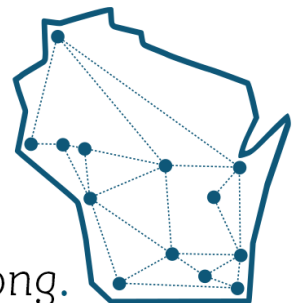




# *2025 Benefits Summary*

**UNIVERSITY STAFF  
IN THE WISCONSIN RETIREMENT SYSTEM**



Work. Thrive. Belong.

# Work. Thrive. Belong.

As a new employee of the Universities of Wisconsin, you have the opportunity to work and thrive in a dynamic and innovative network of institutions with colleagues whose contributions are vital to the success of public higher education in the great state of Wisconsin.

When you **work** in the Universities of Wisconsin, you'll have a variety of career opportunities.

You'll **thrive** in the Universities of Wisconsin with our competitive benefits package.

You'll **belong** to the Universities of Wisconsin with a positive and inviting work culture.



The Universities of Wisconsin is home to the Wisconsin Idea – which is education for people wherever they live and work. You are part of a team working to bring the Wisconsin Idea to life, whether you are involved in student or faculty services, administration, instruction, or research.

## 2025 Benefits Summary

The Universities of Wisconsin offers an excellent benefits package to meet the diverse employee needs. Your total rewards benefits package includes three main components: wages, health insurance, and the employer contribution to your retirement account. Your spouse and children are eligible for the plans that offer dependent coverage.

Understanding your options can help you get the most from your benefit plans. This is a summary of the benefits available to Universities of Wisconsin employees. It is not intended to be a complete description of coverage. If there is a discrepancy between this summary and the plan documents, the plan documents shall be considered accurate.



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Note: The Department of Employee Trust Funds (ETF) contracts with insurance companies to administer benefits for public agencies (including the Universities of Wisconsin) throughout the State of Wisconsin. Various Boards have decision-making authority for most benefits plans. Since ETF plays a role in administering the benefits you enroll in, you may receive direct communications from ETF or see their branding on some benefits resources.



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## Benefits Enrollment, Effective Dates, Payroll Deductions

For most benefits, you have **30 days to enroll**, they are effective the first of the month on or following your benefits eligibility date, and they remain in place for the entire calendar year.

Over the course of your employment, you may have a **qualifying life event** such as marriage, birth, adoption, loss of other coverage, or employment change. Qualifying life events may change your benefit plan needs. You generally have 30 days from your qualifying life event date to change your benefits.

You are paid every other Thursday for the prior two week period. Insurance plan premiums are deducted from the first two paychecks each month for coverage for the current month. The amounts listed in the premium charts throughout this summary are the monthly premiums. Divide by two for the per paycheck deduction. Some premiums are deducted pre-tax.

## How to Enroll

### REVIEW

Learn more about your benefits and eligibility by visiting the **Universities of Wisconsin Employee Benefits** website. To calculate the estimated value of your total compensation, use the Health & Retirement Contributions Estimator.

### DECIDE

To help you decide which plans to enroll in, review the How to Choose Your Health Insurance Plan web page, Dental Comparison, Vision Insurance Summary, and Life Insurance Plan Comparison on the Universities of Wisconsin Employee Benefits website.

### ENROLL

Watch for an email following your date of hire or benefits eligibility date with instructions for how to enroll electronically. When you enroll, you will choose your benefits plans and add dependents. If you add dependents, you will need to:

- Add their social security number during your benefits enrollment and
- Upload documentation (for example: marriage or birth certificate).

Your dependents will not have coverage until you add their social security number and upload documentation to verify that they are eligible for coverage.

**Review:** [Universities of Wisconsin Employee Benefits website](#), [Health & Retirement Contributions Estimator](#)

**Decide:** [How to Choose Your Health Insurance Plan web page](#), [Dental Insurance Comparison](#), [Vision Insurance Summary](#), [Life Insurance Plan Comparison](#)

**Enroll:** Watch for an email with instructions. You must enroll within 30 days from your date of hire/eligibility date!



