

2021 Employee Benefits

University Staff

covered by the Wisconsin Retirement System

Agenda

1. Payroll



- Payroll Schedule
- MyUW

SCAN ME TO



ACCESS LINKS

<http://www.wisconsin.edu/ohrwd/benefits/download/newemp/univ.staffppt21.pdf>

2. Benefits



- Paid Leave
- Choosing Your Benefits (Prepare, Decide, Act)
- State Group Health Insurance & Pharmacy Benefits
- Health Opt-Out Incentive
- Well-being Resources
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts
- Life Insurance
- Accidental Death & Dismemberment Insurance
- Accident Insurance
- Income Continuation Insurance
- Retirement Programs
- Other Benefits

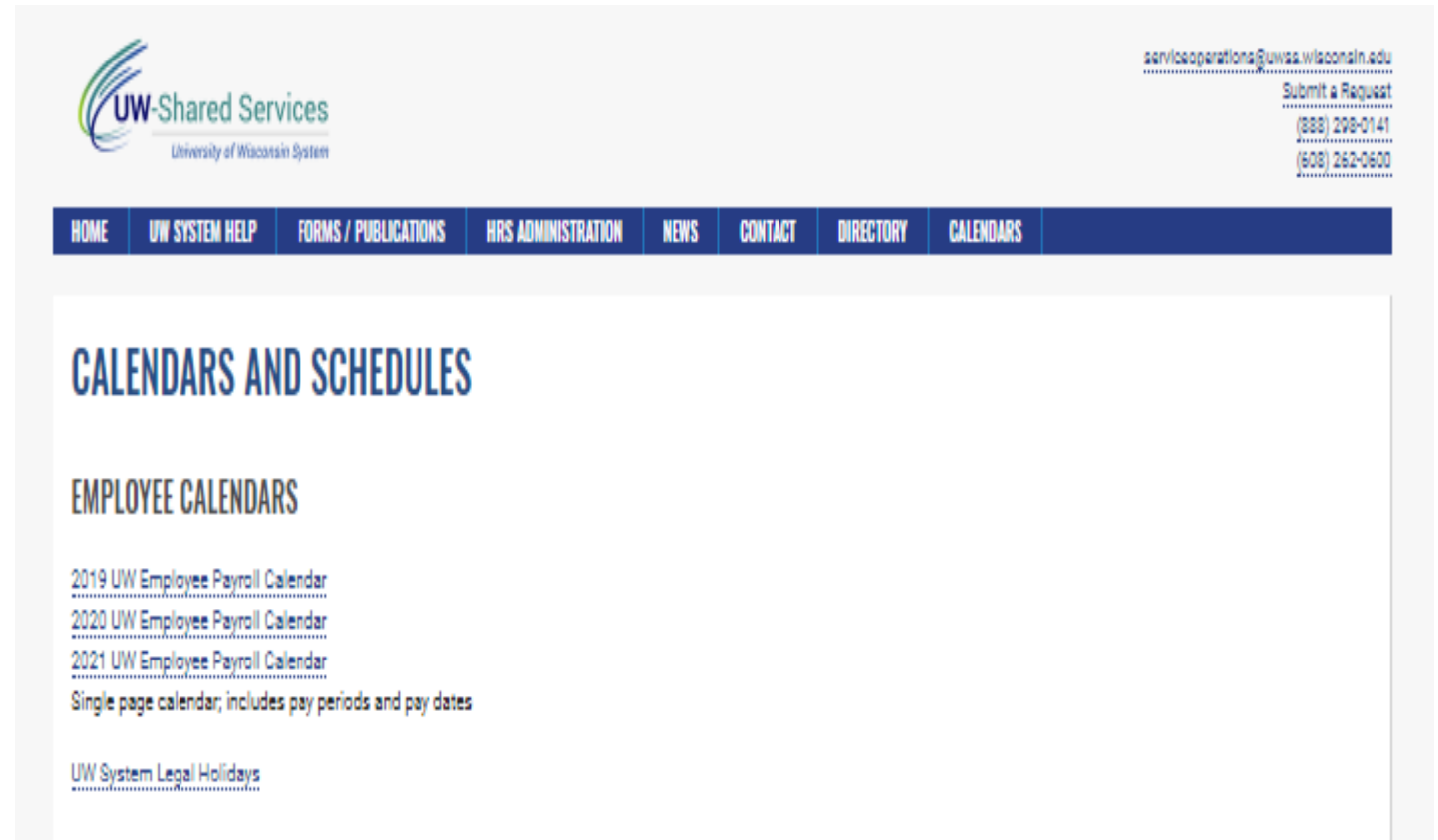
Payroll



Payroll Schedule

University Staff employees are paid on an hourly basis, every other Thursday.

See the [Payroll Schedule](#) for pay period dates and payroll dates.

