

Unclassified Employee Benefits – Graduate Assistant

PAYDAYS

- Paid on the first of the month prior business day when the first falls Saturday, Sunday, or legal holiday.
 - One semester appointments receive 4 checks, October 1-January 1.
 - Academic year appointments receive 9 checks, October 1-June 1.
- Earnings statements (check stubs) and Leave statements are distributed via the [UW System portal link](#).
- Direct deposit allows nationwide banking for UW-L employees.

SAVINGS & RETIREMENT PROGRAMS

TAX-SHELTERED ANNUITY (TSA)

- Allows UW-L employees to make voluntary, pre-tax investments toward retirement under the Internal Revenue Code 403(b).
- Employees choose an [approved tax-sheltered annuity vendor](#) and complete a vendor application by contacting the company of choice directly.

WISCONSIN DEFERRED COMPENSATION PROGRAM

- Pre-tax savings program for retirement. You must contact the plan directly to open an account.
- Money can be accessed after you leave state employment with no penalties.

EMPLOYEE REIMBURSEMENT ACCOUNT (ERA)

- Opportunity to pay qualifying expenses with tax free dollars:
 - Medical Expense Reimbursement Account.
 - Dependent Care Reimbursement Account.
- Open Enrollment: first 30 days of employment...and each fall during announced enrollment period for coming tax year.

EDVEST

- State-sponsored tuition savings plan available through Wells Fargo.
- Tuition units can be purchased on behalf of a child beneficiary and applied in the future toward undergraduate tuition at educational institutions nationwide.
- Minimum investment: \$250.00 to open account.
- Payroll deduction **is not** available, checks may be written or electronic funds transfer.
- Call toll-free 1-888-338-3789 for information and enrollment kit.



INSURANCE PROGRAMS

Insurance premiums are paid by payroll deduction

- Two months in advance
 - State group health
- One month in advance – all other plans

On all the life insurance programs, the standard beneficiary sequence applies unless otherwise directed.

**Important to watch for “It’s Your Choice” period occurring annually in October.

GROUP HEALTH OPTIONS

- Open enrollment: within first 30 days of employment.
- Coverage is effective first of the month following receipt of application.
- Your handbook is your policy and is delivered electronically. Hard copies are available In Human Resources upon request.
- You’ll receive separate ID cards from the carrier along with a prescription card from Navitus with your individual insurance numbers.
 - Allow 2 weeks for your health insurance cards.
 - Allow 2-4 weeks for your prescription cards.
- **All health plans require that employees report changes in status such as name, address, adding/deleting dependents, marital/divorce, etc.**
- **Requires application or waiver (if declined).**

3 plans to select from below:

➢ HMO PLANS:

● 2 Options to choose from:

- [Gundersen Lutheran](#)
- [Health Tradition](#) – Franciscan Skemp Healthcare

- Description of uniform benefits and clinic listings for these plans are contained in booklet [“It’s Your Choice”](#).
- 100% Coverage and no deductible. No co-pays for majority of the services.
- Covers annual eye exam.
- Limited dental benefits up to \$500 per calendar year per person.
- Medical care must be received with selected provider except for emergency care or when referred.
- Entire families must select a common plan.

➢ STANDARD PLAN

- Freedom to choose physician and location of service.
- In-Network: 100% coverage with deductibles: \$100/person, \$200/family maximum per calendar year.
- Out-of-network has higher deductible: \$500/person, \$1,000/family maximum per calendar year and co-payments.
 - After deductible, you pay 20% of the charges until coinsurance maximum reached--\$2,000/individual, \$4,000/family per calendar year.
- No annual eye exam or dental coverage.

2011 MONTHLY PREMIUMS

	STANDARD PLAN	HEALTH TRADITIONS	GUNDERSEN LUTHERAN
*WRS ELIGIBLE			
Single	113.00	42.00	42.00
Family	283.50	104.00	104.00

➤ NAVITUS

- All participants will receive their pharmacy benefits from the pharmacy benefit manager (PBM), Navitus Health Solutions.
- The Navitus card must be shown at the time prescription drugs are purchased.