## Paid Time Off and Leave Benefits

University Staff permanent and project employees are eligible to earn paid leave. Hours are pro-rated based on appointment percentage for less than 100% employees. Paid leave is allocated on a fiscal year basis (July 1 – June 30). University Staff Temporary are not eligible.

### VACATION

Earn 104-216 hours per fiscal year based on non-exempt/exempt status under the Fair Labor Standards Act (FLSA) and years of service. Crafts workers earn vacation similar to University Staff except as outlined in [UW System Administrative Policy 1238 \(formerly GEN 21\) Crafts Workers](#) (section 4.C).

You may use vacation before it is earned within the same fiscal year. Unused vacation can be carried over for one fiscal year, then it will expire.

### PERSONAL HOLIDAYS

36 hours of personal holiday are granted per fiscal year. Unused hours expire at the end of the fiscal year. Crafts workers are not eligible.

### LEGAL HOLIDAYS

Nine paid legal holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, Christmas Day, and New Year's Eve. Academic-year employees are paid for the legal holidays that fall within the academic year.

### SICK LEAVE

Five hours of sick leave are earned per paycheck (based on 80 hours of pay) for a total of 130 hours per year. Sick leave accumulates without limit and does not expire. It cannot be used before it's earned.

### PAID PARENTAL LEAVE

After completing six months of continuous employment, you are eligible for up to six weeks of paid time off following a qualifying birth or adoption. Must be used within 12 months following the qualifying birth or adoption.

### FAMILY MEDICAL LEAVE

If you meet the eligibility requirements of 1,250 hours of state employment in the preceding 12 months (FMLA) or 1,000 hours of state employment in the preceding year (WFMLA), you are eligible for up to 12 weeks of unpaid, job-protected leave each calendar year for specified family and medical reasons.

### JURY DUTY

You will receive paid leave when summoned as a witness for the employer or impaneled as a jurist.



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#### **VOTING**

If you cannot vote outside of work hours, you may receive paid leave to vote.

#### **BONE MARROW AND HUMAN ORGAN DONATION**

If you request to serve as a bone marrow donor, you may receive up to five 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**

Helps provide support if you need an extended, unpaid leave of absence due to illness/injury that incapacitates you or immediate family member. Allows you to donate certain types of paid leave to other employees granted an unpaid leave due to a catastrophic need.

#### **MILITARY LEAVE**

You are eligible for job-protected leave for active duty or required field training. This allows you to receive differential pay for up to 30 days per calendar year for duty or training lasting three days or more. If eligible, you may also receive up to four years of differential pay and eligible benefits if on active duty.

#### **BANK UNUSED VACATION**

After 5 complete years of service, you may be eligible to bank unused vacation (depends on non-exempt/exempt status under the FLSA). If you have at least 520 hours of sick leave, you will be eligible to bank 40 hours of unused vacation. Banked leave may be used at any time and does not expire.

Visit the Universities of Wisconsin Employee Benefits [Leave Benefits web page](#) for more information.



## State Group Health Insurance

You are eligible for the State Group Health Insurance if you are eligible for the Wisconsin Retirement System (see page 15). You are eligible for the employer contribution to your health insurance premium once you have two months of state WRS service. Once enrolled, you must remain enrolled for the entire calendar year.

The State Group Health Insurance program is administered by ETF. The below plan designs are available to cover your hospital, surgical, medical, and pharmacy benefits.

- **Health Plan and High Deductible Health Plan (HDHP)**  
Offer a variety of **local** health insurance plan carriers that provide county-based coverage mainly in Wisconsin (some offer limited coverage in surrounding states). Choose an insurance carrier that will provide services in the county you will receive them in.
- **Access Health Plan and Access HDHP**  
Provides **nationwide** coverage at an increased cost. The insurance carrier is Dean Health Plan with an extended network of providers through First Health.