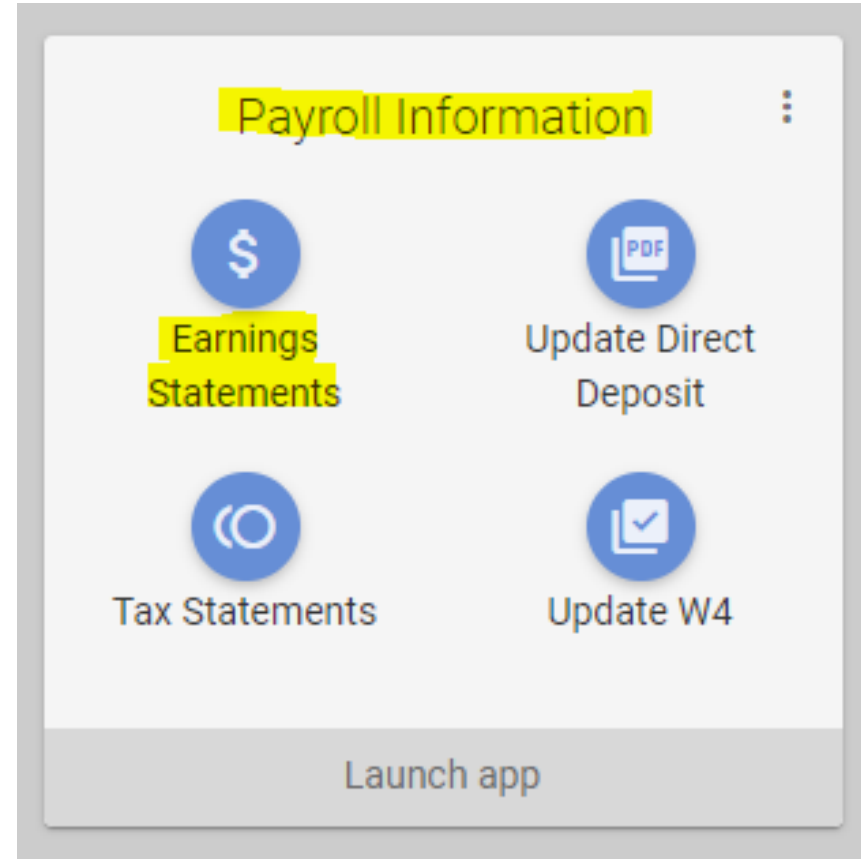


The screenshot shows the UW Shared Services website. At the top left is the UW Shared Services logo with the text "University of Wisconsin System". At the top right is the email address "serviceoperations@uwsa.wiscnsl.edu" and a "Submit a Request" button with phone numbers "(888) 298-0141" and "(608) 262-0600". Below the header is a navigation bar with links: HOME, UW SYSTEM HELP, FORMS / PUBLICATIONS, HRS ADMINISTRATION, NEWS, CONTACT, DIRECTORY, and CALENDARS. The main content area is titled "CALENDARS AND SCHEDULES" and "EMPLOYEE CALENDARS". It lists three links: "2019 UW Employee Payroll Calendar", "2020 UW Employee Payroll Calendar", and "2021 UW Employee Payroll Calendar". Below these links is the text "Single page calendar; includes pay periods and pay dates". At the bottom of the list is a link for "UW System Legal Holidays".

MyUW

Earnings statements are available in the [MyUW portal](#).

- ✓ [Benefit Plan Premiums](#) are deducted via payroll deduction.*
- ✓ Most benefit plan premiums are paid in advance of coverage.
- ✓ There may be multiple deductions from your first check (due to the timing of when you make your elections).



*In April 2021 biweekly paid employees benefit premium deduction schedule will change. Benefit premiums will be split evenly across the first two paychecks of the month.

Benefits



PAID LEAVE

Types of Paid Leave

Type of Paid Leave	Hours Earned	Leave Provisions
<u>Legal Holidays</u>	9 days / year	<ul style="list-style-type: none"> ✓ New Year's Eve, New Year's Day, Martin Luther King Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, Christmas Eve, Christmas Day ✓ Hours lost if not used in same calendar year.
<u>Personal Holidays</u>	36 hours / year (4.5 days)	<ul style="list-style-type: none"> ✓ Granted on hire date and every January 1st thereafter. ✓ Hours lost if not used in same calendar year.
<u>Vacation</u>	Based on years of service and status per the Fair Labor Standards Act	<ul style="list-style-type: none"> ✓ Granted on January 1st; pro-rated based on hire date. ✓ Hours earned in calendar year may carry over to end of following calendar year. ✓ Hours lost if not used or banked (if eligible) by end of carry over period.
<u>Sick Leave</u>	Earn 5 hours per paycheck (130 hours per year)	<ul style="list-style-type: none"> ✓ Accumulates without limit. ✓ May only be used after it's earned. ✓ Sick Leave Credit Conversion Program may apply.

Paid Leave Reporting Rules

- ✓ Establish a standard 40-hour work week (typically 7:45 a.m. – 4:30 p.m. Monday through Friday).
- ✓ University Staff **exempt** from FLSA, report leave in half or full days:

If You Miss:	Less than 2 hours	2 - 6 hours	More than 6 hours
Number of Hours to Report:	0 hours	4 hours	8 hours

- ✓ University Staff **non-exempt**, report leave in 15-minute increments.
- ✓ If you are part-time, report actual hours missed (15-minute increments).
- ✓ Leave reports and balances are available in your [MyUW portal](#) (Time and Absence).

Vacation Hours Earned per Year

Years of Service	FLSA Non-Exempt	FLSA Exempt
0 - 5 years	104	120
5 - 10 years	144	160
10-15 years	160	176
15-20 years	184	200
20-25 years	200	216
25 years +	216	216

- ✓ University Staff–Temporary employees are not eligible for paid leave.
- ✓ Crafts workers are subject to different leave provisions. For more information review the [Benefit Quick Guide - Craft Workers](#).



CHOOSING YOUR BENEFITS (PREPARE, DECIDE, ACT)

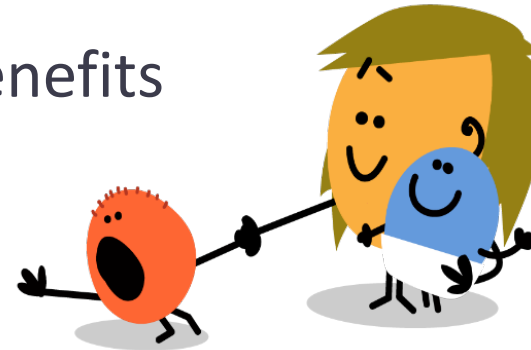
Prepare

- ✓ Consider your needs and the needs of your spouse and/or dependent(s).
- ✓ Use ALEX, your online personalized benefits counselor.
- ✓ Explore the UW System Employee Benefits website.



Decide

- ✓ Decide which plans you would like to enroll in.
- ✓ Decide if your spouse and/or eligible dependent(s) need to be covered.
- ✓ Use the resources available on the [UW System Employee Benefits website](#) to help you decide:
 - Health Plan Search
 - Comparison of Health and Pharmacy Benefits
 - Dental Plan Comparison
 - Premiums



Act

Complete your elections **within 30 days** of your benefits eligibility date.

- ✓ Most employees may enroll online. Log into **Self Service** through your [MyUW portal](#) (Benefit Information module).
- ✓ If you have **prior WRS service**, you must enroll using paper applications. Submit to your human resources office within 30 days of eligibility.
- ✓ Paper applications are available on the [UW System Employee Benefits website](#).

Benefits are generally effective the 1st of the month on or following your eligibility date if your elections are submitted within 30 days.

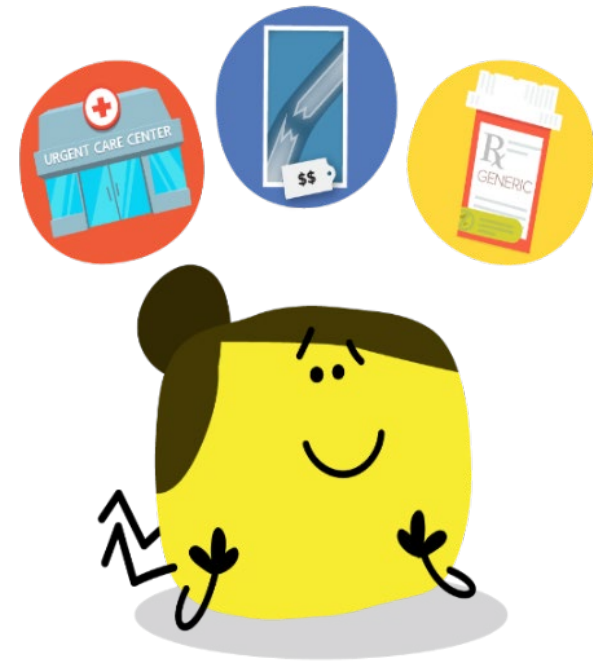
Eligible Dependents

Most of the plans provide coverage for you and your eligible family members. This includes your:

- ✓ Spouse
- ✓ Dependent children (until age 26*). Includes stepchildren, adopted children and pre-adoption placement, legal wards that become your permanent ward before age 26 and grandchildren until your insured child (the grandchild's parent) turns age 18.

