New Employee Benefits - 2023
for grad assistants and short-term staff

Recorded December 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.
If you are

- faculty, academic staff, or a limited appointee (FAASLI) eligible for the ‘grad’ benefits and not the Wisconsin Retirement System

See the next four (hidden) slides!

• important information about possible changes to your benefits eligibility
Are you FAASSLI and eligible for benefits through the “grad” program?

It is possible you may become eligible for the WRS in the future, even if you aren’t eligible now at time of hire.

- “Grad” health insurance benefits would terminate with new WRS eligibility.

- Effective with the WRS eligibility start date, a new 30-day benefits enrollment opportunity begins for WRS health and other insurance.

- If WRS eligibility is identified late, all missed WRS contributions must be caught-up, and you could be too late for the new 30-day benefits enrollment opportunity.

Our recommendation and request:

If your employment expectations change, email benefits@ohr.wisc.edu with a copy of your new offer letter.

We will review the changes to come and reevaluate your WRS eligibility and WRS start date.

Examples of job changes that could affect your WRS eligibility:
- Offer to stay employed longer (extending job end date)
- Offer to increase number of hours worked per week
- Offer to also work a second or third appointment on campus
- Offer to work for a different UW institution (e.g., Whitewater, Stoughton, etc.)
Are you FAASLI and eligible for benefits through the “grad” program?

FAASLI not eligible for the Wisconsin Retirement System (WRS) at time of hire may become WRS-eligible later if their employment expectations change.

WRS eligibility is based on several factors, including
  • Employment classification
  • Hours to be worked (FTE)
  • Expected length of employment

WRS eligibility is effective as of the date it is understood you will, in the coming year, meet eligibility requirements, even if the expected change itself won’t occur until a future date.

An example:

Jane is a new hire as of 01/05/2023. Her employee classification (academic staff) and FTE (≥ 28%) meet minimum WRS requirements, but because her appointment length is too short (two semesters only), Jane is eligible for “grad” benefits and not the WRS.

Jane’s 30-day enrollment window for her grad benefits is 01/05 – 02/04/23.

Jane’s department HR give her an offer letter on 05/01/2023; they want to extend her employment and ask her to return the next spring (i.e., she’d finish that current spring semester, be placed on summer break and return to work the fall 2023 semester as planned, then return for the spring 2024 semester [to work a third semester]). Jane accepts the offer.

Jane now meets all WRS-eligibility requirements (classification, FTE, and expected length of employment).

Her WRS start date is the date the UW came to expect she will return for a third semester, usually recorded as the date of the offer letter.

Jane’s 30-day enrollment window for her WRS benefits is 05/01 – 05/31/23.
Are you FAASLI and eligible for benefits through the “grad” program?

Jane’s WRS effective date is 05/01/2022 – the date it is known there will be a change to her employment – even though the job change (her continued employment) doesn’t take effect until the end of spring semester (when, rather than her employment and benefits ending, she’ll be put on summer work break and her insurance will thus continue over summer and into fall).

An example:

Jane is a new hire as of 01/05/2023. Her employee classification (academic staff) and FTE (≥ 28%) meet minimum WRS requirements, but because her appointment length is too short (two semesters only), Jane is eligible for “grad” benefits and not the WRS.

Jane’s 30-day enrollment window for her grad benefits is 01/05 – 02/04/23.

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Jane now meets all WRS-eligibility requirements (classification, FTE, and expected length of employment). Her WRS start date is the date the UW came to expect she will return for a third semester, usually recorded as the date of the offer letter. Jane’s 30-day enrollment window for her WRS benefits is 05/01 – 05/31/23.
Are you FAASLI and eligible for benefits through the “grad” program?

A “grad” benefits eligible FAASLI employee becomes eligible for the WRS as soon as we know their job will qualify for the WRS in the coming year, even if the job change hasn’t yet occurred.

A n e x a m p l e:

Jane is a new hire as of 01/05/2023. Her employee classification (academic staff) and FTE (≥ 28%) meet minimum WRS requirements, but because her appointment length is too short (two semesters only), Jane is eligible for “grad” benefits and not the WRS.

Jane’s 30-day enrollment window for her grad benefits is 01/05 – 02/04/23.

