



# 2025 Employee Benefits

*Faculty, Academic Staff and Limited Appointees  
University Staff Employees  
in the Wisconsin Retirement System*



Work. Thrive. Belong.

# Your Benefits

## PURPOSE

Prepare you for Benefits Enrollment

## AGENDA

MyWisconsin Portal

Payroll schedule & deductions

Benefits review

Answer your questions



<http://www.wisconsin.edu/ohrwd/admin/download/benefits-orientation-pdf-FAASLI-US.pdf>

# MyWisconsin Portal

## USED FOR

- Earnings Statements
- Tax Statements
- Direct Deposit Updates
- Personal Information Updates
- Benefits Enrollment
- Time and Leave Reporting
- HR, Payroll & Benefits News

The screenshot shows the MyWisconsin Portal interface. At the top, it says "Log in at [my.wisconsin.edu/](https://my.wisconsin.edu/)". Below this is a navigation bar with a "Menu" dropdown and a search box. A service notice states: "Service Notice: This app may be offline on Sundays, 6-10 a.m. for routine maintenance". The main content area is a grid of 12 tiles:

- Announcements:** No Announcements available.
- Careers:** Icon of a briefcase and document.
- Security Provisioning eForms:** Icon of a person and document.
- Time and Absence:** Icon of a clock and document.
- Payroll:** Icon of a stack of money. Last Pay Date: 10/31/2024.
- My Information:** Icon of a person and pencil.
- Benefits and Well-Being:** Icon of a person with a plus sign and a gear.
- Mandatory Training:** Icon of a checklist.
- Benefits Enrollment:** Icon of a person with a plus sign and document.
- Performance:** Icon of a bar chart and person. Next Due Date: 10/01/2024.
- Campus Dashboard:** Icon of a building and person. Universities of Wisconsin Administration.

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# Payroll Schedule

Payroll web page: [wisconsin.edu/ohrwd/benefits/general-employee-info/payroll/](https://wisconsin.edu/ohrwd/benefits/general-employee-info/payroll/)

- All employees are paid every other Thursday
- [Payroll web page](https://wisconsin.edu/ohrwd/benefits/general-employee-info/payroll/) has pay dates, pay period dates, and more

The screenshot shows the top navigation bar of the University of Wisconsin System website with links for ABOUT THE UNIVERSITIES OF WISCONSIN, ALL IN WISCONSIN, OUR CAMPUSES, OFFICES, INFORMATION, and NEWS. Below this is the University of Wisconsin logo and the text "UNIVERSITIES OF WISCONSIN". To the right, it says "Employee Benefits" and "GENERAL EMPLOYEE INFORMATION". A secondary navigation bar includes links for CAREERS AT UW, TOTAL REWARDS, HR TEAM RESOURCES, MY UW HR, and MYUW PORTAL. Below the navigation is a breadcrumb trail: University of Wisconsin System / UW System Human Resources / Employee Benefits / General Employee Information / Payroll. The main heading is "Payroll". The content area includes a link to "General Employee Information" and a paragraph stating: "Payroll documents, leave statements and benefits enrollments can be accessed through the [MyUW portal](#). In the tabs below payroll information including the payroll schedule, taxes and deduction schedule can be accessed." Below this are three tabs: "Statements & Pay Schedules", "Taxes", and "Benefit Deductions".

# Payroll Deductions

Taxes	Insurance Benefit Premiums	Spending & Savings Account and Supplemental Retirement Plans Contributions	Wisconsin Retirement System (WRS) Contributions
<p>Deducted from all paychecks</p> <p>Federal &amp; State Income Tax</p> <p>Social Security &amp; Medicare</p> <p>Complete W-4 in <a href="http://my.wisconsin.edu">my.wisconsin.edu</a></p>	<p>Deducted from two paychecks each month</p> <p>Paid for month of coverage</p> <p>Health, dental &amp; vision deducted pretax for Federal, State, Social Security &amp; Medicare</p>	<p>Deducted from two paychecks each month</p> <p>Deducted pretax for Federal, State, Social Security &amp; Medicare</p> <p>Retirement plans allow after-tax (Roth) contributions</p>	<p>Deducted from all paychecks</p> <p>Deducted pretax for Federal &amp; State</p>



# Insurance Premiums for 9-Month Employees

- Insurance premiums are deducted from two paychecks each month during the academic year
- Summer Prepay: Multiple insurance premiums are deducted during the three-month period prior to the end of the spring semester to keep coverage active between academic years (if appointment will continue the following fall semester)
- Summer Earnings: Insurance premiums are generally not deducted from summer session/appointment pay. Flexible Spending Account and Retirement Plan contributions are deducted from summer session/appointment pay

# Benefit Enrollment Opportunities

- Initial Benefits Enrollment – You have **30 days** from your benefits eligibility date to enroll in benefits
- Annual Benefits Enrollment – Available each fall with changes effective January 1
- Life Events – If you experience a qualifying life event, most benefits have a **30-day** window to enroll or make changes



# Initial Benefits Enrollment

## Effective Dates:

- 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 benefits contact may provide you with an **enrollment deadline worksheet** that specifies your 30-day enrollment period and effective date for each benefit plan





# Qualifying Life Event

Family Status Change Examples	Employment Status Change Examples
Marriage or divorce Birth, adoption, guardianship of a child (60 days to enroll) Permanent Relocation Spouse or dependent child death	Change in employment category or appointment percentage  Disability

- Life Events allow you to change and/or enroll in some benefits
- Need to submit paper applications **within 30 days** following the event
- Reach out to your Benefits Contact

# Eligible Dependents

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

- Spouse
- Dependent children (until age 26\*) - Includes stepchildren, adopted children, 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 dependent on you or the other parent for at least 50% support and maintenance, and incapable of self-support, may remain covered past age 26.*

*\*Social Security numbers are required for all dependents. Enter Social Security numbers in the "National ID" field when adding dependents in the MyWisconsin Portal.*



# Eligible Dependents

- If you choose to cover your spouse or dependent children on your health, dental, vision, or accident insurance, you will need to show appropriate documentation to verify they are eligible.
  - Spouse – Marriage certificate
  - Dependent children – Birth certificates
  - Adoption – Certificate of adoption or adoption decree
- If you enroll your spouse or dependents, you will be contacted to set up some time to show the appropriate documentation.
- Your spouse or dependents will not be covered until you show the appropriate documentation.

