



Work. Thrive. Belong.

2023 Benefits Summary

**FOR GRADUATE ASSISTANTS, EMPLOYEES-IN-TRAINING, FELLOWS, SCHOLARS,
AND SHORT-TERM ACADEMIC STAFF EMPLOYEES
FOR APPOINTEES NOT COVERED BY THE WISCONSIN RETIREMENT SYSTEM (WRS)
WITH APPOINTMENT START DATES BETWEEN DECEMBER 2, 2022 – DECEMBER 1, 2023**

Work. Thrive. Belong.

As a new employee of the UW System, 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 UW System, you'll have a variety of career opportunities.

You'll **thrive** in the UW System with our competitive benefits package.

You'll **belong** to the UW System with a positive and inviting work culture.



The UW System 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.

2023 Benefits Summary

The UW System offers an excellent benefits package to meet the diverse needs of our employees. 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 coverage to dependents.

Understanding your options can help you get the most from your benefit plans. This is a summary of the benefits available to UW System 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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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.

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

Over the course of your employment, you may have a **qualifying life event** such as marriage, birth, adoption, loss of other coverage, and employment change. These qualifying life events may change your benefit plan needs. You generally have a 30-day period from your qualifying life event date to make changes to your benefits.

Employees are paid every other Thursday for the prior two week period. For most insurance plans, premiums are deducted from two paychecks each month for coverage for the upcoming month. The amounts listed in the premium charts throughout this summary are the monthly premium and need to be divided by two to get the per pay period deduction. Some premiums are deducted pre-tax.

How to Enroll

PREPARE

Learn more about your benefits, eligibility, and how to enroll 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 the **How to Choose Your Health Insurance Plan web page**, the **Dental Comparison**, the **Vision Insurance Summary**, and the **Life Insurance Plan Comparison** on the UW System Employee Benefits website.

ACT

Enroll through the Benefit Information tile on the **MyUW portal**. When you enroll, you'll choose your benefits plans and add dependents. If you have prior State service, you may need to enroll using paper forms. Review your Enrollment Deadline Worksheet to see if this applies to you.

Prepare: [UW System Employee Benefits](#), [Health & Retirement Contributions Estimator](#)

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

Act: [MyUW portal](#)

Paid Time Off and Leave Benefits

This benefit package includes paid leave benefits for **short-term academic staff employees** that are expected to work at least 440 hours for at least one year. Paid leave is allocated on a fiscal year basis (July 1-June 30).

Graduate assistants, employees-in-training, fellows, scholars are not eligible for paid leave benefits.

VACATION

Short-term academic staff employees in an annual-basis appointment earn up to 176 hours of vacation per fiscal year; prorated if part-time. Vacation can be used before it is earned. Unused vacation earned in a fiscal year can be carried over for one fiscal year and then will expire.

PERSONAL HOLIDAYS

Short-term academic staff employees in an annual-basis appointment can earn up to 36 hours of personal holiday per fiscal year; prorated if part-time. Unused hours expire at the end of the fiscal year.

LEGAL HOLIDAYS

Short-term academic staff employees are eligible for 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. Part-time employees receive a prorated amount based on hours worked during the pay period that includes the legal holiday.

SICK LEAVE

Short-term academic staff employees qualify for up to 176 hours of sick leave for use during the first 18 months of employment; prorated if part-time. After the first 18 months, up to 96 hours of sick leave are earned per fiscal year; prorated if part-time. Sick leave accumulates without limit, does not expire, and cannot be used before it is earned. *Leave hours used or no leave taken reports must be submitted on a biweekly basis. If reports are not submitted, your sick leave balance will be reduced.*

FAMILY MEDICAL LEAVE (W/FMLA)

Employees who 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) are eligible for up to 12 weeks of unpaid, job-protected leave each fiscal year for specified family and medical reasons.

JURY DUTY

Short-term academic staff employees in a sick leave eligible position will receive paid leave when summoned as a witness for the employer or impaneled as a jurist.

VOTING

Short-term academic staff employees in a sick leave eligible position that cannot vote outside of work hours may receive paid leave to vote.