Jane’s department HR give her an offer letter on 05/01/2023; they want to extend her employment and ask her to return the next spring (i.e., she’d finish that current spring semester, be placed on summer break and return to work the fall 2023 semester as planned, then return for the spring 2024 semester [to work a third semester]).

Jane accepts the offer.

Jane now meets all WRS-eligibility requirements (classification, FTE, and expected length of employment).

Her WRS start date is the date the UW came to expect she will return for a third semester, usually recorded as the date of the offer letter.

Jane’s 30-day enrollment window for her WRS benefits is 05/01 – 05/31/23.
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
UW-MADISON BENEFITS SERVICES

hr.wisc.edu/benefits
benefits@ohr.wisc.edu

HUMAN RESOURCES

NEW EMPLOYEE BENEFITS ENROLLMENT

New employees have 30 days to enroll in most insurance plans. Review the following information and contact HR if you have questions.

UW-Madison participates in the Wisconsin Retirement System (WRS) and offers the WRS benefits package to eligible employees. UW-Madison offers a separate benefits package to certain appointees who are not eligible for the WRS.

Employees covered by the WRS
- University Staff
- Faculty
- Academic Staff
- Limited Appointees

Employees not covered by the WRS
- Graduate Assistants
- Employees In Training (including postdocs)
- Fellows and Scholars
- Short-Term Academic Staff

BENEFITS FOR EMPLOYEES COVERED BY THE WRS

BENEFITS FOR EMPLOYEES NOT COVERED BY THE WRS
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
30-day deadline

You have only 30-days after your start date to apply for or waive most State and UW insurance benefits.

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).

For example:
If you were hired as of the first day of the spring semester, January 5, 2023, we must receive your benefits selections by February 4, 2023.
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

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
International Employees with family not yet in the USA:

If your family is **covered** by their country’s universal health coverage, you might:

- **Enroll now in employee-only** health coverage and then,
- **Within 30-days of your family’s arrival** in the USA, submit a health change application to add your family to your policy (change from employee-only to family coverage).

or

- **Enroll now for family** health coverage. (You won’t need to submit a change form later, because your family will already be covered when they arrive.)

If your family is **not** covered by their country’s universal health coverage, you might:

- **Enroll now for family** health coverage. (You won’t need to submit a change form later, because your family will already be covered when they arrive.)

or

- **Enroll now in employee-only** health coverage and then,
- **During the annual benefit enrollment** (ABE) period, add your family to your health plan for coverage to be effective January 1st of the following year.
On its own, turning 26 is not a life event that affects your benefits options. However, Loss of Coverage is a qualifying life event that offers a 30-day enrollment window for our health, dental, and vision insurance.

- If your coverage under your parent’s health, dental, or vision insurance terminates, you have 30-days from that date of Loss to submit applications for our comparable coverage.

- If your applications are not received by the 30-day deadline, your next opportunity may not be until the next annual benefit enrollment (ABE) for coverage effective January 1st of the following year.

- **Note:** the UW’s life insurance plans do not offer you a new an enrollment opportunity if you lose other life insurance coverage.
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
Questions to ask about the plan:

• What services does the plan cover?
• What services are not covered?
• If I enroll, how much will be deducted from my paychecks (the premium)?
• If I visit my network provider (doctor, dentist, optometrist) for a covered service, how much will I pay as my share of the cost (my deductible or copays)?
• If I don’t enroll in this plan now, could I enroll later? If so, how and when?
Questions to ask yourself:

- What services will I need this year, before end of December? Next year?
- Will enrolling mean I can better afford the services I need?
  - What would I pay if I received services without the plan?
  - What would I pay for services with the plan (adding together the plan copays and deductible and monthly premium and noting any limits to the coverage)?
- Even if I don’t need the plan now, will I want it or need it in the future?
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.
MyUW Portal Linking

If your new hire cannot find the Benefit Information tab in a search, it could be because of
• A system name discrepancy (in HRS vs. with DoIt), or
• A missing link between their older portal and their current portal (e.g., Student vs. Employee)

Please help your employee “self link” their MyUW Portal account(s).
• Information on how to generate that key can be found here: KB46865
• Instructions on how the employee can use that key to link accounts can be found here: KB44831

Once the account(s) are linked, the employee should be able to find the Benefits Information widget to access their Self Service “Enroll now” options.

