2018 Employee Benefit Summary for Graduate Assistants, Post-Doctoral Appointees

Revised 12/04/2017

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

Enrollment Deadlines and Effective Dates

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

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

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

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/.

Dependent Coverage

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

MyUW Portal

Payroll, benefit, paid leave, personal information and Self Service (eBenefits) access are all found at the MyUW portal (https://my.wisc.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, domestic partnership, 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.
State Group Health Insurance

The health plans offered through the State Group Health Insurance program provide coverage mainly in Wisconsin (some offer coverage in surrounding states) and one plan (the Access Plan) offers nationwide coverage. All plans offer the same level of in-network hospital, surgical, medical and prescription coverage. Uniform Dental coverage may be added on for a minimal cost (described in more detail on page 5.)

Short-Term Academic Staff (includes Visiting Faculty) are eligible if you are expected to work at least:

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

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

Coverage

- The UW System offers many health plans to choose from including HMOs, Regional PPOs and the Access Plan (a nationwide PPO).
- HMOs use a specific network of doctors, clinics and hospitals and you are expected to receive services within the network. Out-of-network care is only available in an emergency or upon referral. Regional PPOs provide the same level of benefits as the HMOs if benefits are received in-network.
- The Access Plan provides a nationwide network. Benefits are based on whether or not services are received in or out-of-network.
- Uniform Benefits is the standardized level of benefits offered by all offered plans, including HMOs and Regional and National PPOs.
- Uniform Dental coverage may be added on for a minimal cost.
- Once the deductible is met, you will typically pay 10% coinsurance for in-network, non-preventive services. (Federally mandated preventive services are paid at 100% under all health plans.)

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Coverage Level</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Plans with Uniform Dental (except Access Plan)</td>
<td></td>
<td>$45.50</td>
<td>$113.50</td>
</tr>
<tr>
<td>Health Plans w/o Uniform Dental (except Access Plan)</td>
<td></td>
<td>$42.50</td>
<td>$105.50</td>
</tr>
<tr>
<td>Access Plan with Uniform Dental</td>
<td></td>
<td>$134.50</td>
<td>$336</td>
</tr>
<tr>
<td>Access Plan w/o dental</td>
<td></td>
<td>$131.50</td>
<td>$328</td>
</tr>
</tbody>
</table>
## 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](#).

