New Employee Benefits - 2022
for grad assistants and short-term staff

Recorded January 2022
Who should watch this video?

For employees of the UW – Madison who are newly-eligible for “grad” benefits:

- **graduate assistants (e.g., TAs and RAs), scholars, fellows, & employees-in-training**
  (e.g., TAs appointed to work 33% or more for at least a full semester)

- **faculty, academic staff, & limited appointees (FAASLI)**
  eligible for the ‘grad’ benefits and not the Wisconsin Retirement System
  (e.g., academic staff working a full semester at ≥ 28% for less than one year)

What can I expect?

An introduction to UW – Madison’s short-term employee insurance enrollments, premiums, and health insurance.
Can I have a copy of these slides?

Yes! Please email us and request a copy of these slides: benefits@ohr.wisc.edu.

The slides include additional important benefits information.
By end of this session, you will know how to:

- Identify your enrollment deadline
- Review your plan options
- Send us your elections and waivers

Which plans will we discuss today?

- Health insurance
- Life insurance

- Brief overview of supplemental insurance plans (e.g., dental, vision, retirement)
hr.wisc.edu/benefits/grad
benefits@ohr.wisc.edu

hr.wisc.edu/contact
Your School, College, or Division’s Website
Org charts, contact lists, and unit policies

Your Division or Department HR Email
Ask leave, payroll, and benefits questions

hr.wisc.edu/contact
hr.wisc.edu/benefits/grad

Benefits details, brochures, and enrollment forms

benefits@ohr.wisc.edu

Ask a Benefits Specialist

UW-MADISON
BENEFITS SERVICES

Decision Guide

Compare and contrast State plan coverage

2022 Health Benefits Decision Guide

Step-by-step review of UW’s benefits plans and costs
You have a unique UW payroll & benefits identifier called an Employee ID number or “EMPL”

Find it on your pay statements.

It is not your SSN

It is not your Wiscard number
You have a unique UW payroll & benefits identifier called an Employee ID number or “EMPL”.

Find it on your pay statements.

Have it ready when you contact Benefits Services.
You have only 30-days after your start date to apply for or waive most State and UW insurance benefits.

30-day deadline

Find your benefits enrollment deadline:

- On a calendar, count out 30 days from your benefits-eligible start date.
- We must receive your benefits choices by deadline (on or before your 30th day).

Example: a WRS start date of February 1, 2022 means deadline of March 3, 2022.
Before you enroll in or waive any plans, think about:
• what you need now
• what you may need in the future

Review Your Options

The plans available to new employees:

1. Accident
2. Accidental Death & Dismemberment (AD&D)
3. Dental
4. Health
5. Life
6. Vision

• Flexible Spending Accounts (FSAs)
• Pretax parking
• Supplemental retirement plans
• 529 college savings
Review Your Options

Some plans, even if you waive or opt-out now, allow you to enroll in them at any time of year, if you decide later to enroll.

The plans available to new employees:

1. Accident
2. Accidental Death & Dismemberment (AD&D)
3. Dental
4. Health
5. Life
6. Vision

- Flexible Spending Accounts (FSAs)
- Pretax parking
- Supplemental retirement plans
- 529 college savings
Review Your Options

Some plans, if you waive or opt-out of them now, may allow you to enroll at certain times in the future:
- Due to a life event (marriage, birth)
- In the annual enrollment period in fall for coverage Jan 1

The plans available to new employees:

1. Accident
2. Accidental Death & Dismemberment (AD&D)
3. Dental
4. Health
5. Life
6. Vision

- Flexible Spending Accounts (FSAs)
- Pretax parking
- Supplemental retirement plans
- 529 college savings
Some **life events** allow you a new 30-day window to apply for changes to your benefits.

But not every life event allows the same types of changes.

See our benefits website for details:
hr.wisc.edu/benefits/qualifying-life-events/family-changes
Some **life events** allow you a new 30-day window to apply for changes to your benefits.

But not every life event allows the same types of changes.

See our benefits website for details:
[hr.wisc.edu/benefits/qualifying-life-events/family-changes](http://hr.wisc.edu/benefits/qualifying-life-events/family-changes)

See copy of slides for more information about:

- **International employees** with family not yet in the USA
- **Employees** **turning 26** who will lose their parent’s coverage
Review Your Options

If you do not enroll in the life insurance plans now, you may not be able to enroll in them in the future.

The plans available to new employees:

1. Accident
2. Accidental Death & Dismemberment (AD&D)
3. Dental
4. Health
5. Life
6. Vision

- Flexible Spending Accounts (FSAs)
- Pretax parking
- Supplemental retirement plans
- 529 college savings
Enroll (or waive)

We must receive your new hire selections by your 30-day deadline.
• Submit your benefits choices online
• If you cannot submit online, hand-in paper forms.

To submit your benefit decisions online:
• You need your UW NetID and Password
• Log in to my.wisc.edu
Enroll (or waive)

We must receive your new hire selections by your 30-day deadline.

• Submit your benefits choices online
• If you cannot submit online, hand-in paper forms.

To submit your benefit decisions online:

• Go to the Benefit Information tile
• Click the “Enroll now” button
Enroll (or waive)

We must receive your new hire selections by your 30-day deadline.

• Submit your benefits choices online
• If you cannot submit online, hand-in paper forms.

To submit your benefits decisions online:

• Go to the *Benefit Information* tile
• Click the “Enroll now” button
Enroll (or waive)

We must receive your new hire selections by your 30-day deadline.

If you don’t see the Benefit Information tab search for it and add it to your home screen
Enroll (or waive)

We must receive your new hire selections by your 30-day deadline.

If you do **not** have the “Enroll now” button you may need to complete and hand-in paper applications.
Enroll (or waive)

We must receive your selections by your 30-day deadline.

If you do not have the “Enroll now” button you may need to complete and hand-in paper applications.

Ask your department HR contact whether your online enrollment button can be fixed.
Enroll (or waive)

We must receive your new hire selections by your 30-day deadline.

