



*Work. Thrive. Belong.*

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*2022 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, 2021 – DECEMBER 1, 2022**

## *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.

## **2022 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 and Effective Dates

You have **30 days to enroll** in most benefits.

Most benefits are effective the first of the month on or following your benefits eligibility date and will remain in place for the entire calendar year.

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

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.

## How to Enroll

### PREPARE

Learn more about your benefits, eligibility, and how to enroll by visiting the **UW System Employee Benefits** website.

### DECIDE

Use **ALEX**, your virtual benefits counselor, to help you determine which benefit plans may meet your needs. ALEX may provide estimates and suggestions, but you should still select the benefits that best suit your needs. ALEX is available 24/7.

### ACT

Enroll through the Benefit Information module 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. Contact your institution benefits contact if this applies to you.

Prepare: [UW System Employee Benefits](#)

Decide: [ALEX](#)

Act: [MyUW portal](#), [Institution Benefits Contact](#)

## State Group Health Insurance

Student Assistants and Employees-in-Training are eligible if expected to work at least 33% for at least six months (12-month employees) or one semester (9-month employees). Short-term Academic Staff (including Visiting Faculty) are eligible for State Group Health Insurance if expected to work at least:

- 21% for at least six months (12-month employees)
- 28% for at least one semester (9-month employees)

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 various health insurance carriers that provide coverage mainly in Wisconsin (some offer coverage in surrounding states).
- **Access Health Plan**  
Provides nationwide coverage through WEA Trust.

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)	
	Employee Only	Family
Health Plan	\$48.00	\$118.50
Access Health Plan	\$128.50	\$319.50

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

*Note: Copayments do not apply to the deductible.*

For resources to help you select a plan design and health insurance plan carrier, go to the UW System Employee Benefits [State Group Health Insurance 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.

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

<b>Monthly Pre-tax Employee Premiums</b>	<b>Uniform Dental</b>	<b>Preventive Dental</b>	<b>Select Plan</b>	<b>Select Plus Plan</b>
<b>Employee</b>	\$3.00	\$34.72	\$9.76	\$20.98
<b>Employee + Spouse</b>	\$9.00	\$86.80	\$19.52	\$41.96
<b>Employee + Child(ren)</b>	\$9.00	\$86.80	\$13.16	\$38.96
<b>Family</b>	\$9.00	\$86.80	\$23.40	\$64.28

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	Employee	Employee + Spouse	Employee + 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

You may enroll in multiple life insurance plans, if eligible. 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 your children.

### 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 of \$24 will be deducted from your December earnings. Coverage is based on age and ranges from \$3,400–\$101,000. UIA offers continuation of coverage at retirement at the group policy rates.

## Accidental Death & Dismemberment and Accident Insurance

### 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 Protection, and 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.

	2022 Annual Contribution Limit
Health Care FSA	\$2,750
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 monthly contribution limit is \$270 for the parking account and \$270 for the transit account.

January 1–December 31 is the **plan year** for all accounts. Remaining funds in your Health Care FSA on December 31 will automatically **carry over** to the new plan year (up to the carryover limit). Anything greater than the carryover limit will be forfeited. All remaining funds in your Parking and Transit Accounts will carry over from year to year. 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 plan year.

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

## 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, changes, and cancellation 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). Program investment options include an array of mutual funds and fixed and variable annuities. 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.

2022 Contribution Limits	SRP	WDC
Contribution Limit: Under Age 50*	\$20,500	\$20,500
Contribution Limit: Age 50 or Over*	\$27,000	\$27,000
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 both the SRP and WDC plans. Catch-up contributions may be available.*

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.*

**Mental Health Resource:** An online, anonymous, self-guided, interactive resource that provides UW System students, faculty, and staff no-cost, confidential help with mental health well-being and stress management.

**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.

#### LONG-TERM CARE INSURANCE

You, your spouse, parents, and spouse's parents are eligible for Long-Term Care (LTC) Insurance. Typically provides coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities, and home modification to accommodate disabilities. Each policy is individually underwritten with premiums based on age, gender, and the participants' individual health at the time of application. Premiums are also based on the length of your selected waiting period, policy limits, and other components of your customized plan. You may enroll at any time. Note: Participants must reside in Wisconsin.

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