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UW System Employee Benefits Quick Guide

FACULTY, ACADEMIC STAFF AND LIMITED APPOINTEES IN THE WISCONSIN RETIREMENT SYSTEM (WRS)

This guide highlights your benefits package. Resources are provided at the end of this guide.

Health Insurance (includes pharmacy benefits; Uniform Dental is optional)

If you are eligible for the Wisconsin Retirement System (WRS) benefits package, you are eligible for the State Group Health Insurance Program with or without Uniform Dental. You are eligible for the full employer contribution to the premium if your employment remains at or above 50%. If you work less than 50%, you pay 50% of the total premium.

The Health Plans provide local in-network county-based coverage while the Access Plans provide national and out-of-network coverage. The High Deductible Health Plan (HDHP) includes a Health Savings Account (HSA) with an employer contribution (up to $750 individual or $1,500 family)*.

Monthly Pre-tax Employee Premiums (without Uniform Dental)	Health Plan		High Deductible Health Plan	
	Individual	Family	Individual	Family
Health Plan and High Deductible Health Plan (HDHP)	$112	$276	$39	$97
Access Health Plan and Access HDHP	$267	$663	$194	$484

If you do not need health insurance through the UW System, you may be eligible for the$2,000 Health Opt-Out Incentive*.

**Pro-rated if you are not eligible and enrolled for the entire calendar year.*

Dental Insurance

The Uniform and Preventive Dental plans cover diagnostic, preventive, basic, and orthodontia (under age 19) services. The Select and Select Plus plans cover major and restorative services (and exclude coverage for preventive services). The main differences between the Select and Select Plus plans are the provider networks, premiums, annual maximums and whether orthodontia is covered (Select Plus plan only, including adult orthodontia).

Monthly Pre-tax Employee Premiums	Uniform Dental	Preventive Dental	Select Plan	Select Plus Plan
Individual	$3.00	$36.10	$9.08	$21.60
Individual + Spouse	$10.00	$90.28	$18.16	$43.22
Individual + Child(ren)	$10.00	$90.28	$12.24	$40.12
Family	$10.00	$90.28	$21.76	$66.20

Vision Insurance

Vision insurance provides coverage for a vision exam and materials (contacts and glasses).

Monthly Pre-tax Employee Premiums	Individual	Individual + Spouse	Individual + Child(ren)	Family
Vision Insurance	$5.72	$11.42	$12.88	$20.58

Life Insurance (may enroll in more than one life insurance plan)

STATE GROUP LIFE INSURANCE

Employee coverage up to five times annual income (partially paid for by the UW System). Spouse and dependent coverage also available.

INDIVIDUAL & FAMILY LIFE INSURANCE

Up to $300,000 employee coverage available. Spouse, domestic partner, and dependent coverage available.

UNIVERSITY INSURANCE ASSOCIATION LIFE INSURANCE

Decreasing term life insurance ($3,400 - $101,000) for employee only. Enrollment required for Faculty, Academic Staff and Limited Appointees who meet the salary threshold.

Accidental Death & Dismemberment (AD&D) and Accident Insurance

(may enroll in both plans)

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Up to $500,000 employee coverage available. Spouse, domestic partner, and dependent coverage available.

ACCIDENT INSURANCE

Provides a cash payment to help cover out-of-pocket expenses in the event of an injury due to accident. Includes an Accidental Death & Dismemberment (AD&D) component. Spouse, children, and family coverage available.

Disability Insurance

INCOME CONTINUATION INSURANCE

Replaces up to 75% of eligible earnings if you are unable to work due to illness or injury. Premiums are based on eligible earnings and elimination period selected. After 12 months of state WRS service, the UW System contributes to the premiums.

LONG-TERM CARE INSURANCE

Typically 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, and individual health at the time of application.

Spending and Savings Accounts

FLEXIBLE SPENDING ACCOUNTS (FSA)
Allow you to set aside pre-tax income to help pay eligible health, dental, vision and dependent day care expenses. FSAs are "use it or lose it" accounts. Some unused Healthcare FSA funds include a carryover provision.