If you must submit paper applications:

**To enroll in an insurance plan**

- Complete the plan’s application form and hand it in or email it to your HR office.
- Every plan has its own application form in its “Forms and Publications” section of our website. [hr.wisc.edu/benefits/grad](http://hr.wisc.edu/benefits/grad)
Enroll (or waive)

We must receive your selections by your 30-day deadline.

If you must submit paper applications:

To waive Health

• You must complete the application form (sections 1 – 4 and 12 – 13) and tell us you do not want our employee health coverage.
Enroll (or waive)

We must receive your selections by your 30-day deadline.

If you must submit paper applications:

To waive other optional plans (e.g., life, vision)
• Do not submit the applications.
When will my insurance begin?

If we receive your new employee benefit enrollments timely, your insurance effective dates are based on your start date.

Different types of insurance may start on different days.

- Health
- Accident plan
- Dental
- Flexible Spending Accounts (FSAs)
- Vision

**Effective 1st of the month following date of eligible hire**
(or on date of hire if hire date is the 1st)

Example:
Jane’s benefits-eligible appointment starts 01/06/22. She submits her insurance enrollments by deadline.

**Her Health insurance will be effective 02/01/22.**
When will my insurance begin?

If we receive your new employee benefit enrollments timely, your insurance effective dates are based on your start date.

Different types of insurance may start on different days.

- Accidental Death & Dismemberment (AD&D)
- Life insurances

Effective 1st of the month following 30 days of eligible employment

Example:
Jane’s benefits-eligible appointment starts 01/06/22. She submits her insurance enrollments by deadline.

Her Life insurance will be effective 03/01/22.
Confirm

After you submit online:

• A confirmation statement will be posted 24-48 hours later.
• Review the confirmation statement.
• If anything is wrong with the statement, contact us immediately – there may still be time to fix the issue.
Confirm

If you had to submit paper applications:

• No summary detail is available until your forms are manually entered.
• It can take as many as 30-days to manually enter paper application forms.
Confirm

Review your Earnings Statements (online paychecks stubs) for your:

- Rate of pay
- Hours worked
- Insurance premium deductions

my.wisc.edu > Payroll Information

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
Paychecks

UW paychecks are issued biweekly, every other Thursday.

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Pay Period Dates</th>
<th>Pay Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan A</td>
<td>12/19/2021 - 01/01/2022</td>
<td>01/13/2022</td>
</tr>
<tr>
<td>Jan B</td>
<td>01/02/2022 - 01/15/2022</td>
<td>01/27/2022</td>
</tr>
<tr>
<td>Jan C</td>
<td>01/16/2022 - 01/29/2022</td>
<td>02/10/2022</td>
</tr>
<tr>
<td>Feb A</td>
<td>01/30/2022 - 02/12/2022</td>
<td>02/24/2022</td>
</tr>
<tr>
<td>Feb B</td>
<td>02/13/2022 - 02/26/2022</td>
<td>03/10/2022</td>
</tr>
<tr>
<td>Mar A</td>
<td>02/27/2022 - 03/12/2022</td>
<td>03/24/2022</td>
</tr>
<tr>
<td>Mar B</td>
<td>03/13/2022 - 03/26/2022</td>
<td>04/07/2022</td>
</tr>
<tr>
<td>Apr A</td>
<td>03/27/2022 - 04/09/2022</td>
<td>04/21/2022</td>
</tr>
<tr>
<td>Apr B</td>
<td>04/10/2022 - 04/23/2022</td>
<td>05/05/2022</td>
</tr>
<tr>
<td>May A</td>
<td>04/24/2022 - 05/07/2022</td>
<td>05/19/2022</td>
</tr>
<tr>
<td>May B</td>
<td>05/08/2022 - 05/21/2022</td>
<td>06/02/2022</td>
</tr>
<tr>
<td>Jun A</td>
<td>05/22/2022 - 06/04/2022</td>
<td>06/16/2022</td>
</tr>
<tr>
<td>Jun B</td>
<td>06/05/2022 - 06/18/2022</td>
<td>06/30/2022</td>
</tr>
</tbody>
</table>

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
Insurance Premiums

You will pay an insurance premium (money each month) for every benefit plan you elect.

The premiums will be deducted from your UW paychecks.

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
Insurance Premiums

Monthly insurance premiums are split evenly between your “A” and “B” checks.

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
Insurance Premiums

Monthly insurance premiums are split evenly between your “A” and “B” checks.

- The “A” check usually prepays for the first ½ of the next month’s coverage;
- The “B” check usually prepays for the second ½ of the next month’s coverage.

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
Insurance Premiums

Monthly insurance premiums are split evenly between your “A” and “B” checks.

- The “C” paychecks will have retirement deductions, but do not usually have insurance premiums withheld.

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
Insurance Premiums

As a new hire, it can take several paychecks to catch-up on premiums due. Until then, double-up and triple-ups may be taken from your paychecks.

Eventually you’ll begin to see the “regular” biweekly deductions.

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
HEALTH
HEALTH INSURANCE

- State Group Health Insurance
- Uniform Dental Benefits (preventative care)
  Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

- Flexible Spending Accounts
  Not available to fellows, scholars, and some postdocs

LIFE INSURANCE

- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
  Mandatory for some Academic Staff
- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRP)
  Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
• How much does it cost to enroll in Health?

• Which doctors may I visit?

• What services are allowed?

• What will I pay when I receive services?

It all **depends** on which of the plan options you elect.
Choose between two health plan designs:

**IYC Health Plan**
- Wisconsin-based
- Visit in-network providers only
- **No coverage** if out-of-network (unless for emergency or urgent-care)

**Access Plan**
- Nationwide network
- May visit providers both in- and out-of-network
- **Less coverage** if out-of-network (higher out of pocket costs).
Every health plan has a “with dental” option.