You may enroll in coverage **within 30 days** from your date of hire or becoming eligible for the employer contribution towards your premium. Your spouse and eligible dependent children may also be enrolled. You may choose when you would like your coverage to start:

- **First of the month after your WRS eligibility date (usually your date of hire):** You will pay the total premium\* until you have two months of state WRS service.
- **After two months of state WRS service:** Your coverage effective date and eligibility for the employer contribution will be the first of the month following two months of state WRS service.

| Monthly Pre-tax Employee Premiums<br>(without Uniform Dental) | Health Plan |        | High Deductible Health Plan |        |
|---|-------------|--------|-----------------------------|--------|
|   | Individual  | Family | Individual                  | Family |
| Health Plan and<br>High Deductible Health Plan (HDHP)         | \$120       | \$297  | \$42                        | \$104  |
| Access Health Plan and<br>Access HDHP                         | \$292       | \$724  | \$214                       | \$531  |

\*[Total premiums](#)

- \$759 - \$4,127 per month depending on coverage level (individual or family), plan design, and insurance carrier
- Employees working less than 50% pay 50% of the total premium

If you do not need health insurance through the Universities of Wisconsin, you may be eligible to receive up to a \$2,000 **Health Opt-Out Incentive**.

Visit the Universities of Wisconsin Employee Benefits [State Group Health Insurance web page](#) for more information.



## State Group Health Insurance – Plan Design Comparison

The chart below reflects how services are covered using **in-network** providers. Emergent and urgent care services are the only out-of-network services covered by the Health Plan and the HDHP.

|  | Health Plan / Access Plan  | HDHP / Access HDHP   |
|--|--|--|
| <b>Annual Deductible</b>                             | \$250/individual \$500/family  | \$1,650/individual \$3,300/family  |
| <b>Coinsurance</b>                                   | After deductible: You pay 10%  | After deductible: You pay 10%  |
| <b>Annual Out-of-Pocket Limit</b>                    | \$1,250/individual \$2,500/family  | \$2,500/individual \$5,000/family  |
| <b>Routine Preventive Services</b>                   | You pay \$0. The plan pays 100%.   | You pay \$0. The plan pays 100%.   |
| <b>Telehealth/Virtual Visit</b>                      | What you pay varies by carrier.  | What you pay varies by carrier.  |
| <b>Primary Care Office Visit</b>                     | \$15 copay per visit   | After deductible: \$15 copay per visit   |
| <b>Specialist Office Visit and Urgent Care Visit</b> | \$25 copay per visit   | After deductible: \$25 copay per visit   |
| <b>Vision Exam</b>                                   | \$25 copay<br>You pay \$0 for children under 5.                                | After deductible: \$25 copay<br>You pay \$0 for children under 5.                          |
| <b>Hospital and Ambulance</b>                        | After deductible: You pay 10%  | After deductible: You pay 10%  |
| <b>Emergency Room</b>                                | \$75 copay per visit then deductible and 10% coinsurance                       | After deductible: \$75 copay per visit then 10% coinsurance                                |
| <b>Physical, Speech, and Occupational Therapy</b>    | 10%<br>(up to 50 visits/year, plan may approve more visits if necessary)       | After deductible: 10%<br>(up to 50 visits/year, plan may approve more visits if necessary) |
| <b>Prescription Copays (30-day supply)</b>           | Level 1: \$5<br>Level 2: 20% (\$50 max)<br>Level 3: 40% (\$150 max)            | After deductible:<br>Level 1: \$5<br>Level 2: 20% (\$50 max)<br>Level 3: 40% (\$150 max)   |
| <b>Specialty Drug Copay (30-day supply)</b>          | Level 4: \$50<br>(must fill at specialty pharmacy)                             | After deductible: Level 4: \$50<br>(must fill at specialty pharmacy)                       |
| <b>Pharmacy Benefits Annual Out-of-Pocket Limit</b>  | Level 1 & 2: \$600/individual, \$1,200/family<br>Level 3 & 4: Federal Maximums | No separate limit for pharmacy. See annual out-of-pocket limit above.                      |

*Note: Copayments do not apply to the deductible; copayments apply to the out-of-pocket limits.*

For resources to help you select a plan design and health insurance plan carrier, go to the Universities of Wisconsin Employee Benefits [How to Choose Your Health Insurance Plan web page](#).