Review the [Dependent Eligibility Chart](#) for more details.

**A child with a disability of long-standing duration, who is dependent on you or the other parent for at least 50% of support and maintenance, and are incapable of self-support, may remain covered past age 26.*



STATE GROUP HEALTH INSURANCE

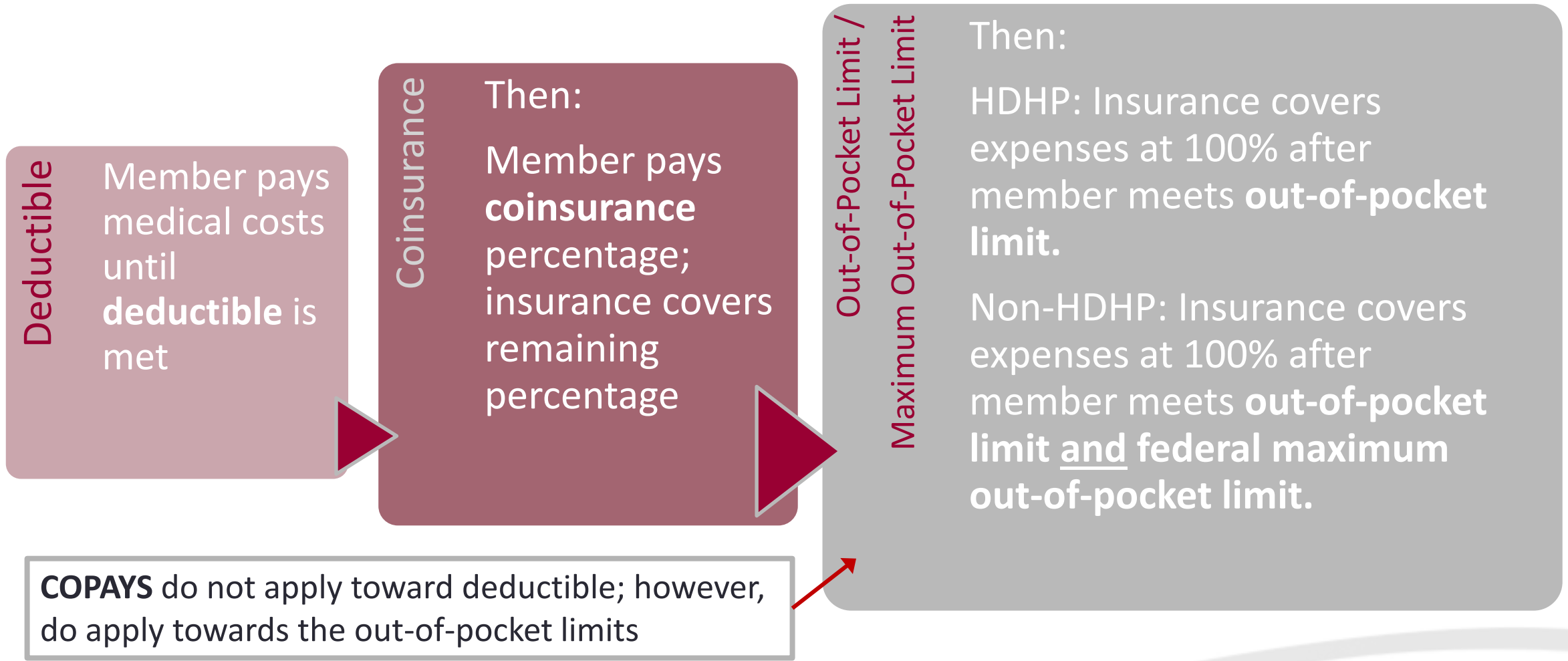
Health Insurance Terminology

	Definition	Example for each Health Plan Design
Deductible	<p>Amount you pay for covered services before the plan pays.</p> <p>Preventive services not subject to deductible per the Affordable Care Act.</p> <p>Office visits not subject to deductible for Health Plan and Access Plan. Other services received during office visits are subject to deductible (e.g. labs, X-rays).</p>	<p>Health Plan and Access Plan: \$250 Single \$500 Family</p> <p>HDHP and Access HDHP: \$1,500 Single \$3,000 Family</p>
Coinsurance	<p>Percentage of covered services you pay.</p> <p>Most services require the deductible to be met before coinsurance applies.</p>	<p>10% Health Plans, HDHP, in-network Access Plan and in-network Access HDHP</p> <p>20% All plans (covered durable and disposable medical equipment, certain hearing aids and cochlear implants)</p> <p>30% Out-of-network Access Plan and Access HDHP</p>
Copayment	<p>Fixed amount you pay for a covered service, each visit, until the annual out-of-pocket limit has been met.</p> <p>Deductible must be met before copayments apply for the HDHP and Access HDHP.</p>	<p>\$15 Primary Care Physician and Therapy</p> <p>\$25 Specialty Services and Urgent Care Services</p> <p>\$75 Emergency Room</p>

Health Insurance Terminology, continued

	Definition	Example for each Health Plan Design
Out-of-Pocket Limit	<p>The most you pay in a calendar year for covered services. Inclusive of copayments, the deductible and coinsurance.</p> <p>Once you reach this limit the plan pays 100%.</p>	<p>Health Plan and Access Plan: \$1,250 Single \$2,500 Family (separate out-of-pocket limit for pharmacy benefits)</p> <p>HDHP and Access HDHP: \$2,500 Single \$5,000 Family (includes pharmacy benefits)</p>
Maximum Out-of-Pocket Limit	<p>The most you pay in a calendar year for covered services before benefits are payable at 100% for costs not limited to the Out-of-Pocket limit.</p> <p>Includes costs for level 3 pharmacy benefits, hearing aids or cochlear implants for adults and some other expenses that do not accumulate toward the Out-of-Pocket limit.</p>	<p>Health Plan and Access Plan: \$6,850 Single \$13,700 Family (separate out-of-pocket limit for pharmacy benefits)</p> <p>HDHP and Access HDHP: No additional maximum out-of-pocket beyond the Out-of-Pocket limit.</p>

Health Insurance Basics



Life Events

Contact your human resources office **within 30 days** of a Life Event. You only have 30 days following a life event to change and/or enroll in most benefit plans. A life event may be either a family or employment change.

