graduate Interns/Trainees or Post-Doctoral Fellow/Trainees do not receive wages; therefore, are **not eligible** for these programs. Eligible employees may enroll, change or cancel participation in either of these programs at any time. Employees may enroll with the provider of their 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. Employees 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.*

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

OTHER BENEFITS



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.

529 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. **Grads are not eligible for this program; however, similar services may be available through your institution's student health services.*

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](#). **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!