If you have any questions about this portal linking, please contact DoIT at (608) 264-4357.
Enroll (or waive)

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

You will **not** have the “Enroll now” button:

- If you have any *previous WRS service*. You must submit paper applications.
Enroll (or waive)

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

If you do not have the “Enroll now” button:

and
• You have no previous WRS service,
and
• You have more than one week before your 30-day deadline,

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 do not have the “Enroll now” button:

and
• You have no previous WRS service,
and
• You have more than one week before your 30-day deadline,

Ask your department HR contact whether your online enrollment button can be fixed.

When applications are submitted online
• Your coverage is processed more quickly
• You will receive your ID cards more quickly
Enroll (or waive)

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

If you do not have the “Enroll now” button:

and if

Your 30-day deadline is this week

Don’t delay - submit paper applications!

We must receive your selections by your 30-day deadline.
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
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.
Enroll (or waive)

Don’t forget to include your family’s information when you enroll, if you want them covered by your health, dental, and vision insurance.

Coverage only for yourself, is called “single” or “individual” or “employee-only” coverage.

If you have family, you may elect to cover:

• **Your spouse**

• **Your children** under age 26
  • Natural children
  • Stepchildren
  • Adopted children and pre-adoption placements
  • Legal wards

Enroll (or waive)

Don’t forget to include your family’s information when you enroll, if you want them covered by your health, dental, and vision insurance.

More information: etf.wi.gov/its-your-choice/2023/health-benefits/dependent-information-faqs
Enroll (or waive)

Don’t forget to include your family’s information when you enroll, if you want them covered by your health, dental, and vision insurance.

The UW System does offer your domestic partner & your partner’s children coverage under:

- Individual & Family life
- Accidental Death & Dismemberment (AD&D)

More information: [wisconsin.edu/ohrwd/benefits/dp](http://wisconsin.edu/ohrwd/benefits/dp)
Enroll (or waive)

Don’t forget to **include your family’s information when you enroll**, if you want them covered by your health, dental, and vision insurance.

The UW System does offer your **domestic partner & your partner’s children** coverage under:

- Individual & Family life
- Accidental Death & Dismemberment (AD&D)

To cover your domestic partner and partner’s children on these plans, you must submit to the UW **additional paperwork** that establishes your partnership for benefits purposes.

More information: [wisconsin.edu/ohrwd/benefits/dp](http://wisconsin.edu/ohrwd/benefits/dp)
Enroll (or waive)

Don’t forget to include your family’s information when you enroll, if you want them covered by your health, dental, and vision insurance.

You cannot cover extended family members on your insurance plans, which means you cannot cover:

- Your parents
- Your siblings (unless a qualifying legal ward)

More information: etf.wi.gov/its-your-choice/2023/health-benefits/dependent-information-faqs
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.

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

Example:

Jane’s benefits-eligible appointment starts 01/05/2023. She submits her health enrollment by deadline.

Her Health insurance will be effective 02/01/2023.
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 01/05/2023. She submits her insurance enrollments by deadline. Her Life insurance will be effective 03/01/2023.
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.
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.

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.

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<thead>
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<td>01/12/2023</td>
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<td>JAN A</td>
<td>01/01/2023 - 01/14/2023</td>
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<td>04/23/2023 - 05/06/2023</td>
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<td>MAY B</td>
<td>05/07/2023 - 05/20/2023</td>
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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.

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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.

my.wisc.edu > Payroll Information

Contact your Payroll & Benefit Coordinator if your pay or deductions appear incorrect or are missing.
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,” then, compared to the no dental health option, you pay

- $4 more per month (if single health)
- $9 more per month (if family health)
# State Group Health – Uniform Dental

<table>
<thead>
<tr>
<th>Uniform Dental &amp; Preventive Plan</th>
<th>Delta Dental PPO &amp; Premier providers</th>
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</thead>
<tbody>
<tr>
<td>In-Network providers (No out-of-network coverage)</td>
<td></td>
</tr>
<tr>
<td>Annual deductible</td>
<td>None</td>
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<tr>
<td>Annual benefit max</td>
<td>$1,000 / person</td>
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<tr>
<td>Waiting period</td>
<td>None</td>
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<tr>
<td>Routine evaluations, dental cleanings, 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 2023

<table>
<thead>
<tr>
<th></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>UW Grad Assistants</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Individual</strong> (Only you. Single)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$54 / $50</td>
<td>Not available</td>
<td>$124.50 / $120.50</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>Family</strong> (You + spouse +/or child[ren])</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$133 / $124</td>
<td>Not available</td>
<td>$308.50 / $299.50</td>
<td>Not available</td>
</tr>
</tbody>
</table>

If you elect the Health Plan design, you must also
• choose a network of providers for the year and,
• only visit your chosen network providers (unless it is emergency care).