If you elect your health plan “with dental,” you pay
- $3 more per month (if single health)
- $9 more per month (if family health)

compared to if you elect the plain, no dental health option.
State Group Health – Uniform Dental

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Percentage Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network providers (No out-of-network coverage)</td>
<td>Delta Dental PPO &amp; Premier providers</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>None</td>
</tr>
<tr>
<td>Annual benefit max $1,000 / person</td>
<td></td>
</tr>
<tr>
<td>Waiting period</td>
<td>None</td>
</tr>
<tr>
<td>Routine evaluations, dental cleansings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests</td>
<td>100%</td>
</tr>
<tr>
<td>Fillings</td>
<td>100%</td>
</tr>
<tr>
<td>Anesthesia (general and IV sedation)</td>
<td>80%</td>
</tr>
<tr>
<td>Emergency pain relief</td>
<td>80%</td>
</tr>
<tr>
<td>Periodontal maintenance</td>
<td>100%</td>
</tr>
<tr>
<td>Crowns, bridges, dentures, implants</td>
<td>No coverage</td>
</tr>
<tr>
<td>Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery</td>
<td>No coverage</td>
</tr>
<tr>
<td>Non-surgical extractions (above gumline)</td>
<td>90%</td>
</tr>
<tr>
<td>Orthodontics coverage</td>
<td>50% (Under age 19)</td>
</tr>
<tr>
<td>Orthodontics lifetime maximum</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

Group # 50316-001
www.deltadentalwi.com/state-of-wi

Contact Information

Phone: 844-337-8383

Hours: Monday - Friday, 7:30 am - 5 pm CST

Email: etfcustomerservice@deltadentalwi.com
# State Group Health – Monthly Premiums 2022

<table>
<thead>
<tr>
<th>UW Grad Assistants</th>
<th>IYC Health Plan</th>
<th>High Deductible Health Plan (HDHP)</th>
<th>Access Plan</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td>$51 / $48</td>
<td>Not available</td>
<td>$131.50 / $128.50</td>
<td>Not available</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Family</strong></td>
<td>$127.50 / $118.50</td>
<td>$328.50 / $319.50</td>
<td>Not available</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
If you elect the Health Plan, you must also choose a network of providers for the year and, unless it is an emergency, you must only visit your chosen network providers.

Dane County examples:
- Dean
- GHC-SC
- Quartz-UW
If you elect the Access Plan, in-network providers are available nationwide, and you even have some coverage if care is received out-of-network (even if it wasn’t emergency care).

<table>
<thead>
<tr>
<th></th>
<th>Individual (Only you. Single) With / Without Uniform Dental</th>
<th>Family (You + spouse +/or child[ren]) With / Without Uniform Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access Plan</td>
<td>$131.50 / $128.50</td>
<td>$328.50 / $319.50</td>
</tr>
</tbody>
</table>

Most of the IYC Health Plan networks only offer a choice of doctors with offices in Wisconsin.

See ETF’s
- **Decision Guide** (pages 7-10)

- **Health Plan Search webpage**
  [etf.wi.gov/its-your-choice/2022/health-plan-search/state](etf.wi.gov/its-your-choice/2022/health-plan-search/state)
If you plan to seek medical care outside Wisconsin in a surrounding state (e.g., Illinois, Iowa, Michigan, Minnesota), there may be an IYC Health Plan network that will offer you in-network options.

See ETF’s

- Health Plan Search webpage
  [etf.wi.gov/its-your-choice/2022/health-plan-search/state]
State Group Health

**How do I find out which network is best for me?**

Visit the network websites and/or call them with questions. You may want to ask:

- Is my current medical provider in their network?
- I live ____ and work ____; are there clinics nearby?
- What telemedicine services do you offer?
- If I need surgery, which hospital(s) would be in-network?

[etf.wi.gov/its-your-choice/2022/health-plan-search/state](etf.wi.gov/its-your-choice/2022/health-plan-search/state)
Preventive Care

Preventive services covered 100%

- Federal law requires that specific preventive services provided by in-network providers be offered at no cost to you, including
  - Routine annual check-ups
  - Certain screenings for illness
  - Certain Prescriptions

Learn more:
- [healthcare.gov](http://healthcare.gov) > search: preventive
What if my care is not preventive?

- OOPL – Medical
- OOPL – Rx
- Plan MOOP
- Copayments
- Deductible
- Coinsurance
What if my care is not preventive?

IYC Health Plan

• Visit **in-network** providers only
• **No coverage** if out-of-network (unless for emergency or urgent-care)

Access Plan

• May visit providers both **in-** and **out-of-network**
• **Less coverage** if out-of-network (higher out of pocket costs).
You pay an office visit **copay** for each of your primary care & specialty visits covered in-network by the Health or Access Plans.

<table>
<thead>
<tr>
<th>Visit Type</th>
<th>Includes</th>
<th>Copayment</th>
</tr>
</thead>
</table>
| **Primary Care Office Visit** (not preventive) | · General Physicians  
                               · Pediatrician  
                               · Chiropractor  
                               · Mental Health  
                               · OB/GYN     | $15       |
| **Specialty Care Office Visit** | · Specialty Providers  
                               · Urgent Care  
                               · Vision Exam in office visit setting | $25       |
| **Emergency Room**       | · Emergency Room                              | **$75**    
                                      (waived if admitted) |
Annual Deductible - 2022

At first, you pay the full negotiated cost for your covered, in-network x-rays, diagnostic labs, and surgical procedures.

<table>
<thead>
<tr>
<th>Medical Annual Deductible</th>
<th>Per person</th>
<th>Family maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$250</td>
<td>$500</td>
</tr>
</tbody>
</table>

Then, if you meet the deductible for the year, the insurance begins to pay some of the cost for these types of services.
If you meet the $250* deductible, then:

**you pay 10%** of the negotiated cost of your other in-network covered x-rays, diagnostic labs, and surgical procedures, and the insurance company pays 90% for the rest of the calendar year.

When receiving in-network care:

- **Medical Care  10/90**
- **Durable Medical Equipment 20/80**
  (e.g., wrist braces, crutches)

*Family deductible is $500, but no one person in your family incurs more than $250 on their own if covered on the Health Plan or Access Plan.*
Out of Pocket Limit - 2022

If you meet the $1,250 medical out of pocket limit (OOPL), then:
you pay nothing (0%) for your other in-network covered office-visits,
medical care, and durable medical equipment, and the insurance
company will pay 100% for the rest of the calendar year.