2011 NAVITUS PRESCRIPTION CO-PAYS & OUT OF POCKET MAXIMUMS

	STANDARD PLAN	HEALTH TRADITIONS	GUNDERSEN LUTHERAN
OUT OF POCKET MAXIMUMS			
Single	1,000.00	**410.00	**410.00
Family	2,000.00	**820.00	**820.00
CO-PAY – ALL PLANS			
Tier 1	5.00	Generic	
Tier 2	15.00	Formulary	
Tier 3	35.00	Experimental	

**Tier 1 and Tier 2 co-pays count toward out of pocket maximum for the HMO prescription benefit.

VSP VISION PLAN

- Employees must enroll for the entire calendar year during either initial enrollment (first 30 days of employment) or during the open-enrollment period each fall for the next calendar year.
- Covers:
 - One eye exam per year with a \$10 co-pay.
 - One pair of lenses per year.
 - Frames once every 24 months.
- No card generated – use UW Person Id number which is available on your earnings statements.
- Must use a participating vendor.

2011 MONTHLY PREMIUMS:

COVERAGE OPTIONS	
Employee Only	\$ 5.24
Employee & Spouse/Domestic Partner	\$10.49
Employee & Child(ren)	\$11.23
Employee & Family	\$17.93

UNIVERSITY INSURANCE ASSOCIATION (Minnesota Mutual Life)

- Mandatory for employees with salaries of at least \$2,372.00 per month.
- Decreasing term life insurance-amount of coverage decreases with age.
- Annual cost is \$24.00.
 - Deducted from November 1 check. Coverage effective 10/01-09/30.
 - \$12 deducted from April 1 check for staff beginning Spring semester. Coverage effective 04/01-09/30.
- **No application is required.**

UNIVERSITY OF WI EMPLOYEES, INC GROUP LIFE (Country Life)

- Open Enrollment-within 30 days of employment date.
- Coverage is effective on the 1st of the month following receipt of application in Human Resources.
- Term life insurance available for employee only.
- Amount of coverage and monthly cost based on age.
- Includes accidental death and dismemberment benefits.

2011 MONTHLY PREMIUMS:

AGE	COVERAGE	AMOUNT
Under 35	\$25,000	\$1.00
35-39	\$21,000	\$1.25
40-44	\$18,000	\$1.60
45-49	\$12,000	\$2.00
50-54	\$9,000	\$2.40
55-59	\$7,500	\$3.80
60-64	\$7,000	\$4.35
Over 64	\$3,000	\$3.00

INDIVIDUAL & FAMILY GROUP LIFE (Minnesota Mutual Life)

- Open enrollment period-within 30 days of employment date.
- Coverage is effective on the 1st of the month following receipt of application in Human Resources.
- Term life insurance: Spouse coverage cannot be greater than elected employee coverage.
- Employee initially eligible for \$5,000, \$10,000, \$15,000 or \$20,000; spouse for \$5,000 or \$10,000 and children for \$2,500 or \$5,000 each.
- Annual guaranteed increase option.
- Cost based on age and amount of coverage selected. See [rate chart](#).
- Children covered through age 25, even if married.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (Zurich American Life)

- Open enrollment anytime.
- Coverage is effective on the first of the month following the receipt of the application in Human Resources.
- Monthly premiums are determined by the amount of coverage selected and range from \$0.73 to \$11.00 per month.

EPIC MAJOR MEDICAL INSURANCE

- Open enrollment period-within 30 days of employment date.
- Coverage effective the 1st of the month following receipt of application in Human Resources.
- A supplement to additional dental plans. Provides limited secondary coverage.
- Coverage includes dental services, catastrophic medical expenses, and accidental death and dismemberment and includes a vision discount program.
- Dental benefits-limited to 50% of the first \$2,000 in covered expenses per person/year with a \$75 deductible. Annual maximum benefit of \$1,000 per person/year.