---

Dane County network examples:
• Dean Health
• Group Health Cooperative of South-Central Wisconsin (GHC-SC)
• Quartz-UW Health

<table>
<thead>
<tr>
<th>IYC Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>UW Grad Assistants</td>
</tr>
<tr>
<td>Individual (Only you. Single)</td>
</tr>
<tr>
<td>Family (You + spouse +/or child[ren])</td>
</tr>
</tbody>
</table>
State Group Health – Monthly Premiums 2023

If you elect the Access Plan, you may visit in-network providers with:

- **Dean** in southern Wisconsin and
- **FirstHealth** in Wisconsin and nationwide

Also:

- If covered services are received **out-of-network**, you still have **some coverage** even if no emergency.

<table>
<thead>
<tr>
<th></th>
<th>UW Grad Assistants</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><strong>Access Plan</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$124.50 / $120.50</td>
<td>$308.50 / $299.50</td>
</tr>
<tr>
<td><strong>Access HDHP</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not available</td>
<td>Not available</td>
</tr>
</tbody>
</table>

See Access Plan by Dean: [etf.wi.gov/its-your-choice/2023/access-plan-dean](etf.wi.gov/its-your-choice/2023/access-plan-dean)
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)
  [ETF website link]
- Health Plan Search webpage
  [ETF website link]
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/2023/health-plan-search/state](etf.wi.gov/its-your-choice/2023/health-plan-search/state)
Dean Health
(800) 279-1301
etf.wi.gov/its-your-choice/2023/dean-health-plan

has providers in
• Dane County, WI
• Other Southwestern Wisconsin counties

and

they also have some network providers in
• Illinois
• Iowa

Dean Health Plan – Prevea360 East
(800) 279-1301
etf.wi.gov/its-your-choice/2023/dean-health-plan-prevea360-east

has providers in
• Eastern Wisconsin

and

they also have some network providers in
• Ohio
• Illinois
• Minnesota
• and more (limited)
Group Health Cooperative (GHC) of Eau Claire
Greater Wisconsin
(888) 203-7770
etf.wi.gov/its-your-choice/2023/group-health-cooperative-eau-claire-greater-wisconsin

has providers in
• western, central, and southern Wisconsin

and

they also have some network providers in
• Minnesota
• Michigan

Group Health Cooperative (GHC) of Eau Claire
River Region
(888) 203-7770
etf.wi.gov/its-your-choice/2023/group-health-cooperative-eau-claire-river-region

has providers in
• five counties in west central Wisconsin

and

they also have some network providers in
• Minnesota
• Michigan
State Group Health – 2023

HealthPartners West
(855) 542-6922
etf.wi.gov/its-your-choice/2023/healthpartners-health-plan-west

has providers in
• parts of Wisconsin
and
they also have some network providers in
• Iowa
• Minnesota

Medical Associates
(866) 421-3992
etf.wi.gov/its-your-choice/2023/medical-associates-health-plan

has providers in
• parts of Wisconsin
and
they also have some network providers in
• Illinois
• Iowa
MercyCare
(800) 985-2421 option 5
etf.wi.gov/its-your-choice/2023/mercycare-health-plan

has providers in
• parts of Wisconsin
and
they also have some network providers in
• Illinois

Quartz – Central
(844) 644-3455
etf.wi.gov/its-your-choice/2023/quartz-central

has providers in
• middle and eastern parts of Wisconsin
and
they also have some in-network specialists in
• Illinois
• Iowa
• Minnesota
Quartz – West
(844) 644-3455

etf.wi.gov/its-your-choice/2023/quartz-west

has providers in
• western Wisconsin

and

they also have some in-network specialists in
  • Iowa
  • Minnesota
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?