# Enrollment Process

Employee Benefits website: [wisconsin.edu/ohrwd/benefits/](https://wisconsin.edu/ohrwd/benefits/)

## REVIEW

- Review the [Employee Benefits website](#)
- Review the Benefits Summary
- Calculate the estimated value of your total compensation using the [Health & Retirement Contributions Estimator](#)

## Employee Benefits

### General Employee Information

Health Insurance >

Dental & Vision Insurance >

Life Insurance >

AD&D and Accident Insurance >

Disability and Income Continuation >

Spending & Savings Accounts >

Retirement Plans >

Leave Benefits >

Other Benefits >

Life Events >

### Understand your options to make the most of your benefits!

Universities of Wisconsin offers a comprehensive benefits package to meet the diverse needs of our community.

The Universities of Wisconsin contributes towards the cost of several benefit plans which is a valuable piece of your total rewards package. Other plans offer favorable group rates and convenient payroll deductions. Some health and life insurance premiums are deducted from salary on a pre-tax basis, saving you money.



General Employee Information

For Current and New Employees

Learn more about benefits

How to Choose a Health Plan

For Employees Making their Health Insurance Plan Election

Health & Retirement Contributions Estimator



# Enrollment Process

How to Choose Your Health Insurance Plan web page:  
[www.wisconsin.edu/ohrwd/benefits/health/select-a-plan/](http://www.wisconsin.edu/ohrwd/benefits/health/select-a-plan/)

## DECIDE

- Consider your needs and the needs of your spouse and dependent(s)
- Review the [How to Choose Your Health Insurance Plan web page](#)

Steps are listed below to help you select a **health insurance plan design** that fits your needs and select a **health insurance plan carrier** that will provide services in the county you would like to receive services in.

### Step 1: Choose a Health Insurance Plan Design

Below are resources to help you choose a plan design and brief descriptions of each plan design offered in the State Group Health Insurance Program. The plan designs offered in the State Group Health Insurance Program differ in monthly premiums, cost-sharing, and whether there is out-of-network coverage.

#### RESOURCES:

- Review each plan design listed in the left hand menu,
- Use the comparison for the appropriate plan year:

### HOW TO CHOOSE YOUR HEALTH INSURANCE PLAN

Step 1: Choose a Health Insurance Plan Design

Step 2: Choose a Health Insurance Plan Carrier

Step 3: Decide if you need Uniform Dental Benefits

Step 4: Enroll



# Enrollment Process

## DECIDE

- [Dental Comparison](#)
- [Vision Insurance Summary](#)
- [Life Insurance Plan Comparison](#)
- [Benefits Walkthrough](#)

Universities of Wisconsin Employee Benefits  
 website: [\*\*wisconsin.edu/ohrwd/benefits/\*\*](https://wisconsin.edu/ohrwd/benefits/)

### Employee Benefits

#### General Employee Information

#### Understand your options to make the most of your benefits!

Health Insurance >

Universities of Wisconsin offers a comprehensive benefits package to meet the diverse needs of our community.

Dental & Vision Insurance >

The Universities of Wisconsin contributes towards the cost of several benefit plans which is a valuable piece of your total rewards package. Other plans offer favorable group rates and convenient payroll deductions. Some health and life insurance premiums are deducted from salary on a pre-tax basis, saving you money.