## Dental Insurance

If you are eligible for State Group Health Insurance, you are eligible for Dental Insurance. The Dental Insurance plans are administered by ETF. Delta Dental is the insurance carrier. Once enrolled, you must remain enrolled for the entire calendar year.

|   | <b>Uniform Dental<br/>(with State Group Health) or<br/>Preventive Dental<br/>(without State Group Health)</b> | <b>Select Plan</b>  | <b>Select Plus Plan</b>                      |
|---|---|---------------------|--|
| <b>Provider Network<br/>(<u>no</u> out-of-network coverage)</b>   | Delta Dental PPO and<br>Delta Dental Premier  | Delta Dental<br>PPO | Delta Dental PPO and<br>Delta Dental Premier |
| <b>Annual Deductible</b>  | None  | \$100/person        | \$25/person                                  |
| <b>Annual Benefit Maximum</b>   | \$1,000/person  | \$1,000/person      | \$2,500/person                               |
| <b>Routine evaluations,<br/>cleanings, sealants, X-rays,<br/>fluoride treatments, fillings,<br/>periodontal maintenance</b> | 100%  | Not covered         | Not covered                                  |
| <b>Crowns, bridges, dentures,<br/>implants</b>  | Not covered   | 50%                 | 60%  |
| <b>Surgical extraction, root<br/>canal, periodontics (except<br/>maintenance), oral surgery</b>                             | Not covered   | 50%                 | 80%  |
| <b>Non-surgical extractions<br/>(above gumline)</b>   | 90%   | Not covered         | Not covered                                  |
| <b>Orthodontia<br/>(lifetime maximum)</b>   | 50% up to \$1,500<br>(children under 19 only)   | Not covered         | 50% up to \$1,500<br>(includes adult ortho)  |

| <b>Monthly Pre-tax<br/>Employee Premiums</b> | <b>Uniform Dental</b> | <b>Preventive<br/>Dental</b> | <b>Select Plan</b> | <b>Select Plus Plan</b> |
|--|-----------------------|------------------------------|--------------------|-------------------------|
| <b>Individual</b>                            | \$4.00                | \$36.10                      | \$9.08             | \$21.60                 |
| <b>Individual + Spouse</b>                   | \$10.00               | \$90.28                      | \$18.16            | \$43.22                 |
| <b>Individual + Child(ren)</b>               | \$10.00               | \$90.28                      | \$12.24            | \$40.12                 |
| <b>Family</b>                                | \$10.00               | \$90.28                      | \$21.76            | \$66.20                 |

Visit the Universities of Wisconsin Employee Benefits [Dental Insurance web page](#) for more information.



## Vision Insurance

If you are eligible for State Group Health Insurance, you are eligible for Vision Insurance, administered by ETF. DeltaVision (using the EyeMed Insight network) is the insurance carrier. This insurance provides coverage for materials (for example, glasses and contacts). Once enrolled, you must remain enrolled for the entire calendar year.