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Health Plans / Access Plan Design</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$250/individual $500/family</td>
</tr>
<tr>
<td>Primary Care Provider Office Visit</td>
<td>$15 copay per visit (doesn’t apply to deductible)</td>
</tr>
<tr>
<td>Specialty Care Provider Office Visit</td>
<td>$25 copay per visit (doesn’t apply to deductible)</td>
</tr>
<tr>
<td><strong>Coinsurance</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
<td>After deductible: 10%</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit (OOPL)&lt;sup&gt;3&lt;/sup&gt;</td>
<td>$1,250/individual $2,500/family</td>
</tr>
<tr>
<td>Routine Preventive</td>
<td>You pay nothing</td>
</tr>
<tr>
<td>Hearing Exam</td>
<td>You pay 10%</td>
</tr>
<tr>
<td>Well Vision Exam</td>
<td>$25 copay. You pay nothing for children</td>
</tr>
<tr>
<td>Hospital Days (no limit if medically necessary)</td>
<td>You pay 10%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75 copay&lt;sup&gt;4&lt;/sup&gt; per visit and you pay 10%</td>
</tr>
<tr>
<td>Ambulance</td>
<td>You pay 10%</td>
</tr>
<tr>
<td>Mental Health/Alcohol &amp; Drug Abuse</td>
<td>You pay 10%</td>
</tr>
<tr>
<td>Physical/Speech/Occupational Therapy</td>
<td>You pay 10%</td>
</tr>
<tr>
<td><strong>Uniform Dental Benefits</strong></td>
<td>$1,000 Annual Benefit Max (per person)</td>
</tr>
<tr>
<td>In-Network Benefits—if elected</td>
<td>Preventive &amp; Restorative covered at 100%</td>
</tr>
<tr>
<td></td>
<td>Periodontal &amp; Adjunctive covered at 80%</td>
</tr>
<tr>
<td></td>
<td>Child Orthodontics covered at 50% up to</td>
</tr>
<tr>
<td></td>
<td>$1,500 lifetime max</td>
</tr>
<tr>
<td><strong>Prescription Drug Copays</strong>&lt;sup&gt;4&lt;/sup&gt;</td>
<td>Level 1 - $5</td>
</tr>
<tr>
<td>(30 day supply)</td>
<td>Level 2 - 20% ($50 max)</td>
</tr>
<tr>
<td>Specialty Drug Copays</td>
<td>Level 4 - Preferred: $50 if filled at a specialty pharmacy</td>
</tr>
<tr>
<td>Prescription Annual Out-of-Pocket Limit (OOPL)&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Level 1 &amp; 2 - $600/individual, $1,200/family</td>
</tr>
<tr>
<td></td>
<td>Level 3 - Federal Max</td>
</tr>
<tr>
<td></td>
<td>Level 4 - $1,200/individual, $2,400/family</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.
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%.
4. **Copay** - Set amount you must pay upfront for each service or prescription.
5. **Does not apply to OOPL. Federal max applies.**
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>Benefit</th>
<th>Coverage</th>
<th>Covered Services (Examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Annual Benefit Maximum (per person)</td>
<td>$1,000</td>
<td>Cleanings, Routine Evaluations, X-rays, Fluoride Treatment</td>
</tr>
<tr>
<td>Diagnostic/Preventive</td>
<td>100%</td>
<td>Cleanings, Routine Evaluations, X-rays, Fluoride Treatment</td>
</tr>
<tr>
<td>Restorative</td>
<td>100%</td>
<td>Fillings</td>
</tr>
<tr>
<td>Periodontal</td>
<td>80%</td>
<td>Periodontal (Maintenance Only)</td>
</tr>
<tr>
<td>Adjunctive Services</td>
<td>80%</td>
<td>Local Anesthesia</td>
</tr>
<tr>
<td>Orthodontia (Children under 19)</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Ortho Lifetime Maximum (per child under age 19)</td>
<td>$1,500</td>
<td></td>
</tr>
</tbody>
</table>

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 $128,700. 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 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 of 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.
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 $1,200/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
  OR
  - 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

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**Monthly Premium**

<table>
<thead>
<tr>
<th></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>
Employee Reimbursement Accounts (ERA)

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

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

All student assistants and short-term academic staff employees are eligible except fellows, scholars, trainees, grad intern/trainee or post-doc fellow/trainee.

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

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

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

Parking and Transit

A Parking and/or Transit program is offered that allows you to pay for transportation or parking costs on a pre-tax basis. The Transit pre-tax limit is $130/mo State and $255/mo Federal. The Parking pre-tax limit is $255/mo. This program is administered by TASC. For eligibility, refer to: https://www.wisconsin.edu/ohrwd/benefits/fsa/.

If you purchase parking through the UW, you already receive this pre-tax benefit.

Plan Year and Rollover

The plan year for all FSAs is January 1 - 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.

2018 ERA Maximum Contribution Limits (Pre-tax)

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care &amp; Limited Purpose FSA</td>
<td>$2,600</td>
</tr>
<tr>
<td>Dependent Day Care FSA</td>
<td>$2,500 - $5,000 (varies by tax filing status)</td>
</tr>
<tr>
<td>Parking</td>
<td>$255/mo</td>
</tr>
<tr>
<td>Transit</td>
<td>Maximum $130/mo State and $255/mo Federal</td>
</tr>
</tbody>
</table>
Life Insurance Plans

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 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 is eligible for continuation at retirement at the group policy rate.

University Insurance Association Life Insurance (UIA)
The UIA Life Insurance plan offers employee-only decreasing term life insurance to eligible Graduate Assistants, Short-term, 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 is eligible for continuation 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.

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...
Retirement Savings Programs

Most employees are eligible for both of these plans and can enroll, change or cancel at any time. Fellows, scholars, graduate interns/trainees and post-doctoral fellows/trainees do not receive wages and therefore are not eligible for these programs. 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 minimum monthly contribution.

WDC offers 22 investment options:

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

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

Contribution Limits and Fees

TSA and WDC Annual Contribution Limits

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

You may contribute the annual maximum to both plans.

Special catch-ups may be available. Contact your institution’s benefits office for more information.

TSA Annual Fee: None
WDC Annual Fee: $0-$198 depending on the value of your account

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.