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>medical OOPL</td>
<td>$1,250</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

*Family medical OOPL is $2,500, but no one person in your family incurs more than $1,250 on their own if covered on the Health Plan or Access Plan.
Pharmacy Benefits - 2022

How much will I pay for my prescriptions?

Search the **Navitus** formulary:

### Pharmacy Benefits - 2022

<table>
<thead>
<tr>
<th>Tier</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive</td>
<td>You pay $0</td>
</tr>
<tr>
<td>Level 1</td>
<td>You pay $5 per fill</td>
</tr>
<tr>
<td>Level 2</td>
<td>You pay 20% (up to $50 per fill)</td>
</tr>
<tr>
<td>Level 3</td>
<td>You pay 40% (up to $150 and the difference in cost between the Level 3 and alternate drug)</td>
</tr>
<tr>
<td>Level 4 Preferred Rx</td>
<td>You pay $50 per fill</td>
</tr>
</tbody>
</table>

- A “fill” is usually a 30-day supply
- **Serve You** mail order pharmacy fills 90-days of Level 1 & 2 drugs at the cost of 60-days
- Fill Level 4 at **UW Specialty Pharmacy** or **Lumicera**
Pharmacy Benefits - 2022

If you meet the pharmacy OOPL for a drug level:
you pay nothing (0%) for your other in-network, covered prescriptions
in that level for the rest of the calendar year, and the insurance company will pay 100% of their cost.

<table>
<thead>
<tr>
<th>Pharmacy OOPL Level 1 &amp; 2</th>
<th>$600 / $1,200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pharmacy OOPL Level 3 &amp; 4</td>
<td>$8,750 / $17,400</td>
</tr>
</tbody>
</table>
Pharmacy Benefits - 2022

Vaccines at In-Network Pharmacies

Cost: $0, it’s free!

Bring your Navitus card

Available Vaccines

- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- COVID-19
Overview of 2022 In-Network Coverage

**Prescription drug copays** ($5, $50) & **coinsurance** (20% - 40%)

If you meet the OOPL for a Rx tier, for rest of year you pay 0% and insurance pays 100% for prescriptions at that level for the rest of the calendar year.

**Office visit copays:**
You pay $15 or $25 each in-network visit. $75 copay added to ER visits.

**Deductible:**
You pay 100% of the first $250 ($500 max per family)

If you meet deductible,** Medical Coinsurance:**
You pay 10% of cost of services, insurance pays 90%

20/80 split for durable medical equipment

If you meet the medical OOPL ($1,250 / $2,500) you pay 0% and the insurance company pays 100% of most additional covered health costs (such as office visits & x-rays/ surgeries/diagnostic labs/hospital stays) for the rest of the calendar year.
Out-of-Network Medical Coverage

What's Covered
Outside of Your Coverage Area

- Emergency Care
- Urgent Care
- Prescriptions

You’ll find network pharmacies across the country!
# Out-of-Network Medical Coverage

<table>
<thead>
<tr>
<th>Examples of Emergency Care</th>
<th>Examples of Urgent Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Severe allergic reactions</td>
<td>• Most broken bones</td>
</tr>
<tr>
<td>• Severe asthma attacks</td>
<td>• Minor cuts</td>
</tr>
<tr>
<td>• Convulsions</td>
<td>• Sprains</td>
</tr>
<tr>
<td>• Severe bleeding</td>
<td>• Most drug reactions</td>
</tr>
<tr>
<td>• Acute appendicitis</td>
<td>• Non-severe bleeding</td>
</tr>
<tr>
<td>• Loss of consciousness</td>
<td>• Minor burns</td>
</tr>
<tr>
<td>• Heart attack</td>
<td></td>
</tr>
<tr>
<td>• Stroke</td>
<td>Must use in-network urgent care if you are in your network service area</td>
</tr>
</tbody>
</table>

Must use in-network ER whenever possible.
Out-of-Network Medical Coverage

You pay 100% for the first $500/person of covered medical services received out-of-network.

Then you pay 30% of any additional covered medical costs and the insurance company pays 70%.

If you meet the out-of-network OOPL,* then you pay 0% and the insurance pays 100% of additional out-of-network covered medical costs.

*2,000 per individual, $4,000 per family max

Choosing Your Health Plan

Which option is best for you?
State Group Health

Where do I find more details?
Where are the networks’ phone numbers?
I have more questions about coverage!

etf.wi.gov/benefits-by-employer  >  University of Wisconsin System

• Search by WI County:  etf.wi.gov/its-your-choice/2022/health-plan-search/state
• Contact a health plan:  etf.wi.gov/its-your-choice/health-benefits/health-plan-and-vendor-contact-information
• Frequently Asked Questions:  etf.wi.gov/its-your-choice/2022/health-benefits/frequently-asked-questions
• Other ETF resources:  etf.wi.gov/its-your-choice/2022/state-employee-retiree-health-plan/resources
State Group Health

When will my health coverage (and, if elected, uniform dental) begin?

Effective 1st of the month following date of eligible hire
(or on date of hire if hire date is the 1st)

Examples:

Date of Hire: 01/01/2022
Health effective: 01/01/2022

Date of Hire: 01/06/2022
Health effective: 02/01/2022
We must receive your selections by your 30-day deadline.

- Submit your benefits choices online

To submit your benefit decisions online:
- Go to the Benefit Information tile
- Click the “Enroll now” button
1. The default is “Waive.”

Example screenshot of online Health enrollment screen
Reached through my.wisc.edu > Benefit Information > “Enroll now”
To enroll in a Wisconsin-based IYC Health Plan:
- click “Select” next to your chosen network of doctors, either with preventive dental ( _____ & Dental) or without.

To enroll in the nationwide Access Plan:
- Click “Select” next to Access-In State & Dental if you want Access with the preventive dental (or the plain Access-In State for the plan without dental).
Enroll (or waive)

We must receive your selections by your 30-day deadline.