A vision exam is covered by the State Group Health Insurance plan (see page 8).

|  | In-Network   | Out-of-Network Reimbursement |
|--|--|------------------------------|
| <b>Exam with Dilation (as necessary)</b> | \$15 copay, plan pays balance  | \$45                         |
| <b>Contact Lens Fit and Follow-up</b>    | Standard: Up to \$40 copay<br>Premium: 10% discount off retail   | NA                           |
| <b>Frames Benefit</b>                    | \$150 allowance then 20% off balance   | \$70                         |
| <b>Plastic Lenses: Single Vision</b>     | \$25 copay, plan pays balance  | \$30                         |
| <b>Plastic Lenses: Bifocal</b>           | \$25 copay, plan pays balance  | \$50                         |
| <b>Plastic Lenses: Trifocal</b>          | \$25 copay, plan pays balance  | \$65                         |
| <b>Plastic Lenses: Progressive</b>       | Standard: \$25 copay<br>Premium: You pay \$95–\$200  | \$50                         |
| <b>Contacts (in lieu of lenses)</b>      | Conventional: \$150 allowance then 15% off<br>Disposable: \$150 allowance<br>Medically Necessary: Paid in full by plan | \$105<br>\$105<br>\$210      |

| Monthly Pre-tax Employee Premiums | Individual | Individual + Spouse | Individual + Child(ren) | Family  |
|-----------------------------------|------------|---------------------|-------------------------|---------|
| <b>Vision Insurance</b>           | \$5.72     | \$11.42             | \$12.88                 | \$20.58 |

Visit the Universities of Wisconsin Employee Benefits [Vision Insurance web page](#) for more information.



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## Life Insurance

You may enroll in both life insurance plans, if eligible. Coverage is guaranteed without proof of good health when first eligible. If you do not enroll when first eligible, you may be able to enroll with proof of good health (evidence of insurability). Whether you are single, in your 20s, married with kids, or close to retirement, life insurance may help protect your family's future finances in the event of death (for example, to pay off debt or funeral expenses).

### STATE GROUP LIFE INSURANCE

Offers term life insurance, to cover you up to five times your annual eligible earnings, your spouse up to \$20,000 and your eligible children up to \$10,000 each. Includes an accidental death & dismemberment benefit equal to your employee coverage amount.

To be eligible for this life insurance, you must be eligible for the Wisconsin Retirement System (WRS) and under age 70 when first enrolled. This life insurance continues into retirement at group policy rates. Eligible retirees over age 65 can continue coverage at a reduced coverage level for life, without cost. The Universities of Wisconsin pays a portion of the premium.

### INDIVIDUAL & FAMILY LIFE INSURANCE

Offers term life insurance to initially cover you up to \$20,000, your spouse/domestic partner up to \$10,000 and your children up to \$5,000 each. If you enroll, each fall, you may increase your coverage levels by amounts ranging from \$5,000–\$20,000 without proof of good health. Coverage maximums are \$300,000 for yourself, \$150,000 for your spouse/domestic partner, and \$25,000 for each child. Includes an accidental death & dismemberment benefit equal to your employee, spouse/domestic partner, and child coverage amount.

Visit the Universities of Wisconsin Employee Benefits [Life Insurance web page](#) for more information.



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## Accidental Death & Dismemberment and Accident Insurance

Two supplemental insurance plans are available to help protect your family's future finances in the event of accidental death, dismemberment, or injury from an accident.

### ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Offers accidental death and dismemberment (AD&D) insurance for you, your spouse/domestic partner, and eligible children. Includes Travel Assist coverage, Identity Theft Resources, Critical Burn and Rehabilitation benefits. Continuation coverage available at retirement.

### ACCIDENT INSURANCE

Accident insurance is available for you, your spouse, and eligible children. Provides cash payment to help cover out-of-pocket expenses in the event of an injury due to an accident. Includes an AD&D component for you, your spouse, and eligible children and Identity Theft Resources.

## Income Continuation Insurance

If you are eligible for the WRS, you are eligible for Income Continuation Insurance (ICI). ICI covers 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. Claims may be payable after you meet a 30-day elimination period or you exhaust your sick leave (up to 1040 hours), whichever is longer.

You may enroll in coverage within 30 days from your date of hire. Coverage will be effective the first of the month following your date of hire. If you do not enroll when first eligible, you may have a deferred enrollment opportunity once your sick leave balance reaches a certain level.