Family Change Examples	Employment Status Change Examples
<ul style="list-style-type: none">• Marriage or divorce• Birth, adoption, guardianship of a child (60 days to enroll)• Permanent Relocation• Spouse or dependent child death	<ul style="list-style-type: none">• Termination of employment• Disability• Change in employment status

State Group Health Insurance Overview

Enrollment Opportunities

- ✓ Initially upon hire or within 30 days of eligibility date
- ✓ Annual Benefits Enrollment (each fall for the upcoming calendar year)

Decisions

- ✓ Elect health insurance,
- ✓ Waive health insurance, or
- ✓ Elect the Health Opt-Out Incentive

State Group Health Insurance Overview

If you **elect** health insurance, choose:

- ✓ Health Plan Design (Health Plan or HDHP)
- ✓ Health Plan Carrier
- ✓ Coverage Level (single, family)*

Health Plan Designs	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Cost Per Visit	\$\$\$\$	\$\$\$\$	\$\$\$\$	\$\$\$\$
Provider Availability	Local	Local	Nationwide	Nationwide
Nationwide Pharmacies	✓	✓	✓	✓
Out-of-Network Benefits	Emergency and urgent care	Emergency and urgent care	✓	✓
Available Health Plan(s)	9 plans	9 plans	WEA Trust	WEA Trust
Employer may add money to required Health Savings Account (HSA)	---	Individual: \$750 Family: \$1,500	---	Individual: \$750 Family: \$1,500

Health Plan Design Options

- These plans use a specific network of doctors, clinics and hospitals in a **local** geographic area. You must receive services within the network. Coverage is only available out-of-network for urgent and emergency care.
- Premiums: The HDHP has the **lowest** employee premium.

Health Plan and High Deductible Health Plan (HDHP)



- These plans provide freedom of choice for doctors, clinics and hospitals across the country. Your out-of-pocket costs are lower when in-network providers are used.
- Premium: The Access Plan and Access HDHP have **higher** premiums than the Health Plan and HDHP.

Access Plan and Access HDHP




Health Plan Design Options, continued

- ✓ All insurers offer the same uniform benefits.
- ✓ All plan designs include pharmacy benefits.
- ✓ All plan designs include uniform dental benefits, if elected (minimal cost).

Review the [Comparison of Health and Pharmacy Benefits](#).

Regardless of the plan design you select, **preventive health services** are covered at 100%, even if you have not met your deductible. The covered [preventive health services](#) were established by the Patient Protection and Affordable Care Act.

Health Plan Carrier Options

- ✓ If you select the **Health Plan or HDHP**, you need to select a health plan carrier.
If you select the **Access Health Plan or Access HDHP**, your health plan carrier is WEA Trust.
- ✓ To decide on a health plan carrier, review the provider directories through the [Health Plan Search](#). 
- ✓ Health Plan Carrier determines:
 - What county you may receive services in.
 - What doctors, urgent care facilities and hospitals you may use.

State Group Health Insurance Overview

- ✓ Enrollment options when covered by another health plan:
 - If the other plan **is** the State Group Health Insurance plan through a spouse or parent, you may remain on your spouse's or parent's plan until no longer eligible OR you may enroll in your own plan. You may not be covered on both plans.
 - If the other plan is **not** the State Group Health Insurance plan: If you want to enroll in the High Deductible Health Plan (HDHP), your other plan **must** be an HDHP.
- ✓ You may **waive** health insurance
- ✓ If you are eligible, you may elect the **Health Opt-Out Incentive** (up to \$2,000 per year).

State Group Health Insurance Overview

- ✓ Upon completing two months of state service, you are eligible for the employer contribution to your health insurance premium.
- ✓ You may enroll in State Group Health Insurance prior to becoming eligible for the employer contribution, however, you will pay 100% of the total premium rates until you complete two months of state service.

Health Insurance Premiums – Without Uniform Dental

Wisconsin Retirement System Covered Employees

2021	Health Plan (WRS benefits package)		High Deductible Health Plan (HDHP) (WRS benefits package)	
	Single	Family	Single	Family
Health Plan and HDHP (excluding Access Plans)	\$92	\$229	\$32	\$80
Access Health Plan and Access HDHP	\$251	\$623	\$191	\$474
Access Health Plan and Access HDHP (if required to work outside of WI)	\$146	\$367	\$86	\$218

Review the State Group Health Insurance total premium rates.

Health Insurance Premiums – With Uniform Dental

Wisconsin Retirement System Covered Employees

2021	Health Plan (WRS benefits package)		High Deductible Health Plan (HDHP) (WRS benefits package)	
	Single	Family	Single	Family
Health Plan and HDHP (excluding Access Plans)	\$96	\$238	\$36	\$89
Access Health Plan and Access HDHP	\$255	\$632	\$195	\$483
Access Health Plan and Access HDHP (if required to work outside of WI)	\$150	\$376	\$90	\$227

Review the State Group Health Insurance [total premium rates](#).

HDHP with a Health Savings Account (HSA)

If you enroll in a HDHP, the HSA is **required**. An HSA is an individually-owned, triple tax-advantaged savings account. Contributions, distributions (if used for qualifying expenses) and investment earnings are tax-free.

- ✓ Your employer contribution may be pro-rated if you are:
 - Not enrolled for the entire calendar year or
 - A part-time employee
- ✓ You may change your employee contribution at any time.
- ✓ Contributions are made on a per paycheck basis.

Level of Coverage	Total Contribution Limit = (Employee + Employer)	Employee Limit	Employer Contribution
Single	\$3,600*	\$2,850	\$750
Family	\$7,200*	\$5,700	\$1,500

**Additional \$1,000 “catch-up” if you will attain or are age 55 or older.*

HDHP with an HSA, continued

✓ HDHP Eligibility:

- Must be covered under the Wisconsin Retirement System
- Must be eligible for HSA

✓ HSA Eligibility:

- Must be enrolled in an HDHP
- Cannot be enrolled in Medicare or TRICARE or another health plan not considered an HDHP.
- Cannot be enrolled in, or be a covered dependent, under a health care FSA (such as spouse or parent)
- Cannot be a dependent person of another person for tax purposes

You must be eligible for **both** the HDHP and HSA to enroll in the HDHP or Access HDHP.

Coordination of Benefits (COB)

- ✓ If you enroll in State Group Health Insurance, you **must** provide information about other health coverage you may have; Coordination of Benefits (COB) information.
- ✓ This should be provided when you enroll or if other coverage through your spouse is added.
- ✓ If you elect an HDHP and you do not provide COB information, you will be defaulted to the non-HDHP offered by the health plan carrier you elected.



Pharmacy Benefits

- ✓ Your cost at the pharmacy depends on the:
 - **Plan design** you select and
 - **Level of the drug** on the formulary list (e.g. generic vs. brand name)
- ✓ You pay a copay or coinsurance per 30-day supply as outlined on the formulary list, up to the annual out-of-pocket maximum.