• If you cannot submit online, hand-in a paper application form.

hr.wisc.edu/benefits/state-group-health-insurance
If you enroll in the Health insurance, you will receive two or three ID cards.

1. A card from your chosen insurance network (e.g., Dean or WEA Trust), and
2. A card from Navitus, the pharmacy benefits manager, and
3. (if you selected the “...and dental” option): A card from Delta Dental for preventive, Uniform Dental
Health Insurance ID cards

How will the cards be sent to me?

The insurance plans mails them to you.

- Make sure your Home and Mailing addresses listed at my.wisc.edu > Personal Information are accurate.
- Click “Update My Personal Information” and update your address if a correction is needed.
HEALTH INSURANCE
- State Group Health Insurance
- Uniform Dental Benefits (preventative care)
  Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE
- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT
- Flexible Spending Accounts
  Not available to fellows, scholars, and some postdocs

LIFE INSURANCE
- Individual and Family Group Life Insurance
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- University Insurance Association Life Insurance
  Mandatory for some Academic Staff
- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS
- UW 403(b) Supplemental Retirement Program (SRP)
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WHY LIFE INSURANCE?

Life insurance pays a benefit (an amount of money) to your beneficiary (a person, persons, or charity of your choice) if you die while covered by the plan.

Protect your family’s home
Provide for childcare & education
Replace lost household income
Leave a charitable gift
You might consider electing employee life insurance:

- **if someone in your life relies upon your earnings to pay bills** (e.g., rent or mortgage or car payment)
- **to cover the cost of your funeral**
WHY LIFE INSURANCE?

If you enroll in a life insurance plan:

• Submit a beneficiary designation form to the insurance company so that, if you die, they know who should be paid the benefit.

• The beneficiary designation forms for each life insurance plan are online: wisconsin.edu/ohrwd/benefits/beneficiary

Protect your family’s home  Provide for child-care & education  Replace lost household income  Leave a charitable gift
LIFE INSURANCE OPTIONS

Enroll in neither, one, or both optional life insurance plans:

• **Individual & Family life**  (benefit starts at $20,000, can increase annually until $300,000)
• **UW Employees, Inc. life**  (benefit pays based on your age at time of death)
LIFE INSURANCE OPTIONS

Enroll in neither, one, or both optional life insurance plans:

- **Individual & Family life**  Cost depends on level of coverage elected.
- **UW Employees, Inc. life**  Cost depends on your age.
LIFE INSURANCE OPTIONS

Enroll in neither, one, or both optional life insurance plans:

- **Individual & Family life**: Coverage also available for your family
- **UW Employees, Inc. life**: Coverage only on your life (not your family)
LIFE INSURANCE OPTIONS

Enroll during your first 30-days.

- Individual & Family life
- UW Employees, Inc. life

If you don’t enroll, you waive by default.
LIFE INSURANCE OPTIONS

Enroll during your first 30-days.

- Individual & Family life
- UW Employees, Inc. life

If you don’t enroll, you waive by default.

If you apply late (after your first 30-days):

- Use a special application form called Evidence of Insurability and share your medical information.

Late enrollment is **not guaranteed** – your application may be denied.
Where do I find plan details?

Ask ALEX! - [wisc.edu/hrwd/benefits/alex](http://wisc.edu/hrwd/benefits/alex)

- [hr.wisc.edu > Benefits](http://hr.wisc.edu)
  - Individual and Family (I&F)
  - UW Employees Inc.

Resource: [How much life insurance is enough?](http://www.wisc.edu/hrwd/benefits/alex)
When will my coverage begin?

When elected timely as a new hire, your life insurance is effective the first of the month following 30 days from your date of hire.
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
AND
ACCIDENT INSURANCE
HEALTH INSURANCE
- State Group Health Insurance
- Uniform Dental Benefits (preventative care)
  Optional add-on to State Group Health Insurance

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  Not available to fellows, scholars, and some postdocs
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) AND ACCIDENT INSURANCE OPTIONS

Enroll in neither, one, or both:

• The UW’s Accidental Death and Dismemberment (AD&D) with Zurich

• The State of Wisconsin’s Accident Plan with Securian
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Accidental Death & Dismemberment (AD&D) Insurance
University of Wisconsin System
Fact Sheet – Policy GTU 8364005

hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

<table>
<thead>
<tr>
<th>Benefit Amounts</th>
<th>$25,000</th>
<th>$50,000</th>
<th>$100,000</th>
<th>$150,000</th>
<th>$200,000</th>
<th>$250,000</th>
<th>$300,000</th>
<th>$350,000</th>
<th>$400,000</th>
<th>$450,000</th>
<th>$500,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Cost* (Per Month)</td>
<td>$.73</td>
<td>$1.45</td>
<td>$2.90</td>
<td>$4.35</td>
<td>$5.80</td>
<td>$7.25</td>
<td>$8.70</td>
<td>$10.15</td>
<td>$11.60</td>
<td>$13.05</td>
<td>$14.50</td>
</tr>
<tr>
<td>Family Cost* (Per Month)</td>
<td>$1.10</td>
<td>$2.20</td>
<td>$4.40</td>
<td>$6.60</td>
<td>$8.80</td>
<td>$11.00</td>
<td>$13.20</td>
<td>$15.40</td>
<td>$17.60</td>
<td>$19.80</td>
<td>$22.00</td>
</tr>
</tbody>
</table>

Overview of Coverage and Benefits:

Coverage:
- 24/7 Accident Protection
- Optional Dependent Coverage

Dismemberment Schedule (% Princ. Sum to $500K):
- Both hands or both feet: 100%
- One hand and one foot: 100%
- One hand or One foot plus sight of one eye: 100%
- Sight of both eyes: 100%
- Speech and hearing: 100%
- Speech or hearing: 50%
- One hand; one foot; or sight of one eye: 50%
- Thumb and index finger same hand: 25%