Life Insurance >

AD&D and Accident Insurance >

Disability and Income Continuation >

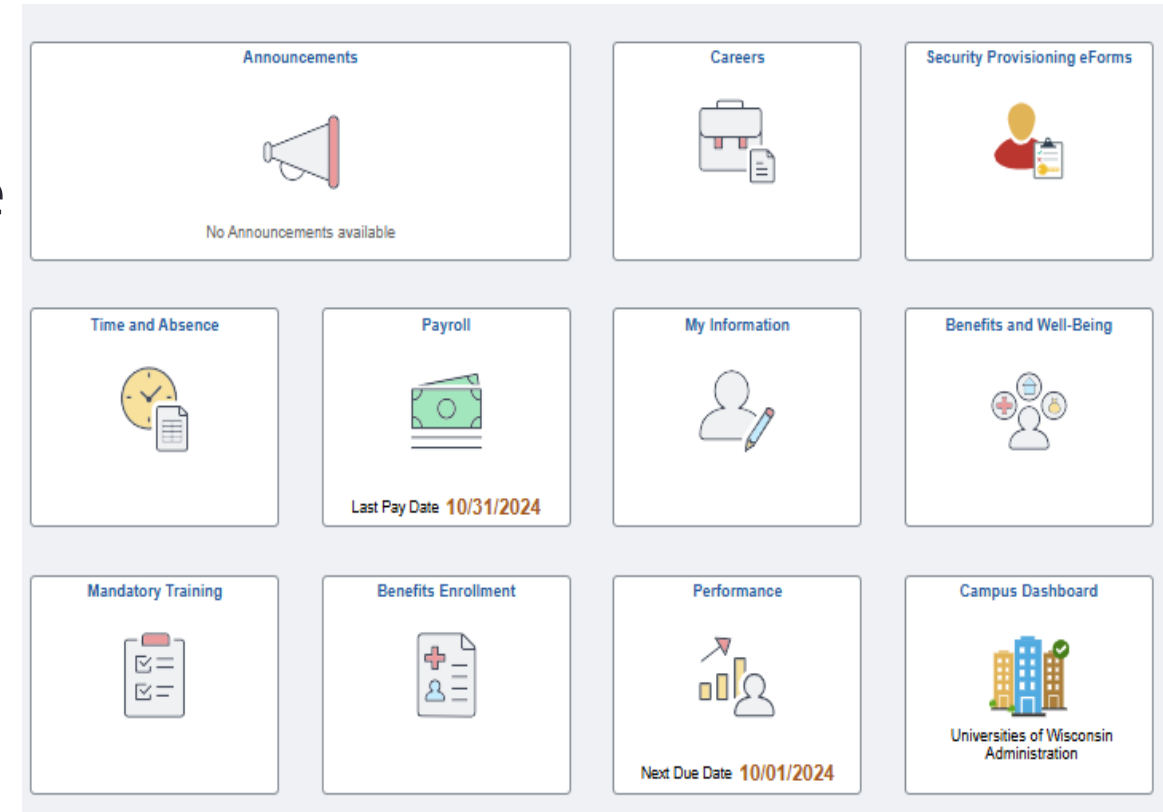




# Enrollment Process

## ENROLL

- Go to [my.wisconsin.edu](https://my.wisconsin.edu) – click on the **Benefits Enrollment** tile to make your benefits elections *unless your Enrollment Deadline Worksheet indicates you must submit paper applications*
- Choose your benefits and add your dependents
- Remember to enroll ***within 30 days*** of your hire date/benefits eligibility date





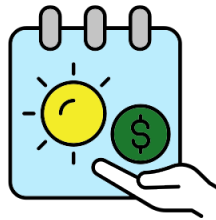
# Transfer from a State Agency

- If you have **less** than a 30-day break in service between a WRS eligible position at another State agency and your employment at the Universities of Wisconsin:
  - You must continue the same benefits and coverage levels held through your previous State WRS position for most benefits (health, dental, vision, accident insurance, flexible spending accounts)
  - You have a new enrollment opportunity for benefits provided only through the Universities of Wisconsin (Individual & Family Life Insurance and Accidental Death & Dismemberment Insurance)
  - Paper applications must be submitted (available on the Forms & Resources web page)

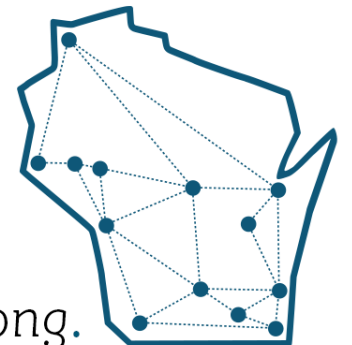
*Review your Enrollment Deadline Worksheet for more information.*

- If you have **more** than a 30-day break in service, you have a new enrollment opportunity for benefits.





# Paid Leave



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# Paid Leave – Faculty, Academic Staff, and Limited Appointees

<b>Vacation</b>	<ul style="list-style-type: none"><li>• <b>176 hours</b> allocated on a fiscal year basis (July 1 – June 30)</li><li>• Full time employees earn about 6.76 hours of vacation each pay period</li><li>• Pro-rated for mid-year employment start dates</li><li>• Vacation can be used before it is earned</li><li>• Unused vacation earned in a fiscal year carries over to end of following fiscal year, then it will expire</li><li>• Banked leave available after 10 full fiscal years of service</li></ul>
<b>Sick Leave</b>	<ul style="list-style-type: none"><li>• <b>176 hours</b> granted at start of employment</li><li>• After the first 18 months, earn up to <b>96 hours</b> per fiscal year<ul style="list-style-type: none"><li>• Accumulates without limit</li><li>• Cannot be used before it is earned</li></ul></li></ul>

- If you are less than 100%, paid leave is prorated based on your appointment percentage
- Academic year (nine-month) employees are not eligible for Vacation



# Paid Leave – University Staff

Vacation Hours Allocated Each Fiscal Year (July 1 – June 30)

Years of Service	Vacation Earned <i>FLSA Non-Exempt</i>	Vacation Earned <i>FLSA Exempt</i>
<b>0 - 5 Years</b>	104 hours	120 hours
<b>5+ - 10 Years</b>	144	160
<b>10+ - 15 Years</b>	160	176
<b>15+ - 20 Years</b>	184	200
<b>20+ - 25 Years</b>	200	216
<b>25 Years and Above</b>	216	216

- Pro-rated for mid-year employment start dates
- Unused vacation can be carried over for one fiscal year, then it will expire
- May bank unused leave after 10 complete years of service (5 years depending on exempt status)

<b>Sick Leave</b>	Earn up to 5 hours per paycheck (130 hours per year) Accumulates without limit Cannot be used before it is earned
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# Paid Leave- University Staff

Leave Schedule Change – Transition Period January 1, 2025 – June 30, 2025

- University Staff leave schedule is transitioning to a fiscal year from a calendar year beginning January 1, 2025
- University Staff will be granted half of their annual vacation from date of hire through June 30, 2025
- Unused vacation granted on date of hire and not used by June 30, 2025, will carry over to the next fiscal year. Hours must be used by June 30, 2026, or they will be lost.
- On July 1, 2025, University Staff will be granted their full annual vacation allocation to be used from July 1, 2025 – June 30, 2026



# Paid Leave – All Eligible Employees

<b>Legal Holidays</b>	<b>Nine per year:</b> New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, Christmas Day, New Year’s Eve
<b>Personal Holidays</b>	<b>36 hours per year</b>

- *Pro-rated for employees who work less than 100%*
- *Hours lost if not used in the year granted*
- *Academic year (nine-month) employees are not eligible for Personal Holiday and are paid for legal holidays that fall within the academic year*
- *Crafts workers are not eligible for Personal Holiday*