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](https://healthcare.gov) > search: preventive

See: ETF. Benefits and Services FAQS. [etf.wi.gov/its-your-choice/2023/health-benefits/benefits-and-services-faqs#preventive%20services]
Preventive Care

### Preventive Care Services

Routine health care, including screening, check-ups, and patient counseling to prevent or discover illness, disease, or other health problems – as required by federal law. Federal law specifies at what age and how frequently a service can be paid with no cost to you. See [healthcare.gov/preventive-care-benefits](https://healthcare.gov/preventive-care-benefits) for more details.

**You pay:** $0

- Services – diagnostic or otherwise – for specific conditions found during a preventive exam may be subject to Deductible, then Medical Coinsurance.
- Your preventive check-up can be used to fulfill activities for the annual Well Wisconsin incentive program. See [https://etf.wi.gov/well-wisconsin-members](https://etf.wi.gov/well-wisconsin-members) for more details.

The plan covers the following federally required preventive services including, but not limited to:

- Alcohol misuse counseling
- Breast cancer screening (mammogram)
- Cholesterol screening
- Depression screening
- Diabetes screening
- HIV screening
- Immunizations, including flu, hepatitis A & B, pneumococcal and other shots
- Obesity screening and counseling
- Blood pressure screening
- Cervical cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Hepatitis C screening
- Lung cancer screening
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Well child exam

What if my care is not preventive?

- OOPL – Medical
- Copayments

- OOPL – Rx
- Deductible

- Plan MOOP
- Coinsurance
COVID-19 (coronavirus)

• COVID-19 vaccines are covered by the medical benefit at no cost.
• COVID-19 testing is covered by all health plans when you visit your in-network provider.

• If diagnosed with COVID-19, follow your provider’s instructions for treatment (e.g., rest, fluids).
• If you or a covered dependent require hospitalization because of COVID-19, treatment will be covered the same as it would for any other hospitalization.

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).
Office Visit Copays - 2023

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>
<tbody>
<tr>
<td>Preventive Primary Care Office Visit</td>
<td>• General Physicians • PA or NP • Pediatrician • OB/GYN</td>
<td>$0 (if billed as eligible preventive)</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>• General Physicians • PA or NP • Pediatrician • Chiropractor • Mental Health • OB/GYN</td>
<td>$15</td>
</tr>
<tr>
<td>Specialty Care Office Visit</td>
<td>• Specialty Providers • Urgent Care • Vision Exam in office visit setting</td>
<td>$25</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>• Emergency Room</td>
<td>$75 (waived if admitted)</td>
</tr>
</tbody>
</table>
At first, **you pay 100%** of 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.
Coinsurance - 2023

If you meet the $250* deductible, then:
for the rest of the calendar year, 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%.

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 - 2023

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 - 2023

How much will I pay for my prescriptions?

Search the Navitus formulary:

Pharmacy Benefits - 2023

<table>
<thead>
<tr>
<th>Level</th>
<th>Cost Details</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</td>
<td>You pay $50 per fill</td>
</tr>
<tr>
<td>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**

Search the **Navitus** formulary:
Pharmacy Benefits - 2023

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

<table>
<thead>
<tr>
<th>Levels 1 &amp; 2</th>
<th>individual / family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$600 / $1,200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Level 3 &amp; 4</th>
<th>individual / family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$9,100 / $18,200</td>
</tr>
</tbody>
</table>

Search the Navitus formulary:  
etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx
Pharmacy Benefits - 2023

Vaccines at In-Network Pharmacies

Cost: $0, it’s free!

Available Vaccines

- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- COVID-19

Bring your Navitus card

Search the Navitus formulary:

etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx
Overview of 2023 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

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

Examples of Emergency Care

• Severe allergic reactions
• Severe asthma attacks
• Convulsions
• Severe bleeding
• Acute appendicitis
• Loss of consciousness
• Heart attack
• Stroke

Must use in-network ER whenever possible

Examples of Urgent Care

• Most broken bones
• Minor cuts
• Sprains
• Most drug reactions
• Non-severe bleeding
• Minor burns

Must use in-network urgent care if you are in your network service area


etf.wi.gov/video/accessing-your-health-benefits-while-out-state
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.