Visit the Universities of Wisconsin Employee Benefits [AD&D and Accident Insurance web page](#) and [Disability and Income Continuation web page](#) for more information.



## Flexible Spending Accounts

University Staff permanent and project employees are eligible for the Flexible Spending Accounts (FSAs). University Staff Temporary employees are not eligible. FSAs offer you the opportunity to pay certain health care, dependent day care, and work-related parking and transit expenses with tax-free dollars. You decide how much to contribute from each paycheck before Federal, State, and FICA taxes are calculated. ETF partners with Optum to administer the FSAs.

### HEALTH CARE FSA

Used to help pay for eligible medical, dental, vision, and pharmacy benefits expenses not covered by insurance. Expenses can be incurred by you, your spouse, child, or other qualifying tax dependent.

| Annual Contribution Amounts |   |
|-----------------------------|---|
| Health Care FSA             | \$50 - \$3,200                                  |
| Limited Purpose FSA         | \$50 - \$3,200                                  |
| Dependent Day Care FSA      | Up to \$5,000<br>(depends on tax filing status) |

### LIMITED PURPOSE FSA

Available if you enroll in a High Deductible Health Plan (HDHP) through the Universities of Wisconsin. Used to help pay for eligible dental, vision, and **post-deductible** medical/pharmacy benefits expenses not covered by insurance. Expenses can be incurred by you, your spouse, child, or other qualifying tax dependent.

### DEPENDENT DAY CARE FSA

Used to help pay for eligible dependent day care expenses such as after-school care, babysitting, adult or child day care, or preschool. Eligible dependents include a spouse, child, or other qualifying tax dependent.

### PARKING & TRANSIT ACCOUNTS

Allows you to set aside pre-tax income for work-related parking expenses (for example, parking ramps, park-and-rides) and transit expenses (for example, bus passes). The annual contribution minimum is \$50 for the parking account and \$50 for the transit account. The monthly contribution limit is \$315 for the parking account and \$315 for the transit account.

January 1 – December 31 is the plan year for all FSAs. Some funds remaining in your Health Care, Limited Purpose, or Parking & Transit Account on December 31 may automatically **carry over** to the next plan year. Review the FSA web page for more information on the carryover provision. There is **no carryover** for the Dependent Day Care FSA.

You must re-enroll in each of these accounts in the fall during the Annual Benefits Enrollment period to participate the following year.

Visit the Universities of Wisconsin Employee Benefits [Spending and Savings Accounts web page](#) for more information.



## Health Savings Account

A Health Savings Account (HSA) is a savings account that you are required to enroll in if you enroll in the HDHP or Access HDHP. The HSA may be used to pay for qualified medical, dental, vision, and prescription out-of-pocket expenses. The Universities of Wisconsin provides an employer contribution on two paychecks each month, based on coverage level (for example, individual or family). You may also contribute to your HSA on a pre-tax basis. You may change your contribution amount at any time. Once contributions are made, they belong to you. ETF partners with Optum to administer the HSA.

### HSA FEATURES

The money will carry over from year to year and earns interest. Eligible expenses can be incurred by you, your spouse, and your qualifying children. You may experience tax consequences if you are less than age 65 and use your HSA for non-eligible expenses. At age 65, you may use the account for other expenses (amount withdrawn will be taxable income but not subject to penalties). Additional HSA eligibility requirements are:

- Must be covered only by an HSA-qualified high deductible health plan
- Must not be covered by another health plan that is not an HSA-qualified high deductible health plan, such as Medicare or TRICARE
- Cannot have a Health Care FSA (including through a spouse)
- Cannot be claimed as a dependent on someone else's tax return (other than your spouse)

It is your responsibility to ensure you meet the eligibility 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, consult your tax advisor.

|            | 2025 Employer Contribution<br>(if enrolled for entire calendar year) | 2025 Maximum Contribution Limit*<br>(employee + employer) |
|------------|--|---|
| Individual | Up to \$828 per year   | \$4,300   |
| Family     | Up to \$1,650 per year   | \$8,550   |

*\*If 55+ years of age, you may contribute an additional \$1,000.*

Visit the Universities of Wisconsin Employee Benefits [Spending and Savings Accounts web page](#) for more information.