*Leave Year:*

- *July 1 – June 30*
- *University Staff will be granted 18 hours of personal holiday from date of hire through June 30, 2025, the transition period. On July 1, 2025, University Staff will be granted a full annual allocation of 36 hours of personal holiday.*



# Paid Leave – All Eligible Employees

<b>Paid Parental Leave</b>	Employees who meet the eligibility requirements may receive up to 6 weeks of paid time off following a qualifying birth or adoptive event. To qualify, must have completed 6 months of continuous employment with the Universities of Wisconsin at the time of the event.
<b>Family Medical Leave (W/FMLA)</b>	Eligibility requirement 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). Up to 12 weeks of unpaid, job-protected leave each calendar year for specified family and medical reasons.
<b>Jury Duty</b>	Receive paid leave when summoned as a witness for the employer or impaneled as a jurist.
<b>Bone Marrow and Human Organ Donation</b>	Bone marrow donor: Up to five days off with pay. Human organ donor: Up to 30 days off with pay.
<b>Catastrophic Leave</b>	Donate certain types of paid leave to other employees granted an unpaid leave due to a catastrophic need
<b>Military Leave</b>	Job-protected leave for active duty or required field training. Receive differential pay for up to 30 days per calendar year for duty or training lasting three days or more. May also receive up to four years of differential pay and eligible benefits if on active duty.

*Pro-rated for employees who work less than 100%*

# Time & Absence Reporting

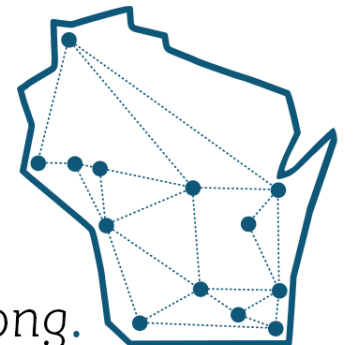
Faculty, Academic Staff, Limited Appointees	University Staff
<ul style="list-style-type: none"><li>• Submit leave hours used on a biweekly basis</li><li>• If no leave has been used, you are required to submit a monthly no leave taken report</li><li>• If not reported, your sick leave hours will be permanently reduced</li></ul>	<ul style="list-style-type: none"><li>• Timesheets must be completed every pay period</li><li>• Report hours worked and absences taken</li></ul>

- Complete at [my.wisconsin.edu](https://my.wisconsin.edu)
- Review the [Time and Absence Help web page](#) for instructions on how to enter time and absences

Additional Information: [Leave Benefits web page](#)



# State Group Health Insurance



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# State Group Health Insurance - Eligibility

You are eligible for the State Group Health Insurance Program if:

- You are eligible for the Wisconsin Retirement System (WRS) benefits package, which is based on the following components:
  - Employment category (job type)
  - Number of hours worked
  - Employment duration

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**



# State Group Health Insurance – Effective Dates

## Faculty, Academic Staff & Limited Appointees:

- Effective Date: 1<sup>st</sup> of the month following hire or eligibility
- Employer Contribution: Starts immediately

## University Staff:

	With Previous State WRS Service	No Previous State WRS Service
Effective Date	1 <sup>st</sup> of the month following hire date	1 <sup>st</sup> of the month following hire date <b>or</b> 1 <sup>st</sup> of the 3 <sup>rd</sup> month following hire date
Employer Contribution	Starts immediately	3 <sup>rd</sup> month of WRS employment

- University Staff employees: Can have immediate coverage by paying 100% of the total premium or postpone coverage until employer contribution begins

# State Group Health Insurance – Plan Designs

<b>Health Plan or Access Health Plan</b>	<b>High Deductible Health Plan (HDHP) or Access HDHP</b>
<ul style="list-style-type: none"><li>• Higher premium</li><li>• Lower annual deductible (for medical services)</li><li>• Lower annual out-of-pocket limit (for medical services)</li><li>• Higher annual out-of-pocket limit (for pharmacy benefits)</li></ul>	<ul style="list-style-type: none"><li>• Lower premium</li><li>• Higher annual deductible (combined for medical services and pharmacy benefits)</li><li>• Higher annual out-of-pocket limit (for medical services)</li><li>• Lower annual out-of-pocket limit (for pharmacy benefits)</li></ul>



# State Group Health Insurance – Plan Designs

Health Plan and High Deductible Health Plan (HDHP)	Access Health Plan and Access HDHP
<ul style="list-style-type: none"><li>• <b>Local county-based coverage</b>, mainly in Wisconsin</li><li>• Select from various health insurance carriers that use specific networks</li><li>• Out-of-network coverage for urgent and emergency care only</li><li>• Lower monthly premium (\$42 to \$297 per month)</li></ul>	<ul style="list-style-type: none"><li>• <b>Nationwide</b> coverage</li><li>• Health Insurance Carrier: Dean Health Plan</li><li>• Provider Networks: Dean Health Plan and First Health</li><li>• Lower out-of-pocket costs when in-network providers are used</li><li>• Higher monthly premium (\$91.50 to \$724 per month)</li></ul>

# State Group Health Insurance – Plan Designs

- All insurers offer the same uniform benefits
- All plan designs include pharmacy benefits, automatically (no additional cost)
- All plan designs include uniform dental benefits, if elected (minimal cost)
- All plan designs allow you to choose either individual or family coverage
- If you enroll in health insurance, you will receive a health insurance ID card, a pharmacy benefits ID card, and a dental insurance ID card (if you select the health insurance plan **& dental**)
  - If you are married to another state/Universities of Wisconsin employee who is also eligible for State Group Health Insurance, you and your spouse may enroll in two individual policies **or** one family policy.