Covered Loss of Use of:
- Four Limbs: 150%
- Three Limbs: 75%
- Two Limbs: 66 2/3%
- One Limb: 50%

Additional Benefits:
- Additional Dismemberment Benefit for Children
- Car Jacking Benefit
- Continuation of Insurance Benefit
- Day Care Benefit
- Hearing Aid or Prosthetic Appliance Benefit
- Higher Education Benefit

Additional Benefits, continued:
- Home Alteration & Vehicle Modification Benefit
- Natural Disaster Benefit
- Seat Belt/Air Bag Benefit
- Spouse Retraining Benefit
- Surviving Spouse Benefit
- Therapeutic Counseling Benefit
- Travel Assistance Benefit
- Identity Theft (Effective January 1, 2019)
- Critical Burn Benefit (Effective January 1, 2019)
- Rehabilitation Benefit (Effective January 1, 2019)

hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

If you have family coverage and you have:

- Spouse/domestic partner, no dependent child(ren)  60%  n/a
- Dependent children, no spouse/domestic partner  n/a  20%
- Spouse/domestic partner & dependent child(ren)  15%  15%

Spouse/domestic partner max $300k; dependent child(ren) max $50k
Accident insurance
You don’t plan on it, but you can plan for it!

hr.wisc.edu/benefits/accident-insurance
How much does accident insurance cost?

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$4.38</td>
</tr>
<tr>
<td>Employee and spouse</td>
<td>$6.26</td>
</tr>
<tr>
<td>Employee and child</td>
<td>$8.44</td>
</tr>
<tr>
<td>Employee and family</td>
<td>$12.32</td>
</tr>
</tbody>
</table>

hr.wisc.edu/benefits/accident-insurance
If you have an accident and make a claim, the plan pays you cash.

**Coverage includes:**

- Concussions
- Dislocations
- Lacerations
- Fractures
- X-rays
- Emergency care
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death and dismemberment (up to $100,000)

[hr.wisc.edu/benefits/accident-insurance](hr.wisc.edu/benefits/accident-insurance)
HEALTH INSURANCE

- State Group Health Insurance

- Uniform Dental Benefits (preventative care)
  Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

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# Delta Dental – Monthly Premiums 2022

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$34.72</td>
<td>$9.76</td>
<td>$20.98</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>---</td>
<td>$19.52</td>
<td>$41.96</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>---</td>
<td>$13.16</td>
<td>$38.96</td>
</tr>
<tr>
<td>Family</td>
<td>$86.80</td>
<td>$23.40</td>
<td>$64.28</td>
</tr>
</tbody>
</table>
## Delta Dental

<table>
<thead>
<tr>
<th>In-Network providers (No out-of-network coverage)</th>
<th>Uniform Dental &amp; Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO &amp; Premier providers</td>
<td>Delta Dental PPO</td>
<td>Delta Dental PPO &amp; Premier providers</td>
<td></td>
</tr>
<tr>
<td><strong>Annual deductible</strong></td>
<td>None</td>
<td>$100 / person</td>
<td>$25 / person</td>
</tr>
<tr>
<td><strong>Annual benefit max</strong></td>
<td>$1,000 / person</td>
<td>$1,000 / person</td>
<td>$2,500 / person</td>
</tr>
<tr>
<td><strong>Waiting period</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests</strong></td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td><strong>Emergency pain relief</strong></td>
<td>80%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td><strong>Periodontal maintenance</strong></td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td><strong>Crowns, bridges, dentures, implants</strong></td>
<td>No coverage</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery</strong></td>
<td>No coverage</td>
<td>50%</td>
<td>80%</td>
</tr>
</tbody>
</table>
## Delta Dental

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental &amp; Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orthodontics coverage</td>
<td>50% (Under age 19)</td>
<td>No coverage</td>
<td>50% (Any age)</td>
</tr>
<tr>
<td>Orthodontics lifetime maximum</td>
<td>$1,500</td>
<td>No coverage</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

---

**Plan Administrator**

1-844-337-8383  
deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.
HEALTH INSURANCE
- State Group Health Insurance
- Uniform Dental Benefits (preventative care)
  Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE
- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT
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- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
### DeltaVision – Monthly Premiums 2022

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Individual + Spouse</th>
<th>Individual + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td>$5.72</td>
<td>$11.42</td>
<td>$12.88</td>
<td>$20.58</td>
</tr>
</tbody>
</table>


## DeltaVision

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yearly routine exam copay</td>
<td>$15 / person (covered up to twice a year for children)</td>
<td>Up to $45 / person</td>
</tr>
<tr>
<td>Eyeglasses exam copay</td>
<td>$15 / person</td>
<td>Up to $45 / person</td>
</tr>
<tr>
<td>Contact lens exam copay</td>
<td>$40 / person</td>
<td>Up to $45 / person</td>
</tr>
<tr>
<td>Retinal imaging copay</td>
<td>Up to $39 / person</td>
<td>No coverage</td>
</tr>
<tr>
<td>Frames/lens copay</td>
<td>$0 copay</td>
<td>Up to $70 / person</td>
</tr>
<tr>
<td>Frames/lens copay</td>
<td>$150 allowance</td>
<td></td>
</tr>
<tr>
<td>Lenses benefit frequency per calendar year</td>
<td>12 months</td>
<td>12 months</td>
</tr>
<tr>
<td>Frames benefit frequency per calendar year</td>
<td>24 months for adults 12 months for children</td>
<td>24 months</td>
</tr>
<tr>
<td>Single vision eyeglasses copay</td>
<td>$25 / person</td>
<td>Up to $30 / person</td>
</tr>
<tr>
<td>Bifocal vision eyeglasses copay</td>
<td>$25 / person</td>
<td>Up to $50 / person</td>
</tr>
<tr>
<td>Progressive lenses</td>
<td>Standard: covered in full Premium: $95 - $105 Custom: $150 - $175</td>
<td>Up to $50 / person</td>
</tr>
</tbody>
</table>
### DeltaVision