## Retirement Plans – Wisconsin Retirement System

The Wisconsin Retirement System (WRS) provides retirement (pension) benefits to Universities of Wisconsin employees. The WRS is administered by ETF and investments are managed by the State of Wisconsin Investment Board.

### ELIGIBILITY

You are eligible for the WRS based on your employment classification, minimum number of hours worked, and a minimum employment duration. Your Human Resources office will inform you of your eligibility. Enrollment is automatic once you meet or are expected to meet the eligibility requirements.

If you were a WRS-covered employee, terminated, and are subsequently rehired in less than 12 months by the Universities of Wisconsin, you will be re-enrolled in the WRS immediately upon rehire, regardless of whether your new employment period is expected to meet the WRS eligibility criteria.

### CONTRIBUTIONS AND INVESTMENT FUNDS

You and the Universities of Wisconsin contribute to the WRS. Contributions are on a pre-tax basis for federal and state income tax purposes. Contributions are set annually, subject to IRS limits, and automatically invested in the Core Fund, a balanced fund that is fully diversified with a mixture of holdings. You may elect to have 50% of your contributions invested in the Variable Fund, a fund invested solely in stocks.

### 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. Once vested, you are eligible to receive a retirement benefit based on your creditable service.

### RETIREMENT, DEATH AND DISABILITY BENEFITS

Your monthly annuity will be based on a calculation using your years of creditable service and your three highest years of earnings or the cash value of your account, whichever is greater. The WRS also has death and disability benefits.

| 2025 WRS Contribution Rates | General/ Teacher and Executives | Protectives w/ Social Security |
|-----------------------------|---------------------------------|--------------------------------|
| Employee Contribution       | 6.95%                           | 6.95%                          |
| Employer Contribution       | 6.95%                           | 14.95%                         |
| Sick Leave                  | 1.20%                           | 1.20%                          |
| Duty Disability             | N/A                             | 0.12%                          |
| Total                       | 15.10%                          | 23.22%                         |

Visit the Universities of Wisconsin Employee Benefits [Retirement Plans web page](#) for more information.



## Retirement Plans – Supplemental Retirement Savings Programs

All University Staff employees are eligible for two supplemental retirement savings programs:

- UW 403(b) Supplemental Retirement Program (SRP) and
- Wisconsin Deferred Compensation (WDC) 457 Program

Enrollment and contribution changes to either may be done at any time. Contributions may be made on a pre-tax basis, an after-tax basis (Roth), or a combination of both. Contributions are made the first two paychecks of each month (24 paychecks per calendar year). These programs are voluntary and there is no minimum contribution amount. You make the entire contribution. There is no employer contribution.

### UW 403(B) SUPPLEMENTAL RETIREMENT SAVINGS PROGRAM (SRP)

This program is regulated by Section 403(b) of the Internal Revenue Code and administered by the Universities of Wisconsin, through two record keepers, Fidelity and TIAA. The UW 403(b) SRP offers an array of investment options including Target Date Funds, index and actively managed mutual funds, and a separate Guaranteed Fixed Rate Annuity for each provider. A self-directed brokerage option is available.

### WISCONSIN DEFERRED COMPENSATION (WDC) 457 PROGRAM

This program is regulated by Section 457 of the Internal Revenue Code and administered by ETF, through a third-party administrator, Empower. WDC offers a mix of investment options: Target Date funds; actively managed or index mutual funds, collective investment trust, or commingled trust options; a stable value option; and a FDIC-insured bank option. The WDC Program also has a managed-account and a self-directed brokerage account option.

| 2025 Contribution Limits<br>(based on age) | SRP   | WDC                        |
|--|---|----------------------------|
| Under Age 50                               | \$23,500  | \$23,500                   |
| Age 50 to 59 and<br>Age 64 and Over        | \$31,000  | \$31,000                   |
| Age 60 to 63                               | \$34,750  | \$34,750                   |
| Annual Fee                                 | Depends on account balance and<br>record keeper | Depends on account balance |

*You may contribute the annual maximum to the SRP **and** WDC plans. Catch-up contributions available, if eligible.*

Visit the Universities of Wisconsin Employee Benefits [Retirement Plans web page](#) for more information.