For more information: [State Group Health Insurance web page](#)



# State Group Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Health Savings Account (Employer Contribution) Individual / Family	N/A	Up to \$828 / \$1,650
Deductible Individual / Family	\$250 / \$500 <sup>1</sup>	\$1,650 / \$3,300 <sup>2</sup>

<sup>1</sup> After an individual within a family plan meets the \$250 deductible, medical services are covered at the appropriate coinsurance level for that individual

<sup>2</sup> Full family deductible must be met before any services are covered at coinsurance level

# State Group Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Copayment Primary Care / Specialty Care	\$15 / \$25 (does not go toward deductible)	After deductible: \$15 / \$25
Coinsurance	After deductible: 10%	After deductible: 10%
Out-of-Pocket Limit Individual / Family	\$1,250 / \$2,500	\$2,500 / \$5,000
Preventive Services	\$0 (plan pays 100%)	\$0 (plan pays 100%)
Emergency Room	\$75 copay then deductible then coinsurance	Deductible then \$75 copay then coinsurance



# State Group Health Insurance

- [How to Choose Your Health Insurance Plan web page](#) provides the steps to help you choose:
  - Plan design
    - Use the Comparison of Health & Pharmacy Benefits
  - Health insurance carrier
    - Use the Health Plan Search to find out which health insurance carriers will cover services in the **county** that you will receive them in

### Filters

Use the filter fields to narrow the results shown.

#### Where You Want to Get Care

Type a county or state and then select it from the drop-down that appears. [See a map of Wisconsin counties.](#)

#### Coverage Area

#### Plan Type



# State Group Health Insurance – Coverage (local versus nationwide)

Local County-based Coverage	Nationwide Coverage
<ul style="list-style-type: none"><li>• Choose the Health Plan or the HDHP</li><li>• Choose a health plan carrier that provides coverage for the county you will receive services in using the <b>Health Plan Search</b></li><li>• Reminder: Local county-based coverage includes coverage for out-of-network services for emergency and urgent care</li></ul>	<ul style="list-style-type: none"><li>• Choose the Access Plan or the Access HDHP</li><li>• Health Insurance Carrier: Dean Health Plan</li><li>• Provider Networks: Dean Health Plan and First Health</li></ul>

# State Group Health Insurance – HSA

- A Health Savings Account (HSA) is owned by you
- Triple tax-advantaged savings account:
  - Contributions
  - Distributions (when used for qualifying expenses)
  - Investment earnings are tax-free
- Your contributions are voluntary and may be changed at any time
- Once contributions are made to your HSA, they are yours
- All unused funds at the end of each calendar year automatically carryover to the next calendar year
- Plan administrator: Optum

**Optum**

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# State Group Health Insurance – HSA

Health Insurance Coverage	Total Contribution Limit (Employer + Employee)	Employer Contribution
		If you are eligible for the full employer share of premium
Individual	\$4,300*	Up to \$828
Family	\$8,550*	Up to \$1,650

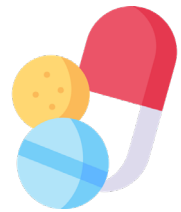
- Contributions are processed on two paychecks each month.
- Total contribution limits and the employer contribution to your HSA are pro-rated based on the number of months you are eligible for an enrolled in the HDHP/HSA each year.
- If you are or will attain age 55 in 2025, you may be eligibility to contribute an additional \$1,000 to your HSA in 2025.
- It is your responsibility to make sure you do not exceed the amount you are eligible to contribute to your HSA each year.

# State Group Health Insurance – HDHP

- You must be eligible for both the HDHP **and** HSA to enroll in the HDHP or Access HDHP
- HDHP Eligibility:
  - Must be eligible for the Wisconsin Retirement System (WRS) and a Health Savings Account (HSA)
- HSA Eligibility:
  - Must enroll in an HDHP through the Universities of Wisconsin
  - Cannot be enrolled in Medicare or TRICARE
  - You are not eligible if you have used VA benefits within the past 90 days (some exceptions apply)
  - You cannot have any other health insurance that is not an HDHP
  - You cannot be enrolled in a health care FSA through a parent or spouse
  - Cannot be claimed as a dependent on someone else's tax return (other than your spouse)

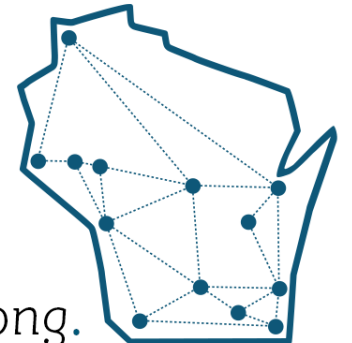
# State Group Health Insurance – Enrollment Options when Covered by Another Plan

- If the other plan **is** the State Group Health Insurance plan through a spouse or parent, you may **not** be covered on both plans. Therefore, you may:
  - Remain on your spouse's or parent's plan until no longer eligible OR
  - Enroll in your own plan through the Universities of Wisconsin
- If the other plan is **not** the State Group Health Insurance plan, you want to remain on that plan and you want to enroll in the HDHP through the Universities of Wisconsin, your other plan must be a comparable HDHP
- Note: If you choose to remain enrolled in your other health insurance plan and do not enroll in health insurance through the Universities of Wisconsin, you may be eligible for up to a \$2,000 Health Opt-Out Incentive for 2025



# Pharmacy Benefits

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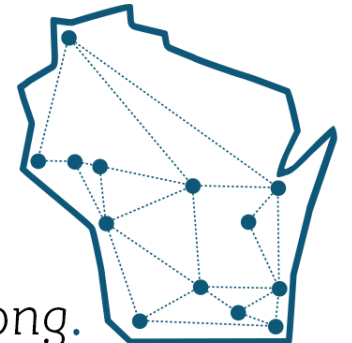
# State Group Health Insurance – Pharmacy Benefits