To find an in-network pharmacy:



[Navitus website](#)



Pharmacy Benefits: Comparison (Health Plan vs. HDHP)

	Health Plan & Access Health Plan	HDHP & Access HDHP
Deductible		
	None	\$1,500 individual / \$3,000 family (combined medical & Rx)
Copayment/Coinsurance		
Level 1	You pay \$5 per fill	You pay \$5 per fill after the deductible
Level 2	You pay 20% (\$50 max)	You pay 20% (\$50 max) after the deductible
Level 3 <i>Your out-of-pocket could be significantly more for level 3 “dispense as written” drugs. Contact Navitus to determine your options prior to filling level 3 “dispense as written” prescriptions.</i>	You pay 40% (\$150 max)	You pay 40% (\$150 max) after the deductible
Level 4 <i>Must fill at a specialty pharmacy</i>	You pay \$50 per fill	You pay \$50 per fill after the deductible
Preventive	Plan pays 100%, deductible does not apply	

Pharmacy Benefits: Comparison (Health Plan vs. HDHP), continued

	Health Plan & Access Plan	HDHP Design & Access HDHP
Out-of-Pocket Limits		
Level 1 & 2	\$600 individual / \$1,200 family	\$2,500 individual / \$5,000 family (combined medical & pharmacy)
Level 3	\$6,850 individual / \$13,700 family	
Level 4 <i>Must fill at a specialty pharmacy</i>	\$1,200 individual / \$2,400 family	

Additional information:



[Pharmacy Benefits webpage](#)





HEALTH INSURANCE OPT-OUT INCENTIVE

Health Opt-Out Incentive

\$2,000 Health Opt-Out Incentive may be available if you do not need health insurance through the UW System.

- ✓ Prorated for new hires.
- ✓ Paid bi-weekly throughout the year.
- ✓ Incentive is considered taxable.

Additional eligibility information:  [Opt-Out Incentive webpage](#)



If you elect the Health Opt-Out Incentive, you are **not** eligible for the Well Wisconsin Incentive, Uniform Dental or Sick Leave Credit Conversion Program.

WELL-BEING RESOURCES



Employee Assistance Program (EAP)

Provides you and your immediate family members free and confidential resources to address personal issues and/or work-related concerns (e.g. counseling, legal and financial services, work/life services).

Provides up to six in-person sessions per issue per year.

For information specific to the program at your institution:



[EAP webpage](#)



Mental Health Resource



SilverCloud is an online, anonymous, **self-guided** and interactive resource that provides you confidential help with mental health well-being and stress management.

- ✓ Helps manage mild to moderate symptoms of anxiety, depression and/or day-to-day stress
- ✓ Modules will teach you skills on how to understand your thoughts, feelings and behaviors
- ✓ Available 24 hours a day, 7 days a week, at no cost to you

Additional information:



[Mental Health Resources webpage](#)



Well Wisconsin Program

If you enroll in State Group Health Insurance, you (and your enrolled spouse) are eligible to participate in the Well Wisconsin Program.

- ✓ Voluntary wellness program, administered by StayWell, designed to make you more aware of your current/future health risks.
- ✓ StayWell offers a \$150 wellness incentive for completing a:
 - Health check
 - Health assessment
 - Well-Being activity



Health Check, assessment and activity must be completed **by October 8, 2021.**

Additional information:



[Well Wisconsin Program](#)



DENTAL INSURANCE



Uniform & Preventive Dental Plans

Both plans provide the same coverage for:

- ✓ Diagnostic,
- ✓ Preventive and
- ✓ Some Basic Services

Uniform Dental

- ✓ Eligible if you **enroll** in State Group Health Insurance (*select a health plan with **OR** without Uniform Dental*)
- ✓ Premium is less than Preventive Dental Plan
- ✓ Premium added to your health insurance premium on your paycheck

Preventive Dental

- ✓ Eligible if you **waive** State Group Health Insurance **OR** select the **Health Opt-Out Incentive**
- ✓ Premium is more than Uniform Dental Plan
- ✓ Premium will appear as a separate deduction on your paycheck

Locate an in-network dentist:



[Delta Dental website](#)



Supplemental: Select and Select Plus Plans

Provides coverage for major services and **you pay the full premium.**

- ✓ No coverage for preventive or basic services.
- ✓ Administered by Delta Dental.

You may choose **one** of the supplemental plans:

- ✓ Delta Dental PPO – Select
- ✓ Delta Dental PPO Plus Premier – Select Plus

Locate an in-network dentist
(PPO or Premier dentist):



[Delta Dental website](#)



Dental Insurance Plan Comparison

	Uniform and Preventive Plans	Select Plan	Select Plus Plan
Provider Network	PPO & Premier	PPO	PPO & Premier
Benefit Maximum	\$1,000 per person	\$1,000 per person	\$2,500 per person
Deductible	None	\$100 per person	\$25 per person
Preventive Services	100%	No Coverage	No Coverage
Basic Services	90%	No Coverage; except Anesthesia at 50%	No Coverage; except Anesthesia at 80%
Major Services	No Coverage	50%	60% or 80%
Orthodontia	50% up to \$1,500 lifetime maximum; up to age 19; in addition to Select Plus plan	No Coverage	50% up to \$1,500 lifetime maximum; includes adult orthodontia; in addition to Uniform Dental

Note: This is a brief illustration of the main differences. For a thorough comparison, review the [Dental Comparison Chart](#).

Dental Insurance Network Comparison

Networks

- The dentists in this network provide the **deepest** discounts for services (per their contract with Delta Dental).

PPO



- The dentists in this network provide discounts for services (per their contract with Delta Dental); however, **not as deep** as the PPO network discounts.

Premier



Dental Plans

- If you enroll in this plan, you **must** choose a dentist in the PPO network.

Select Plan



- If you enroll in any of these plans, you may choose a dentist in the PPO or Premier networks.

Uniform,
Preventive,
Select Plus Plan



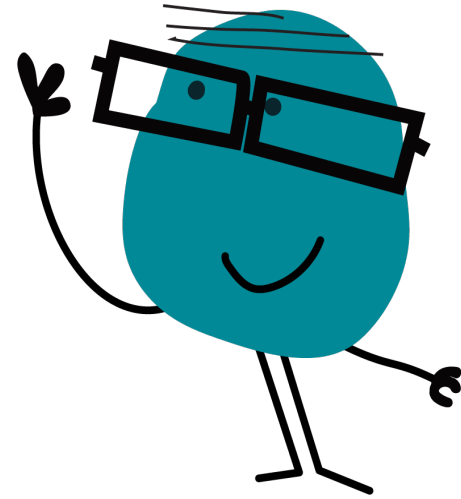
Dental Insurance Network and Premium Comparison

Premiums – All Plans

2021 Monthly Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Uniform Dental *	\$4.00	\$9.00	\$9.00	\$9.00
Preventive Dental	\$30.20	\$75.50	\$75.50	\$75.50
Select	\$9.28	\$18.56	\$12.52	\$22.28
Select Plus	\$16.82	\$33.64	\$31.12	\$51.30

**Added to your State Group Health Insurance Premium.*

VISION INSURANCE



Vision Insurance



Vision Insurance is administered by DeltaVision
(in partnership with EyeMed Vision Care)

- ✓ Find an in-network provider.
- ✓ You pay the full premium.