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## Sick Leave Credit Conversion Program

The Sick Leave Credit Conversion Program allows you to convert your unused sick leave hours to a dollar amount to pay for State Group Health Insurance premiums. You are eligible for the Sick Leave Credit Conversion Program if you are enrolled in the State Group Health Insurance Program and retire with five or more years of WRS creditable service or terminate employment with 20 or more years of WRS creditable service or are permanently laid off or upon death.

This amount is calculated by multiplying your unused sick leave hours by your highest basic pay rate, which is then converted to tax-free credits. If you have 15 or more years of continuous service when your sick leave credits are converted, you are also eligible for supplemental sick leave credits (except crafts workers). In the event of your death, the survivors covered on your State Group Health Insurance plan can use your sick leave credits to help pay for their continuation of State Group Health Insurance.

Visit the Universities of Wisconsin Employee Benefits [Sick Leave Credit Conversion web page](#) for more information.

## Other Benefits

### WELL-BEING RESOURCES

Universities of Wisconsin supports employees in choosing well, doing well, and living well by providing the following well-being resources:

**Employee Assistance Program (EAP):** Provides you and your immediate family members (members of your household) free and confidential resources to address personal and work-related concerns. The EAP may also assist with legal services, financial services, and work-life services. This program allows up to six in-person sessions per issue per year.

**Well Wisconsin Program:** Available to active employees and retirees and eligible spouses enrolled in State Group Health Insurance. This well-being program is designed to help make you more aware of your current and future health risks, saving you money in the long run. You are eligible to earn a \$150 incentive (taxable) by completing a health assessment, health check, and one well-being activity. All three items must be completed by early October.

### 529 COLLEGE SAVINGS PLAN

Allows you to save for 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, tablets, and other expenses. May be for universities, colleges, professional schools, technical colleges, graduate programs across the country and some institutions abroad. Offers low fees, a minimum contribution of \$15 per pay period, direct deposit, and tax deductions for Wisconsin residents (limitations apply).



#### CAREER-RELATED EDUCATION REIMBURSEMENT

If you have a half-time or greater appointment, you may be eligible for reimbursement 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 Universities of Wisconsin university is encouraged. You must receive prior authorization. Approval will rely on the potential for you to increase your knowledge and skills and availability of department funding.

#### EMPATHY PROGRAM

This program is available to you (and your beneficiaries) if you enroll in State Group Life Insurance, Individual & Family Life Insurance, or Accident Insurance. The program provides comprehensive bereavement support when preparing for or following the loss of a loved one. Services can be accessed at the time of a claim.

#### LIFESTYLE PROGRAM

This program is available to you if you enroll in State Group Life Insurance or Individual & Family Life Insurance. The program provides the services listed below.

**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 (for example, 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. 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. Provides online resources to help with end-of-life issues with the loss of a loved one or for your own passing.

#### LONG-TERM CARE INSURANCE

If you are eligible for the WRS, you, your spouse, parents, and spouse's parents are eligible for Long-Term Care Insurance. Participants must reside in Wisconsin. Provides coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities, and home modification to accommodate disabilities. Each policy is individually underwritten with premiums based on age, gender, individual health at the time of application, the length of your selected waiting period, policy limits, and other components of your customized plan. You may enroll at any time.

Visit the Universities of Wisconsin Employee Benefits [Well-Being Resources web page](#) and [Other Benefits web page](#) for more information.