	Out-of-Pocket <i>Cost</i> *	Out-of-Pocket Limit Health Plan and Access Health Plan	Out-of-Pocket Limit HDHP and Access HDHP
<b>Level 1</b>	\$5 per fill	\$600 individual \$1,200 family	Included in medical out-of-pocket limit:  \$2,500 individual \$5,000 family
<b>Level 2</b>	20% (up to \$50 maximum per fill)		
<b>Level 3</b>	40% (up to \$150 maximum per fill + difference if dispense as written drug)	Does not apply to out-of-pocket limit; only applies to <b>federal</b> maximum out-of-pocket limit (\$9,200 individual / \$18,400 family)	
<b>Level 4</b> (through preferred specialty pharmacy only)	\$50 per fill		

Find an in-network pharmacy and the formulary list at [etf.benefits.navitus.com/](http://etf.benefits.navitus.com/)



# Health Insurance Opt-Out Incentive



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# Health Insurance Opt-Out Incentive

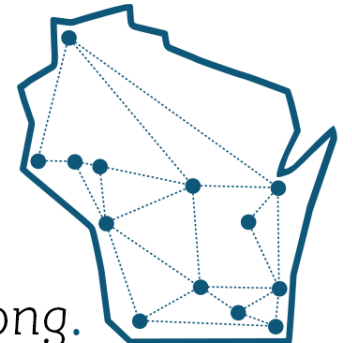
- If you do not need health insurance through the Universities of Wisconsin, you may be eligible for up to a \$2,000 incentive
- Receive up to \$2,000 annually; prorated for new hires
- Incentive is taxable and paid on two paychecks each month
- You must reenroll each year to receive the incentive. In the MyWisconsin portal, select the “health opt-out incentive” (not waive)
- **You are eligible if you:**
  - Are eligible for the WRS Benefits Package
  - Are eligible for the employer contribution to your health insurance
  - Are not a dependent on another State Group Health Insurance Plan

For more information: [Health Opt-Out Incentive web page](#)



# Dental Insurance

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# Dental Insurance– Plan Designs

## Uniform Dental Plan Preventive Dental Plan

You are eligible for **one** plan based on your State Group Health Insurance enrollment.

The plans provide the **same** benefits & networks.

- Diagnostic & Preventive Services

- Cleanings
- Sealants
- X-rays
- Fluoride Treatments (to age 19)
- Fillings

Non-Surgical Extractions

Orthodontics for children

Annual benefit maximum per person is \$1,000

## Select Plan Select Plus Plan

You may enroll in **one** plan.

The plans have **different** benefits levels & networks.

- Major Services

- Crowns
- Bridges
- Root canals
- Implants
- Surgical extractions


- Deductibles and annual benefit maximums vary by plan

- Orthodontics for children & adults (Select Plus Plan only)

- No coverage for preventive or basic services

Benefits provided by:



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# Dental Insurance– Plan Designs

Uniform Dental Plan	Preventive Dental Plan
<ul style="list-style-type: none"><li>▪ Eligible if you <b>enroll</b> in State Group Health Insurance</li><li>▪ Premium is less than Preventive Dental</li><li>▪ Premium is added to your health insurance premium on your paycheck</li></ul>	<ul style="list-style-type: none"><li>▪ Eligible if you waive State Group Health Insurance OR select the Health Opt-Out Incentive</li><li>▪ Premium is more than Uniform Dental</li><li>▪ Premium will appear as a separate deduction on your paycheck</li></ul>

**View the coverage comparison and premiums in your Benefits Summary.**

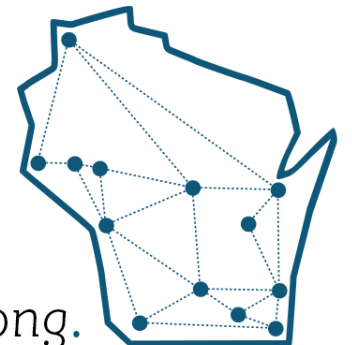
Locate an in-network dentist: [Delta Dental website](#)

# Dental Insurance – Plan Comparison

	Uniform Dental (SGH enrollees) and Preventive Dental (non-SGH enrollees)*	Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO	Delta Dental PPO and Delta Dental Premier
Benefit Maximum	\$1,000	\$1,000	\$2,500
Preventive services	100%	Not covered	Not covered
Non-surgical extractions	90%	Not covered	Not covered
Surgical extraction, root canal, crowns, bridges, periodontics (except maintenance)	Not Covered	50%	60% or 80%
Orthodontia	50% up to \$1,500 (up to age 19)	Not covered	50% up to \$1,500 (includes <b>adult</b> ortho)



# Vision Insurance



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# Vision Insurance

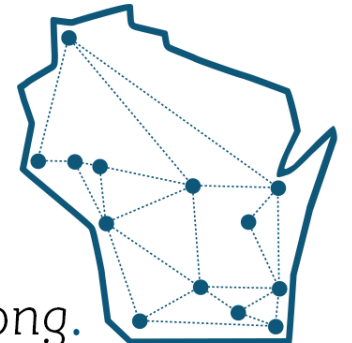
- If you are eligible for State Group Health Insurance, you are eligible for vision insurance
- Provides coverage for eye exam and materials (for example, glasses and contacts)
- Once enrolled, you must remain enrolled for the entire calendar year
- DeltaVision administers the vision insurance and uses EyeMed's Insight network
- A vision exam is covered by the State Group Health Insurance; however, materials are not covered.