2021 Monthly Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Vision Insurance	\$5.72	\$11.42	\$12.88	\$20.58

Additional information:



[Vision Insurance Plan Summary](#)



Vision Insurance Benefits & Coverage

*Summary does not cover all plan details.
Please refer to the Handbook.*

Vision Benefits		
Network	Insight	
Frame/Contact Allowance	\$150/\$150	
Copay (exams/standard plastic lenses)	\$15/\$25	
Frequency (exams/lenses or contact/frames) <i>Based on calendar year</i>	12 months (child - 6 months)/12 months/24 months (child - 12 months)	
Dependent Age Limit	To age 26	
Benefit Details	Network Benefit	Out-of-Network Reimbursement
Exam with Dilation as Necessary	Member pays \$15, plan pays balance	\$45
Retinal Imaging	Member pays up to \$39	N/A
Standard Contact Lens* Fit and Follow-Up	Member pays up to \$40	N/A
Premium Contact Lens** Fit and Follow-Up	10% discount off retail	N/A

**Benefits for out-of-network providers are less.*

Vision Insurance Benefits & Coverage

Benefit Details	Network Benefit	Out-of-Network Reimbursement
Frames (any available frame at provider location)	\$150 allowance, then 20% off balance	\$70
Laser Vision Correction (Lasik or PRK)	15% off retail price or 5% off promotional price	N/A
Plastic Lenses		
Single Vision	Member pays \$25, plan pays balance	\$30
Bifocal	Member pays \$25, plan pays balance	\$50
Trifocal	Member pays \$25, plan pays balance	\$65
Standard Progressive	Member pays \$25	\$50
Premium Progressive	Member pays \$95-\$200	\$50
Lens Options		
UV Coating	Member pays \$0	\$9
Tint (solid and gradient)	Member pays \$15	N/A
Standard Scratch Resistance	Member pays \$0	\$9
Standard Polycarbonate	Member pays \$0 child/\$35 adult	N/A
Anti-Reflective Coating	Member pays \$45-\$85	N/A
Other Add-Ons and Services	20% off retail	N/A
Contact Lenses - In lieu of glasses (Contact lens allowance covers materials only)		
Conventional	\$150 allowance, then 15% off balance	\$105
Disposable	\$150 allowance	\$105
Medically Necessary***	Paid in full by plan	\$210

**Benefits for out-of-network providers are less.*



FLEXIBLE SPENDING ACCOUNTS PARKING & TRANSIT ACCOUNTS

Flexible Spending Accounts

Use funds to cover eligible expenses for you, your spouse and qualified dependents.

- ✓ Contributions are deducted from your paycheck in equal amounts throughout the year before Federal, State, and FICA taxes are calculated.
- ✓ Only expenses incurred on/after your coverage effective date through December 31st (or when you lose eligibility) are eligible for reimbursement.
- ✓ Elections do not carry forward from year-to-year. You must re-enroll each year during the Annual Benefits Enrollment period (each fall) for the upcoming year.
- ✓ Changes only allowed mid-year if a qualifying life event occurs.

All claims must be submitted and substantiated by March 31st following the end of the plan year (December 31st).

Additional Information:



[ConnectYourCare](#)



Types of Flexible Spending Accounts

Account Type	Eligible Expenses	Availability of Funds	Carryover	Annual Contribution Maximum
Health Care FSA	Medical, dental, vision and pharmacy	Full amount at the beginning of the year	Up to \$550	\$2,750
Limited Purpose FSA (HDHP participants only)	Dental and vision. Post-deductible only: medical and pharmacy expenses	Full amount at the beginning of the year	Up to \$550	\$2,750
Dependent Day Care	After school care, adult or child daycare, preschool	As deposited	None	\$5,000 (based on tax filing status)

Parking & Transit Accounts

- ✓ Contributions are deducted from your paycheck in equal amounts throughout the year before Federal, State, and FICA taxes are calculated.
- ✓ Use funds to cover eligible expenses for you.
- ✓ You may enroll in or change your contribution at any time.
- ✓ All amounts remaining at the end of the calendar year roll over to the next calendar year (assuming you remain eligible).
- ✓ Elections do not carry forward from year-to-year. You must re-enroll each year during the Annual Benefits Enrollment period (each fall) for the upcoming year.

➤ **Parking Account** – There is a payment card that may be used for work-related parking expenses.

➤ **Transit Account** – Claims must be submitted manually for reimbursement.

Additional information:



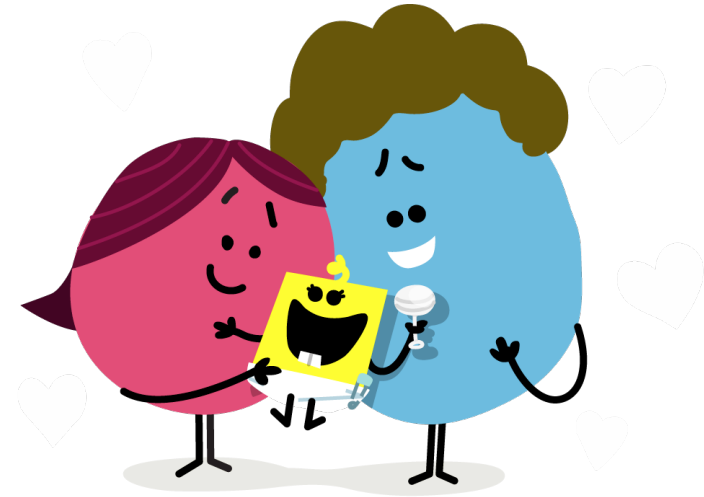
[ConnectYourCare](#)



Parking & Transit Accounts

Account Type	Eligible Expenses	Availability of Funds	Carryover	Monthly Contribution Maximum
Parking *	Work-related parking expenses	As deposited	Unlimited	\$270
Transit	Work-related commuting expenses (public transit, vanpools)	As deposited	Unlimited	\$270

* May not be used for parking that is paid through payroll deduction.



LIFE INSURANCE

Life Insurance

- ✓ You may enroll in more than one plan (if eligible):
 - State Group Life Insurance
 - Individual & Family Life Insurance
 - UW Employees, Inc. Life Insurance
- ✓ If you do not enroll when you are first eligible, you may enroll through evidence of insurability (proof of good health) or a qualifying life event. Approval not guaranteed.