<table>
<thead>
<tr>
<th></th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional contacts</td>
<td>$0 copay</td>
<td>Up to $105 / person</td>
</tr>
<tr>
<td></td>
<td>$150 allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>15% off any cost over $150</td>
<td></td>
</tr>
<tr>
<td>Disposable contacts</td>
<td>$0 copay</td>
<td>Up to $105 / person</td>
</tr>
<tr>
<td></td>
<td>$150 allowance</td>
<td></td>
</tr>
<tr>
<td>Contact lens fitting/follow-up visit</td>
<td>Standard: up to $40 / person</td>
<td>No coverage</td>
</tr>
<tr>
<td></td>
<td>Premium: 10% off retail price</td>
<td></td>
</tr>
</tbody>
</table>

More coverage information at [deltadentalwi.com/state-of-wi-vision](deltadentalwi.com/state-of-wi-vision)

See page 13-14 of ETF’s [2022 Decision Guide](#)
DeltaVision – visit in-network providers

eyemedvisioncare.com
1-844-337-8383
HEALTH INSURANCE

- State Group Health Insurance
- Uniform Dental Benefits (preventative care)
  Optional add-on to State Group Health Insurance

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Most UW employees are eligible to participate in pretax spending accounts:

- Employees covered by the WRS, except for limited term employees (LTEs)
- Project employees
- Rehired annuitants
- Student hourly employees
- **Graduate Assistants (e.g., TA and RA)**
- Certain **Post Grad Trainees**

But non-service appointees are **not** eligible:

- University Staff – Temporary (i.e., LTEs)
- Fellows
- Scholars
- Graduate Interns & Trainees
- Post-Doctoral Fellows, Scholars, & Trainees
WHAT SHOULD I KNOW ABOUT FLEXIBLE SPENDING ACCOUNTS (FSA)?

You may send money from your paychecks into an account with Optum/ConnectYourCare (CYC). The money you send to a 2022 FSA is not part of your taxable income for 2022.

For example (assuming a 25% tax):

<table>
<thead>
<tr>
<th>No FSA</th>
<th>With FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200 earned</td>
<td>$200 in FSA to spend on qualifying expenses incurred in 2022</td>
</tr>
<tr>
<td>- $50 (tax)</td>
<td>- $0 tax withheld</td>
</tr>
<tr>
<td>$150 on your paycheck to spend on anything</td>
<td>$0 on your paycheck</td>
</tr>
</tbody>
</table>
You are meant to **spend all the money** you send to the 2022 FSA by December 31, 2022; you will forfeit some or all your account balance if not incurred and claimed by deadline.

**WHAT SHOULD I KNOW ABOUT FLEXIBLE SPENDING ACCOUNTS (FSA)?**

**No FSA**
- $200 earned
- $50 (tax)

$150 on your paycheck to spend on anything in 2022 or to save for a future year

**With Dependent [Daycare] FSA**
- $200 earned \(\rightarrow\) and sent to FSA \(\rightarrow\)
- $0 tax withheld

$0 on your paycheck

For example:

$200 into Dependent FSA

if not used on qualifying 2022 expenses, is **forfeit** (you lose the money)
WHAT SHOULD I KNOW ABOUT FLEXIBLE SPENDING ACCOUNTS (FSA)?

WHAT DO YOU MEAN BY “QUALIFYING EXPENSES”? See Optum Financial’s list and resources.
Some money you may spend on medical, dental, or vision care or childcare bills may not need to be taxed – you could use a pretax FSA to pay for them.

For example:
• If you pay a $15 copay as your share of the cost for a medical office visit, you may use your pretax Health FSA balance to pay that $15 bill.

WHAT DO YOU MEAN BY “INCUR IN 2022”? The date you receive the service is the date you incurred the service (even if you pay the bill later).
For example:
• Office visit on December 1, 2021 charges $15 copay. The $15 was incurred in 2021, so you cannot use your 2022 Health FSA, even if the bill doesn’t arrive in the mail until January 2022.
• Office visit on December 1, 2022 charges $15 copay. The $15 was incurred in 2022 and thus you may use your 2022 Health FSA balance.
FSA – examples of eligible expenses

Health (aka Medical) FSA
$2,750 maximum election
FSA – examples of eligible expenses

Dependent [Day] Care

$5,000 maximum election if single or if married and filing taxes jointly*

*$2,500 max each spouse if married but file taxes separately
WHAT SHOULD I KNOW ABOUT FLEXIBLE SPENDING ACCOUNTS (FSA)?

Spend it by end of year. **Use it or lose it!**

- If you don’t spend your entire **2022 Health FSA** election balance in 2022, you forfeit any money left over $550.
  - If your balance is $550 or less, that will continue to roll over into the next year and the next until it’s spent or until your eligible employment ends.
- If you don’t spend your entire **2022 Dependent Daycare FSA** election balance in 2022, you forfeit all the unspent money.
### Flexible Spending Accounts – if you enroll

**Effective the 1st of the month on or following eligible hire.**

**Annual election divided over remaining 2022 checks.**

Examples:

<table>
<thead>
<tr>
<th>DOH</th>
<th>FSA effective</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2022</td>
<td>01/01/2022</td>
</tr>
<tr>
<td>01/06/2022</td>
<td>02/01/2022</td>
</tr>
</tbody>
</table>

- Over a full year, most employees will have 24 deductions, but
- Your 2022 election would be divided over fewer than 24 checks because this year has already started.
- See the 2022 pay calendar – count how many paychecks you will have in 2022: uwservice.wisconsin.edu/docs/publications/2022-biweekly-payroll-calendar.pdf
Flexible Spending Accounts – if you enroll

<table>
<thead>
<tr>
<th>Health and Limited Purpose</th>
<th>Dependent [Day] Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Prefunded –</td>
<td>• $0 starting balance –</td>
</tr>
<tr>
<td>the entire amount of money you pledged to contribute for the year is available to spend upfront.</td>
<td>no money is in the account until your payroll contributions are deposited.</td>
</tr>
<tr>
<td>• Use CYC debit card</td>
<td>• No debit card</td>
</tr>
<tr>
<td>• at pharmacy</td>
<td>• Pay for your dependent’s eligible daycare expenses, then request reimbursement.</td>
</tr>
<tr>
<td>• at doctor’s office</td>
<td></td>
</tr>
<tr>
<td>• to pay your bill online</td>
<td></td>
</tr>
</tbody>
</table>