Find a DeltaVision provider near you: [Find a DeltaVision/EyeMed provider](#)  
Additional information: [Vision Insurance Plan Summary](#)



# Life Insurance

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# Life Insurance

- You may enroll in two life insurance plans:
  - State Group Life Insurance
  - Individual & Family Life Insurance
- 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)

Additional information: [Life Insurance Comparison](#), [Life Insurance Premiums](#)

# Life Insurance

<b>State Group Life Insurance</b>	<ul style="list-style-type: none"><li>▪ To be eligible for this life insurance, you must be eligible for the Wisconsin Retirement System (WRS) and under age 70 when you first enroll</li><li>▪ Elect coverage you up to five times your annual salary</li><li>▪ Dependent coverage available - Covers your spouse up to \$20,000 and your eligible children up to \$10,000 each</li><li>▪ Universities of Wisconsin pays a portion of the premium</li><li>▪ Continues into retirement at group policy rates</li></ul>
<b>Individual &amp; Family Life Insurance</b>	<ul style="list-style-type: none"><li>▪ Up to \$20,000 initially for employee, \$10,000 spouse/domestic partner and \$5,000 child(ren) coverage</li><li>▪ Maximum coverage of \$300,000 employee, \$150,000 spouse/domestic partner and \$25,000 child(ren)</li><li>▪ Annual increase opportunity</li></ul>



# Life Insurance – Beneficiary Designation

- Most plans have a separate beneficiary designation
  - Exception: State Group Life Insurance, Wisconsin Retirement System (WRS), and Accident Insurance use the same form
- Some plans allow you to name a beneficiary online or to complete a paper form
- Mail paper beneficiary designations directly to the address on each form
- If you do not submit beneficiary forms, benefits are payable per Standard Sequence
- Update as necessary, especially when you have a life event

Additional information: [Beneficiary Information web page](#)



# Accidental Death & Dismemberment Insurance



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# Accidental Death & Dismemberment Insurance

- Offers coverage for accidental death and dismemberment for you, your spouse/domestic partner, and eligible children
- May enroll, change or cancel coverage at any time
- Coverage levels range from \$25,000 to \$500,000
- Continuation coverage available at retirement

Additional information: [Accidental Death & Dismemberment Insurance web page](#)



# Accident Insurance



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# Accident Insurance

- Provides cash payment directly to you in the event of an injury due to an accident to help cover out-of-pocket expenses
- Coverage for you, your spouse and eligible children
- Benefit amounts vary depending on injury sustained
- Continuation coverage available at end of employment

Additional information: [Accident Insurance web page](#)



# Income Continuation Insurance





# Income Continuation Insurance

- Provides up to 75% of gross base wages if unable to work due to illness or injury
- Insures annual earnings up to \$120,000
- Must exhaust up to 1,040 hours of sick leave or elimination period, whichever is longer, before benefits are paid
- Application required to elect or decline coverage

Additional information: [Income Continuation Insurance web page](#)

# Income Continuation Insurance

## Faculty, Academic Staff & Limited Appointees

- Enroll within 30 days of your hire/eligibility date or within 60 days of becoming eligible for the employer contribution towards your premium
- Choose your elimination period: 30, 90, 125 or 180 days
- Choose your coverage effective date:
  - Early Coverage - 1st of month on/following your eligibility date (not eligible for employer contribution until you complete 12 months of state WRS service)
  - Deferred Coverage - begins when you are eligible for the employer contribution (1st of month following completion of 12 months of state WRS service)



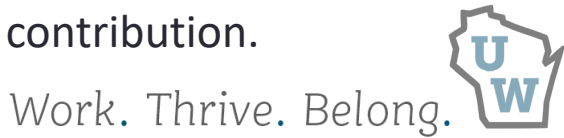
# Income Continuation Insurance

## University Staff

- Enroll within 30 days of your hire/eligibility date
- Deferred enrollment opportunities when you reach certain premium categories, determined by sick leave balance
- Your elimination period is 30-days

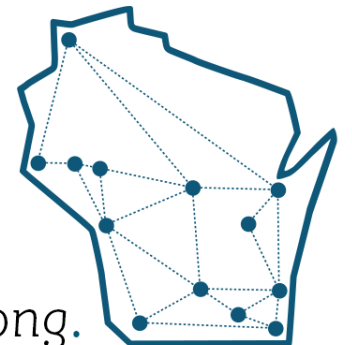
Category	Category 1	Category 2	Category 3*	Category 4	Category 5	Category 6
Sick Leave Balance	0 – 184 hours	185 – 519 hours	Accrue 80 hours of unused leave *	520 – 728 hours	728 – 1,040 hours	1,041 +
Cost	\$\$\$\$	\$\$\$	\$\$	\$\$	\$	\$0

\* Category 3 – special rate category, must meet annually to qualify for the employer contribution.





# Flexible Spending Accounts (FSAs)



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# Flexible Spending Accounts (FSA)

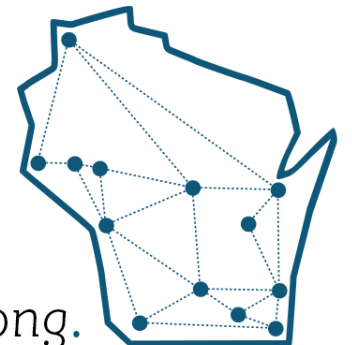
Type of Account	Contribution and Carryover Limits	Description
<b>Health Care</b>	\$3,200 per year \$640 carryover	<ul style="list-style-type: none"> <li>Help pay for eligible medical, dental, vision, and pharmacy benefit expenses not covered by insurance</li> <li>Expenses incurred by you, your spouse, child, or other qualifying tax dependent</li> </ul>
<b>Limited Purpose</b>	\$3,200 per year \$640 carryover	<ul style="list-style-type: none"> <li>Only available if you enroll in an HDHP through the Universities of Wisconsin</li> <li>Help pay for eligible dental, vision, and post-deductible medical/pharmacy benefit expenses not covered by insurance</li> <li>Expenses incurred by you, your spouse, child, or other qualifying tax dependent</li> </ul>
<b>Dependent Day Care</b>	Up to \$5,000 per year No carryover	<ul style="list-style-type: none"> <li>Help pay for eligible dependent day care expenses such as after-school care, babysitting, adult or child day care, and preschool</li> <li>Eligible dependents include a spouse, child, or other qualifying tax dependent</li> </ul>
<b>Parking &amp; Transit Accounts</b>	\$315/month/account Unlimited carryover	<ul style="list-style-type: none"> <li>Help pay for work-related parking expenses (parking ramps, park-and-rides) and transit expenses (bus passes)</li> <li>May enroll or change your contribution at any time</li> </ul>