2011 MONTHLY PREMIUMS:

COVERAGE OPTIONS	Without Vision	With Vision
Single	\$16.70	\$20.70
Two Person	\$33.40	\$40.47
Family	\$50.10	\$60.49

DENTAL WISCONSIN

- Open enrollment-within 30 days of employment date.
- Coverage effective the 1st of the month following receipt of application in Human Resources.
- \$1,000 Ortho Lifetime Maximum. Ortho coverage for children under age 19. 12 month waiting period.
- Coverage Options:
 - > [Preferred Provider Plan \(PPO\):](#)
 - 3 month waiting period for basic and major services for new enrollees.
 - Deductibles apply.
 - Obtain a greater benefit for services by using in-network provider.
 - > [Select Plan.](#)
 - 3 month waiting period for basic and major services for new enrollees.
 - Deductibles apply.
 - No provider network. Freedom to go to dental provider of choice but utilization of a participating provider will eliminate any excess charges over the maximum plan allowance.

2011 MONTHLY PREMIUMS:

	PPO Plan	Select Plan
Employee:	\$25.54	\$28.78
Employee & Spouse/ Domestic Partner:	\$54.08	\$34.93
Employee & Child (ren)	\$60.47	\$40.30
Family	\$91.41	\$59.28

LONG-TERM CARE INSURANCE

- This insurance is designed to help protect against the high costs of long-term care if you or a family member can no longer perform daily living activities without the need of assistance.
- Medicare and most health insurance will not pay for these services.
- ETF authorized programs:
 - > [John Hancock](#)
 - > [HealthChoice](#) – administered by **United of Omaha Life Insurance Company**

DOMESTIC PARTNER BENEFITS

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In 2009, Wisconsin Act 28 (state budget bill) expanded the rights of people in both same-sex and opposite-sex domestic partnerships. This expansion of rights includes eligibility for employer-sponsored benefits.

OTHER BENEFITS AND INFORMATION

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP) is available to all employees (regardless of appointment percentage and including limited term and project employees) and their immediate family members.

- Provides 5 free consultations per year.

EMPLOYEE HANDBOOK

The UW-L Employee Handbook has been prepared to assist you in finding the answers to questions that you may have regarding your employment.

WORKERS COMPENSATION

- When an employee has been injured in the course of employment, he or she should report the injury to his or her direct supervisor to complete the required forms.
- Forms at the above link should be completed as soon as possible after the injury and sent to Human Resources.
- Any questions/concerns should be directed to Human Resources.

UPDATES TO PERSONAL INFORMATION

- Employees must notify Human Resources of changes to personal information such as an address, name, telephone, etc. All required forms must be completed and submitted to Human Resources
- Keeping your personal information current is essential.

LEAVE INFORMATION

Leave reports are generated monthly and delivered via MY UW System portal.

- Reports must be completed regardless of whether leave has been used.
- Please print leave report to be signed and dated by both you and your department chair/dean/direct supervisor.
- Completed leave report(s) must be sent to Human Resources by specified deadline stated on leave report.
- Failure to return reports could result in a reduction of your sick leave.
- The Unclassified Personnel Guidelines (UPGs) provide additional information regarding:
 - [Sick leave \(UPG 10\)](#)
 - [Vacation, floating holiday, and catastrophic leave \(UPG 9\)](#).

LEGAL HOLIDAYS

- State Offices are closed in observance of the following legal holidays:

New Year's Day (January 1)	Independence Day (July 4)	Christmas Eve (December 24)
Martin Luther King Day	Labor Day	Christmas Day (December 25)
Memorial Day	Thanksgiving Day	New Year's Eve (December 31)
- If a holiday falls on a Sunday, state offices are closed the following Monday.
- If a holiday falls on Saturday, an additional day (prorated to percentage of appointment) will be granted to be used during the current fiscal year with supervisor approval.
- Legal holidays must be used within the fiscal year they are earned or the hours will be forfeited.