Save all expense documentation!
Submit claim forms & detailed receipts
• smartphone app
• website
• paper
Flexible Spending Accounts – if you enroll

Register online as a new user

https://secure.optumfinancial.com/portal/CC

Download the smartphone app

Download the Optum Financial app
Enjoy an easier way to manage your flexible spending account. You can pay bills, view transactions, upload receipts and more. Download today on your Apple or Android device.
Flexible Spending Accounts – if you enroll

Deadlines for FSA 2022

You **must** incur your claims (visit your doctor, pick-up your prescription medications at the pharmacy) on or after your FSA effective date, but not later than December 31, 2022.*

- A claim incurred **before** your 2022 FSA is effective is **not** eligible for the 2022 FSA.
- A claim incurred **after** your 2022 FSA ends will **not** be eligible for the 2022 FSA.

You **must** submit all required claims documentation to CYC not later than March 31, 2023.

- A claim received by CYC **after** 03/31/23 will **not** be eligible for the 2022 FSA.
- Claims are processed more smoothly if you submit your 2022 claims in 2022 rather than waiting until March 2023.

*If your eligible employment ends before 12/31/22 you will have an earlier deadline; talk to CYC or your HR contact if your employment ends.
PARKING AND TRANSIT ACCOUNTS
Parking and Transit accounts

- Parking account – up to $270/month for certain work-related parking costs.
- Transit account – up to $270/month for certain transit costs for your commute to work.

Money is available as you deposit it. Enroll, change, or stop at any time. Unspent dollars roll over to be used the next year.

If you have a UW Transportation Services parking permit:

- An annual base lot permit, if paid through payroll deduction, is already pre-tax. (do not also enroll in this Parking account)
- A Flex Parking permit means you use a debit or credit card and pay to park only on days when you use the lot. A Multi-day parking pass is good for 5 uses and is prepaid using a debit or credit card. (maybe you do want to contribute some money to this pretax Parking account?)
RETIREMENT PLANS
HEALTH INSURANCE

- State Group Health Insurance

- Uniform Dental Benefits (preventative care)
  Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

- Flexible Spending Accounts
  Not available to fellows, scholars, and some postdocs

LIFE INSURANCE

- Individual and Family Group Life Insurance

- UW Employees Inc. Life Insurance

- Accidental Death and Dismemberment Insurance

- University Insurance Association Life Insurance
  Mandatory for some Academic Staff

- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRPI)
  Not available to fellows, scholars, and some postdocs

- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
All UW employees are eligible to participate in the supplemental retirement plans:

• Employees covered by the WRS
• Project employees
• Rehired annuitants
• Student hourly employees
• **Graduate Assistants (e.g., TA and RA)**
• **Certain Post Grad Trainees**

But non-service appointees are **not** eligible:

• **Fellows**
• **Scholars**
• **Graduate Interns & Trainees**
• **Post-Doctoral Fellows, Scholars, & Trainees**
### Supplemental Retirement Plans 2022

<table>
<thead>
<tr>
<th>UW’s 403(b)</th>
<th>State’s 457(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Pre- and Post-Tax (Roth) options</td>
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</tr>
<tr>
<td>• No employer match</td>
<td>• No employer match</td>
</tr>
<tr>
<td>• No minimum contribution</td>
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</tr>
<tr>
<td>• Contribute up to $20,500 in 2022 (or $27,000 maximum if age 50+)</td>
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</tr>
<tr>
<td>• Admin fees based on account balance and recordkeeper</td>
<td>• Admin fees once account &gt; $5,000</td>
</tr>
</tbody>
</table>
Supplemental Retirement Plans 2022

To enroll in UW’s 403(b)

- **EZ Enrollment** (send to benefits@ohr.wisc.edu)
- Or set-up an account on the provider’s website and then submit
- **Salary Reduction Agreement (SRA)** (send to benefits@ohr.wisc.edu)

To change your 403b deduction:

- Log into my.wisc.edu and under the Benefits Information tile, click “Launch full app.” Scroll to the bottom of the page and click “Update 403(b) SRP Deductions.”
- Or submit a completed SRA (send to benefits@ohr.wisc.edu)

To enroll in State’s 457(b)

- **wdc457.org** and REGISTER
  - Plan Enrollment Code* is CuPc5JCM

Or call WDC

- **1-877-457-9327**
  - Be sure to mention you have a Plan Enrollment Code

To change your 457b deduction:

- Log into your account at wdc457.org and use slider bars to view how different amounts will affect pay and savings. Click on “Review change(s).” Click on “Submit your change(s).”

*If after Feb 1, 2022, see wisconsin.edu/ohrwd/benefits/download/WDC-code.pdf for new code.
Free UW Retirement Information Sessions

Starting to Save
15-30 years until retirement
- UW’s three retirement plans
- Free & reduced-cost resources
- How your pension is calculated & what you can do to increase its value
- What if your employment ends before retirement?
- Saving sick leave for retirement or use it when ill?

Mid-Career Retirement Check-In
5-15 years until retirement
- UW’s three retirement plans
- Estimate your future WRS pension
- What happens to your money if your employment ends before retirement?
- Estimate the value of your sick leave in retirement

Ready to Retire
0-5 years until retirement
- What is the WRS?
- Your pension: how is it calculated? How much will it be?
- Retiree health insurance and how you’ll pay for it
- Other insurance at end of employment
- Is there a best day/month to retire?

Register online: hr.wisc.edu/benefits > scroll down to Thinking about retirement?
I got married last week

I am adopting a child

I am turning 26 and will lose coverage on my parent’s insurance

My divorce was finalized today

My spouse’s new insurance starts next month

Email benefits@ohr.wisc.edu within 30 days of major life events