Additional information:



[Life Insurance Comparison
Premiums](#)




Life Insurance Coverage

	State Group Life Insurance	Individual & Family Life Insurance	UW Employees, Inc. Life Insurance
Eligibility	Employees eligible for the Wisconsin Retirement System	Employees eligible for State Group Health Insurance	Employees eligible for State Group Health Insurance
Who can be covered?	Employee, Spouse, Children	Employee, Spouse or Domestic Partner, Children	Employee only
Employee Coverage	Coverage based on annual income, elect coverage up to 5 times annual income (coverage increases as salary increases)	Up to \$20,000 initially; can increase coverage annually; \$300,000 maximum coverage	\$7,000 - \$33,000 (coverage based on age)
Spouse or Domestic Partner Coverage	Spouse: Up to \$20,000	Spouse or Domestic Partner: Up to \$10,000 initially, can increase coverage annually; \$150,000 maximum coverage	None
Child Coverage	Child: Up to \$10,000	Up to \$5,000 initially, can increase coverage annually; \$25,000 maximum coverage	None
Accelerated / Living Benefit	Yes	Yes	Yes
Options at End of Employment (non-retirement)	Conversion; Continuation of employee coverage if employee has at least 20 years of WRS service	Conversion to individual policy	Conversion to individual policy

Beneficiary Designations

Most plans have a separate beneficiary designation.

Exception: *State Group Life Insurance, Wisconsin Retirement System (WRS) and Accident Insurance use the same form.*

- ✓ Mail beneficiary designations directly to the address on each form.
- ✓ If you do not submit beneficiary forms, benefits are payable per Standard Sequence.
- ✓ Review your beneficiary designations regularly  Update as necessary, especially when you have a life event.



ACCIDENTAL DEATH & DISMEMBERMENT ACCIDENT INSURANCE

Accidental Death & Dismemberment Insurance (AD&D)

Provides coverage in case of an accidental death or dismemberment.

- ✓ You may enroll in or make changes at any time.
- ✓ Coverage levels range from \$25,000 to \$500,000.
- ✓ Coverage for you, your spouse/domestic partner and eligible children.

Plan includes:

- ✓ Travel Assist: benefits when you travel at least 100 miles from home.
- ✓ Identity Theft: Education and personalized resolution resources.

You pay the full premium.

Additional information:



[AD&D webpage](#)
[Premiums](#)



Accident Insurance

Provides a cash payment to you if you experience a covered accident.

- ✓ If you do not enroll when first eligible, you may enroll during Annual Benefits Enrollment (fall) for coverage the following year.
- ✓ Coverage for you, your spouse and eligible children.

Plan includes:

- ✓ Accidental Death & Dismemberment benefit
- ✓ Travel Assist benefits
- ✓ Identity Theft: Education and personalized resolution resources.

You pay the full premium:

2021 Monthly Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Accident Insurance	\$4.38	\$6.26	\$8.44	\$12.32

Additional information:



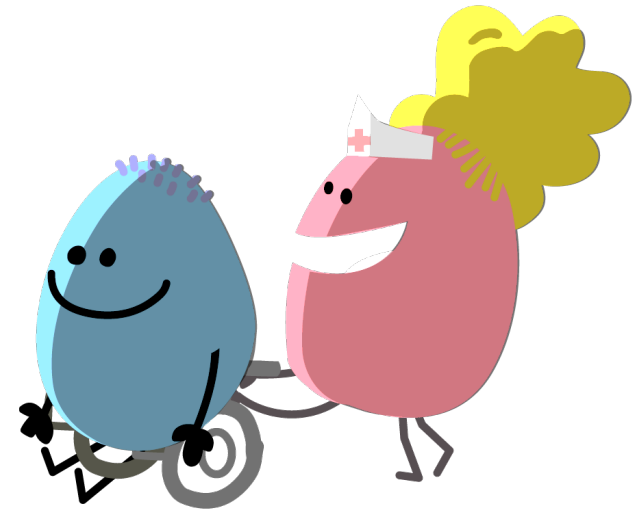
[Accident Insurance Plan webpage](#)



Accident Insurance Coverage

Review the [Accident Insurance Brochure](#) for a complete listing of covered benefits.

Injuries		
Burn Benefit (varies based on % of body burned)	2 nd degree 3 rd degree	Up to \$500 Up to \$7,500
Child Organized Sports Injury (live birth to 18)		\$50
Concussion		\$100
Dislocation (varies based on type of Dislocation)	Surgical Non-Surgical Partial	Up to \$2,000 Up to \$1,000 Up to \$250
Eye Injury	Removal of Foreign Object: <ul style="list-style-type: none">• With Surgery• Without Surgery	\$125 \$25
Fracture (varies based on type of Fracture)	Surgical Non-Surgical Chip Fracture	Up to \$3,000 Up to \$1,500 Up to \$375
Lacerations	With stitches or staples Without stitches or staples	\$100 \$25



INCOME CONTINUATION INSURANCE

Overview

- ✓ Provides up to 75% of gross base wages as replacement income if you are unable to work due to illness or disability.
- ✓ Standard Income Continuation Insurance (ICI) covers earnings up to \$64,000.
 - ✓ The UW System pays a portion of the premium starting with category 3.
- ✓ Supplemental ICI covers earnings from \$64,001 to \$120,000.
 - **You** pay the full premium.
- ✓ Monthly eligible earnings and sick leave balance determine your premium.
- ✓ Application required to elect or decline coverage.

Additional information:



[Income Continuation Insurance webpage](#)



Enrollment Opportunities

- ✓ Within 30 days of WRS eligibility (usually your hire date)
or
- ✓ Deferred enrollment opportunity:
 - The first time you are eligible for premium category 3, 4 or 5, or
 - Any year you are eligible for premium category 6.

Premium Category	Sick Leave Balance at End of the Year
3	Accumulate at least 80 hours (pro-rated if part-time)
4	520 hours
5	728 hours
6	At least 1040 hours

- ✓ Coverage effective first of the month on or after date of hire (or newly benefits-eligible job).

When Benefits Are Payable – Elimination Period

Income Continuation Insurance benefits begin after you:

- ✓ Exhaust your accumulated sick leave
(*up to a maximum of 1,040 hours*); or
- ✓ Complete elimination period of 30 calendar days



Whichever is longer

Elimination period:

- ✓ Also called waiting period
- ✓ Begins on the first full day you are continuously and completely absent from work.

Wisconsin Retirement System (WRS)
UW Tax-Sheltered Annuity (TSA) 403(b) Program
Wisconsin Deferred Compensation (WDC) 457 Program
Sick Leave Credit Conversion Program

RETIREMENT PROGRAMS



Wisconsin Retirement System (WRS)

- ✓ Provides a retirement annuity (pension) once you reach retirement age.
- ✓ Administered by the Department of Employee Trust Funds (ETF).
- ✓ Prior WRS service may affect application deadlines, WRS eligibility and vesting.
- ✓ If eligible, enrollment is automatic.

If you are first covered by the WRS on or after July 1, 2011

You are **eligible** if:
you are expected to work at least one year
and
1,200 hours (58%).

Note: You are **vested after 5 years** of WRS creditable service.