*Note: For the healthcare, limited purpose and parking & transit accounts, there is a minimum annual contribution and carryover amount of \$50. Minimum carryover amount does not apply if you re-enroll for the next plan year.*

Additional information: [Spending and Savings Accounts web page](#)



# Retirement Plans Wisconsin Retirement System



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# Retirement Plans - WRS

- Administered by the Department of Employee Trust Funds (ETF)
- If eligible, you are automatically enrolled
- The WRS provides you with a monthly benefit (annuity) payable for life once you reach retirement age
- Prior WRS service may affect application deadlines, WRS eligibility and vesting
- Minimum retirement age is 55. Normal retirement age is 65.
- For 2025, for most employees, the employee contribution is 6.95% and the employer contribution is 6.95%

For information about eligibility, vesting and retirement: [Universities of Wisconsin Retirement Plans web page](#)

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# Retirement Plans - WRS

- Investment Funds
  - Core Fund
    - Contributions are automatically invested in the Core Fund
    - A fully diversified balanced fund with a mixture of holdings
  - Variable Fund
    - You may elect to have 50% of your contributions invested in the Variable Fund
    - Variable fund invested solely in stocks
- Retirement
  - 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
- Death or Disability Benefits





# Retirement Plans - Supplemental Savings Programs

- UW 403(b) Supplemental Retirement Program (SRP)
  - Administered by Universities of Wisconsin
  - Available record keepers are TIAA and Fidelity
  - May enroll or change contributions at any time
  - Contribute a flat dollar amount or percent of eligible earnings
  - Contributions made the first two paychecks of each month (24 paychecks each year)
  - No employer match
  - 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

For more information: [403\(b\) SRP web page](#)



# Retirement Plans - Supplemental Savings Programs

- Wisconsin Deferred Compensation (WDC) 457 Program
  - Administered by the Department of Employee Trust Funds
  - Record keeper: Empower
  - May enroll or change contributions at any time
  - Contribute a flat dollar amount or percent of pay
  - Contributions made the first two paychecks of each month (24 paychecks each year)
  - Offers a wide range of investment options including a managed-account and a self-directed brokerage account
  - No employer match

For more information: [WDC Program web page](#)

# Sick Leave Credit Conversion Program

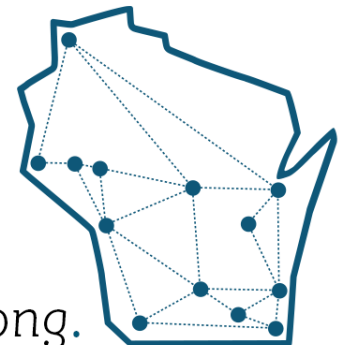
- Unused sick leave hours may be converted to credits to pay for State Group Health Insurance at layoff, retirement, death, or termination with 20 years of service
- Accumulated Sick Leave Conversion Credit Program: Accumulated sick leave is multiplied by your highest basic pay rate in a qualifying position 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
- Unused sick leave credits have no value if you waive health coverage or elect the Opt-Out Incentive

For more information: [Sick Leave Credit Conversion web page](#)



# Other Benefits

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# 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
- May also assist with legal services, financial services, and work-life services
- Allows up to six in-person or virtual sessions per person per issue per year

- **Well Wisconsin Program**

- Available to you and your spouse if enrolled in State Group Health Insurance
- Designed to help make you more aware of your current and future health risks. Eligible to earn a \$150 incentive (taxable) by completing a health assessment, health check, and one well-being activity by early October

For more information: [Well-Being Resources web page](#)



# Other Benefits

- **529 College Savings Plan**

- Allows you to save for K-12 education expenses and post-high school education
- Minimum \$15 per pay period contribution

- **Career-Related Education Reimbursement**

- Employees with a half-time or greater appointment 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

- **Empathy Program**

- Available to employees enrolled in State Group Life Insurance, Individual & Family Life Insurance, or Accident Insurance
- Provides comprehensive support to assist beneficiaries following the loss of a loved one

For more information: [Other Benefits web page](#)



# Other Benefits

## ▪ Lifestyle Program

- Travel assistance, beneficiary financial counseling, legal services, legacy planning services

## ▪ Long-Term Care Insurance

- If you are eligible for the WRS, you, your spouse, parents, and spouse's parents who live in Wisconsin are eligible for Long-Term Care (LTC) Insurance
- May provide coverage for assisted living, adult day care, hospice care, nursing homes and more
- May enroll at any time

For more information: [Other Benefits web page](#)

# Benefit Plan Resources

- Universities of Wisconsin Employee Benefits website:
  - General Employee Information page
  - Benefits Summary
    - Faculty, Academic Staff, Limited Appointees
    - University Staff
  - Health & Retirement Contributions Estimator
  - How to Choose Your Health Insurance Plan
  - Benefit Premiums

View earnings, leave, tax statements and benefit information: [my.wisconsin.edu](https://my.wisconsin.edu)



# Questions



Universities of Wisconsin Employee Benefits website: [www.wisconsin.edu/ohrwd/benefits/](http://www.wisconsin.edu/ohrwd/benefits/)

Additional questions: Reach out to your [benefits contact](#)