BONE MARROW AND HUMAN ORGAN DONATION

Short-term academic staff employees in a sick leave eligible position that request to serve as a bone marrow donor 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 support employees who 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

If you meet certain requirements, you may be 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. Eligible employees may also receive up to four years of differential pay and eligible benefits if on active duty.

Visit the [UW System Leave Benefits](#) webpage for more information.

State Group Health Insurance

Student Assistants and Employees-in-Training:

- 12-month employees are eligible if expected to work at least 33% for at least six months
- 9-month employees are eligible if expected to work at least 33% for at least one semester

Short-term Academic Staff (including Visiting Faculty):

- 12-month employees are eligible if expected to work at least 21% for at least six months
- 9-month employees are eligible if expected to work at least 28% for at least one semester

The State Group Health Insurance Program is administered by the Department of Employee Trust Funds (ETF) and offers the below plan designs. All plan designs offer hospital, surgical, medical, and prescription coverage.

- **Health Plan**
Offer a variety of **local** health insurance plan carriers that provide coverage mainly in Wisconsin (some offer coverage in surrounding states).
- **Access Health Plan**
Provides **nationwide** coverage at an increased cost.

You have a **30-day enrollment period** from your benefit eligibility date (usually date of hire). Your spouse and eligible dependent children may also be enrolled at this time.

	Monthly Pre-tax Employee Premiums (without Uniform Dental)	
	Individual	Family
Health Plan	\$50.00	\$124.00
Access Health Plan	\$120.50	\$299.50

Visit the UW System Employee Benefits [State Group Health Insurance web page](#) for more information.

State Group Health Insurance – Summary

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 Access Plan.

	Health Plan / Access Plan
Annual Deductible	\$250/individual \$500/family
Coinsurance	After deductible: You pay 10%
Annual Out-of-Pocket Limit	\$1,250/individual \$2,500/family
Routine Preventive Services	You pay \$0. The plan pays 100%.
Telehealth/Virtual Visit	What you pay varies by health insurance carrier.
Primary Care Office Visit	\$15 copay per visit
Specialist Office Visit and Urgent Care Visit	\$25 copay per visit
Vision Exam	\$25 copay You pay \$0 for children under 5.
Hospital and Ambulance	After deductible: You pay 10%
Emergency Room	\$75 copay per visit then deductible and 10% coinsurance
Physical, Speech, and Occupational Therapy	10% (up to 50 visits/year, plan may approve additional visits if necessary)
Prescription Copays (30-day supply)	Level 1: \$5 Level 2: 20% (\$50 max) Level 3: 40% (\$150 max)
Specialty Drug Copays (30-day supply)	Level 4: \$50 (must fill at a specialty pharmacy)
Prescription Annual Out-of-Pocket Limit	Level 1 & 2: \$600/individual, \$1,200/family Level 3 & 4: Federal Maximums

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 UW System 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 Delta Dental. Once enrolled, you must remain enrolled for the entire calendar year.

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

Monthly Pre-tax Employee Premiums	Uniform Dental*	Preventive Dental	Select Plan	Select Plus Plan
Individual	\$4.00	\$34.72	\$9.76	\$20.98
Individual + Spouse	\$9.00	\$86.80	\$19.52	\$41.96
Individual + Child(ren)	\$9.00	\$86.80	\$13.16	\$38.96
Family	\$9.00	\$86.80	\$23.40	\$64.28

*Employee premium is included in your State Group Health Insurance premium, not as a separate deduction.

Visit the UW System 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. A vision exam is covered by the State Group Health Insurance plan (see page 8). The Vision Insurance, administered by DeltaVision/EyeMed, provides coverage for materials (for example, glasses and contacts). Once enrolled, you must remain enrolled for the entire calendar year.

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

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

Visit the UW System Employee Benefits [Vision Insurance web page](#) for more information.

Life Insurance

If you are eligible for State Group Health Insurance, you are eligible for the life insurance plans. 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, pay off debt or funeral expenses).

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. 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 each for each child.

UW EMPLOYEES, INC. LIFE INSURANCE

Offers decreasing term life insurance for employees only. Coverage is based on age and ranges from \$7,000–\$33,000.