If you have WRS creditable service prior to July 1, 2011

You are **eligible** if:
you are expected to work at least one year
and
600 hours (29%).

Note: You are **vested immediately**.

Wisconsin Retirement System (WRS) Contributions

Minimum retirement age is 55. Normal retirement age is 65.

Employee Contributions *

- ✓ 6.75% of eligible earnings
- ✓ Contributions deducted on a pre-tax basis (*before federal and state income tax*).

Employer Contributions *

- ✓ 6.75% of eligible earnings
- ✓ 1.1% of salary to fund retiree health insurance credits.

* Employee and UW System WRS contributions are limited by the IRS to the first \$290,000 of earnings in calendar year 2021.

Wisconsin Retirement System (WRS), continued

Investment funds – Managed by the State of Wisconsin Investment Board (SWIB)

Core Fund

- 
- ✓ 50% stocks, 50% fixed income and other assets (subject to change)
 - ✓ Contributions default to Core Fund

Variable Fund

- 
- ✓ 100% stocks
 - ✓ Complete the Variable Fund Election form to invest half of your contributions in the Variable Fund

Additional information:



[How Participation in the Variable Trust Fund affects Your WRS Retirement Plans page](#)

If You Leave Employment

If you leave employment before minimum retirement age or before you are vested, you can leave your money in the WRS to accumulate interest.

- ✓ **Separation benefit:** Available if you end WRS employment before minimum retirement age or after retirement age but are not vested. Lump sum payment of your employee contributions plus accumulated interest (no employer contributions).
- ✓ **Disability benefit:** WRS disability annuity may be available if you become permanently disabled and unable to work (minimum service requirements apply).
- ✓ **Death benefit:** If death occurs while actively employed, full value of WRS account is payable upon death.

Methods of calculating retirement benefits (if eligible):

- ✓ Formula
 - ✓ Money Purchase
- } higher of the two

Additional information:



[ETF website](#)



UW Tax-Sheltered Annuity (TSA) 403(b) Program

The UW Tax-Sheltered Annuity (TSA) 403(b) Program is a supplemental retirement savings program. Through the TSA Program you can:

- ✓ Contribute a portion of your pay pre-tax, Roth (after-tax) or a combination of both.
- ✓ Select a percentage of pay or a flat dollar amount.
- ✓ Invest in a wide array of mutual funds and fixed and variable annuities.
- ✓ Change your contribution at any time.
- ✓ You make the entire contribution (no employer contribution).
- ✓ Participation is voluntary.

Maximum Annual Contribution

- ✓ If under age 50 - \$19,500
- ✓ If age 50 or older * - \$26,000

** At any time during the year*

Additional Information:



[TSA Program](#)



Wisconsin Deferred Compensation (WDC) 457 Program

A 457 deferred compensation plan allows you to save money directly from your paycheck for retirement and offers tax benefits and different investment options.

- ✓ Contribute a portion of your pay pre-tax, Roth (after-tax) or a combination of both.
- ✓ Invest in a wide array of investment options.
- ✓ Change your contribution at any time.
- ✓ You make the entire contribution (no employer contribution).
- ✓ Participation is voluntary.

Maximum Annual Contribution

- ✓ If under age 50 - \$19,500
- ✓ If age 50 or older * - \$26,000

** At any time during the year*

To enroll and/or make changes, complete the forms and submit directly to WDC.

Additional Information:



[WDC Program](#)



Sick Leave Credit Conversion Program

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

- ✓ **Accumulated Sick Leave Conversion Credit Program:** Accumulated sick leave is multiplied by your highest basic pay rate in a qualifying position and converted to credits to pay for State Group Health Insurance.
- ✓ **Supplemental Health Insurance Conversion Credit Program:** Allows you to earn additional sick leave credits once you have at least 15 years of continuous state service.
- ✓ **Must** be covered by the State Group Health Insurance Program to use the credits. Your unused sick leave credits have no value if you waive health coverage or elect the Opt-Out Incentive.

Additional information:



[Sick Leave Credit Conversion Program](#)





OTHER BENEFITS

Edvest 529 College Savings Plan

Save for K-12 education expenses and post-high school education for yourself, a family member, a friend or anyone else.

- ✓ Tax benefits for Wisconsin residents
 - Any earnings have potential to grow tax-free
 - Wisconsin residents may be eligible for a state tax deduction
- ✓ Use for tuition & fees, room & board, computers, books & more!
- ✓ Funds may be used nationwide at universities, colleges, technical colleges, professional schools & graduate programs.
- ✓ You may direct deposit into the 529 College Savings Plan from payroll.
- ✓ Minimum contribution: \$15 per pay period.

Additional information:



[Edvest website](#)



Career-Related Educational Reimbursement

- ✓ Must have a half-time or greater appointment.
- ✓ May be reimbursed for up to 100% of the cost of one course (up to 5 credits) per semester at a state accredited public or private higher educational institution.
- ✓ Prior authorization from your supervisor necessary; approval relies on the potential for your increase in knowledge and skills and dependent upon availability of department funding.

Lifestyle Benefits Program

The LifeStyle Program is offered to active, WRS-eligible, UW System employees.

Program	Details
Travel Assistance	Available if you are an active employee and you (or an eligible dependent) is more than 100 miles from home.
Legal Services	Available for simple will preparation or consultation to active or retired employees. If you retain a lawyer within the network, you receive 25% off their services.
Beneficiary Financial Counseling	For beneficiaries of employees covered by the State Group Life Insurance program if they receive at least \$25,000 in State Group Life Insurance benefits.
<u>Legacy Planning Services</u>	Available to active or retired employees to work through end-of-life issues.

Long-Term Care Insurance

- ✓ Available to you, your spouse, your parents and your spouse's parents. Participants must live in Wisconsin.
- ✓ May provide coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities and/or home modification to accommodate disabilities.
- ✓ Each policy is individually underwritten with premiums based on age, gender and your individual health at the time of your application. Premiums are also based on the length of your selected waiting period, policy limit and other components of your customized plan.
- ✓ You may apply for coverage at any time through Mutual of Omaha by contacting HealthChoice, the designated agent for State of Wisconsin employees.

Additional information:



[Long-Term Care Insurance webpage](#)



Affordable Care Act Non-Discrimination Notice

The UW System and the Department of Employee Trust Funds (ETF) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

Benefits Plan Resources

UW System Employee Benefits website:

- ✓ General Employee Information page
- ✓ ALEX landing page
- ✓ Benefit Quick Guide - University Staff
- ✓ Benefit Quick Guide - Craft Workers
- ✓ Benefit Summary - University Staff
- ✓ Health & Retirement Contributions Estimator



View earnings, leave, tax statements and benefit information: [MyUW System portal](#).

Thank you for your participation!

SCAN ME TO



ACCESS LINKS

<http://www.wisconsin.edu/ohrwd/benefits/download/newemp/univ.staffppt21.pdf>