PARKING & TRANSIT ACCOUNTS
Allow you to set aside pre-tax income for work-related parking and transit expenses.

HEALTH SAVINGS ACCOUNTS (HSA)
A *required* component of the High Deductible Health Plan (HDHP). Allows you to set aside pre-tax income to help pay eligible health, dental and vision expenses. HSAs provide a triple tax advantage (contributions, distributions, investment earnings). Unused HSA funds carry over from year to year and continue to earn interest.

Retirement Plans

WISCONSIN RETIREMENT SYSTEM (WRS)
Provides retirement benefits to UW System employees and most State of Wisconsin public employees. In 2024, eligible employees contribute 6.9% of eligible earnings up to IRS limits. The UW System also contributes 6.9% for most employees. The WRS also provides separation, disability, and survivor benefits.

WISCONSIN DEFERRED COMPENSATION (WDC) 457 PROGRAM*
Save for retirement pre-tax and/or after-tax (Roth).

UW 403(B) SUPPLEMENTAL RETIREMENT PROGRAM (SRP)*
Save for retirement pre-tax and/or after-tax (Roth).

SICK LEAVE CREDIT CONVERSION PROGRAM
Unused sick leave may be converted to credits to pay for State Group Health Insurance at layoff, termination with 20 years of service, retirement, or death.

**These programs do not have an employer contribution. IRS annual contribution limits apply. Special catch-up contributions may be available.*

Paid Time Off (prorated for employees working less than 100%, if eligible)

VACATION
12-month employees earn 22 days per year. Allocated on a fiscal-year basis (July 1 - June 30). Accrued monthly. If not used within the fiscal year earned, it will carry over until the end of the following fiscal year.

OBSERVED LEGAL HOLIDAYS
Nine legal holidays are observed (if working). Academic year employees are paid for the legal holidays that fall within the academic year.

PERSONAL/FLOATING HOLIDAYS
12-month employees are granted 36 hours on a fiscal-year basis (July 1-June 30). Must be used by the end of the fiscal year (June 30) in which the hours are earned. Unused hours are lost.

SICK LEAVE
New, full-time employees with an appointment of at least 9-months are granted an initial entitlement of 22 days which may be used during the first 18-months of employment. Thereafter, 96 hours earned per fiscal year (1 day per month for 12-month employees; 6 days per semester for academic year/9-month employees).

Work/Life Benefits

EMPLOYEE ASSISTANCE PROGRAM (EAP)
Provides confidential resources at no cost to you and members of your household. The EAP may help with personal/work-related concerns, legal/financial situations, and work-life balance.

WELL WISCONSIN PROGRAM
If you are enrolled in State Group Health Insurance, you (and your spouse, if enrolled) are eligible to participate. You (and your spouse, if enrolled) may earn a $150 incentive by completing a health assessment, health check and one well-being activity. Other resources are also available to help you achieve your well-being goals.

529 COLLEGE SAVINGS PLAN
Allows you to save for educational expenses. Funds can cover tuition, books, room and board, computers, and other expenses. The program allows you to do so directly from your paycheck.

CAREER-RELATED EDUCATION REIMBURSEMENT
Provides 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. Consider coursework at a UW System institution. Prior authorization required. Approval relies on the potential for you to expand your knowledge and skills, and availability of department funding.

Benefits Enrollment and Effective Dates

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

Your institution benefits contact may provide you with an **enrollment deadline worksheet**. The worksheet specifies your job type, the effective date for each benefit plan, and the 30-day enrollment period in which you must make your elections.

How to Enroll

REVIEW
Learn more about your benefits by visiting the UW System 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 these resources on the UW System Employee Benefits website:

- How to Choose Your Health Insurance Plan
- Dental Insurance Plan Comparison
- Vision Insurance Summary
- Life Insurance Plan Comparison

ENROLL
Go to the MyUW portal to make your elections. When you enroll, you will choose your benefit plans and add dependents.

If you have prior UW System or State service, you may need to enroll using paper forms. Review your Enrollment Deadline Worksheet to see if this applies.