UNIVERSITY INSURANCE ASSOCIATION LIFE INSURANCE

Offers decreasing term life insurance to eligible Short-Term Academic Staff Employees. This plan is offered to employees only. If you meet the monthly salary requirement, you will be automatically enrolled and the annual premium will be deducted from your January earnings. Coverage is based on age and ranges from \$3,400–\$101,000. Coverage may be continued at retirement at group policy rates.

Accidental Death & Dismemberment and Accident Insurance

If you are eligible for State Group Health Insurance you are eligible for the plans listed below.

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

Provides cash payment to help cover out-of-pocket expenses in the event of injury due to an accident. Includes an AD&D component. You may enroll in both plans (AD&D Insurance and Accident Insurance).

Visit the UW System Employee Benefits [Life Insurance web page](#) and [AD&D and Accident Insurance web page](#) for more information.

Flexible Spending Accounts

All Student Assistants and Short-term Academic Staff employees are eligible for the Flexible Spending Accounts (FSAs) except Fellows, Scholars, Trainees, Graduate Interns/Trainees and Post-Doctoral Fellow/Trainees. 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.

HEALTH CARE FSA

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

	2023 Annual Contribution Limit
Health Care FSA	\$2,850
Dependent Day Care FSA	Up to \$5,000 (depends on tax filing status)

DEPENDENT DAY CARE ACCOUNT

Used to help pay for eligible dependent care expenses such as after-school care, babysitting, adult or child day care, and 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 \$280 for the parking account and \$280 for the transit account.

January 1–December 31 is the plan year for all FSAs. Some funds remaining in your Health Care FSA or Parking & Transit Account on December 31 may automatically **carry over** to the new 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 each year during the Annual Benefits Enrollment (ABE) period to participate the following year.

Visit the UW System Employee Benefits [Spending and Savings Accounts web page](#) for more information.

Retirement Plans – Wisconsin Retirement System

ELIGIBILITY

Short-term academic staff employees: If you do not initially meet the Wisconsin Retirement System (WRS) Benefits Package eligibility requirements, you can become eligible if the expectation of your hours worked or your duration of employment changes. At the time the expectation changes, you will be enrolled in the WRS. Your employment will also be evaluated for the WRS Benefits Package eligibility at your one-year anniversary. If you worked the minimum amount of hours to be eligible, you will be enrolled in the WRS.

Retirement Plans – Supplemental Retirement Savings Programs

Most employees are eligible for two supplemental retirement savings programs: UW 403(b) Supplemental Retirement Savings Program (SRP) and Wisconsin Deferred Compensation (WDC) 457 Program. Fellows, Scholars, Trainees, Graduate Interns/Trainees or Post-Doctoral Fellow/Trainees do not receive wages; therefore, are not eligible for these programs. If eligible, you may enroll with the recordkeeper of your choice and start saving immediately. Check with your institution benefits contact for your eligibility.

Enrollment and contribution changes in either of the programs 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. These programs are voluntary and there is no minimum monthly 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 UW System, through two record keepers, TIAA and Fidelity. 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 Retirement. 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.

2023 Contribution Limits	SRP	WDC
Contribution Limit: Under Age 50*	\$22,500	\$22,500
Contribution Limit: Age 50 or Over*	\$30,000	\$30,000
Annual Fee	Up to \$148 depending on account balance and record keeper	Up to \$138 depending on the value of the account

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

Visit the UW System Employee Benefits [Retirement Plans web page](#) for more information.

Other Benefits

WELL-BEING RESOURCES

UW System supports our 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 help with work-life services. This program allows up to six in-person sessions per issue per year.

**Graduate assistants are not eligible; however, similar services may be available through your institution's student health services.*

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 many other expenses. This may be funds 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, and tax deductions for Wisconsin residents (limitations apply). You may set up direct deposit to this plan from your payroll. For more information or to set up an account, visit the [Edvest website](#).

LIFESTYLE PROGRAM

This program provides the services listed below, is free of charge, and no enrollment is necessary. It is available to employees enrolled in Individual & Family Life Insurance or University Insurance Association Life Insurance.

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).

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.

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