[additional information]
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/2023/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/2023/health-benefits/frequently-asked-questions
- Other ETF resources: etf.wi.gov/its-your-choice/2023/state-employee-and-retiree-health-plan-supplemental-benefits/resources
State Group Health

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

Effective 1\textsuperscript{st} of the month following date of eligible hire
(or on date of hire if hire date \textit{is} the 1\textsuperscript{st})

Examples:

Date of Hire: 01/01/2023
Health effective: 01/01/2023

--------

Date of Hire: 01/05/2023
Health effective: 02/01/2023
Enroll (or waive)

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
Example screenshot of online Health enrollment screen
Reached through my.wisc.edu > Benefit Information > “Enroll now”

1. The default is “Waive.”
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 the nationwide Access plan with the preventive 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

### Health Insurance Application/Change

There are certain times throughout the year when you may enroll in health insurance or change your coverage. Visit <hr.wisc.edu/benefits/state-group-health-insurance> to learn more about choices available to you and see instructions on how to enroll.

Return this completed form to your employer. Please print clearly. Please read the terms and conditions on page 5.

Your health insurance deductions will be taken pre-tax unless you request they be taken post-tax. Contact your employer to make this change or submit the Employee Reimbursement Accounts Program Automatic Premium Conversion W-2(240) to your employer.

<table>
<thead>
<tr>
<th>1. Applicant Information: Only the subscriber applying for coverage making a change should complete this form:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check here if your name, phone, address, email or marital status has changed. □ List updated information below.</td>
</tr>
<tr>
<td>Name First</td>
</tr>
<tr>
<td>Form/Last (if applicable)</td>
</tr>
<tr>
<td>Mailing address (Street)</td>
</tr>
<tr>
<td>Birth date (mm/dd/yyyy)</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Check your marital status: □ Married □ Divorced □ Widowed</td>
</tr>
<tr>
<td>Single (no change required)</td>
</tr>
</tbody>
</table>

Please check which applies to you (this determines your eligibility): □ Employee □ Graduate assistant □ COBRA recipient □ Surviving dependent

<table>
<thead>
<tr>
<th>2. Spouse Information (if adding or covered on your plan)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name First</td>
</tr>
<tr>
<td>Form/Last (if applicable)</td>
</tr>
<tr>
<td>Birth date (mm/dd/yyyy)</td>
</tr>
<tr>
<td>Male</td>
</tr>
</tbody>
</table>

Check here if your spouse’s information has changed: □

<table>
<thead>
<tr>
<th>3. Dependent Information (if adding or covered on your plan; this does not include spouse):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>First</td>
</tr>
<tr>
<td>1st Dependent</td>
</tr>
</tbody>
</table>

If you are unable to provide a Social Security Number for a nonresident spouse, hand-in a nonresident eligibility dependent, click on the following box and complete this form. Affidavit for Insurance Purposes (WIS 88)
Health Insurance ID cards

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 Quartz), 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.
What if…

I don’t have my ID cards but I need medical care?

Example Scenario 1:
Alex elects the family plan with Quartz-UW with dental (an IYC Health Plan option for Dane county) for coverage effective Feb 1.

• She submits her enrollments online. Her election information is quickly sent from the employer (UW – Madison) to the state administrator (ETF) to the insurance company (Quartz).

• It’s Feb 3. She has not received ID cards yet, but her son is sick, and Alex wants to take him to their in-network family doctor.

Likely outcome:
Because Alex’s enrollment information is already loaded into the insurance company’s system, when the clinic asks for insurance information:

• Alex explains she is a new participant with coverage that began Feb 1 and she doesn’t yet have her cards.

• The clinic contacts the insurance company to verify her son’s coverage.

• Alex pays the clinic the $15 office visit copay, and the insurance company is billed for the remainder.
What if…
I don’t have my ID cards but I need medical care?

Example Scenario 1:
Alex elects the family plan with Quartz-UW with dental (an IYC Health Plan option for Dane county) for coverage effective Feb 1.

• She submits her enrollment application as a paper form. Her election information is in queue and will be entered in the order it was received. It can take as many as 30-days to process.

• It’s Feb 3. She has not received ID cards yet, but her son is sick, and Alex wants to take him to their in-network family doctor.

Likely outcome:
Alex’s enrollment information is not yet loaded into the insurance company’s system, so when the clinic asks for insurance information:

• Alex explains she is a new participant with coverage that begins Feb 1, but her elections are still being processed.

• Alex asks to be billed for the office visit (by the time the bill is mailed, the insurance may be set-up).

• Or, the clinic may ask her to pay out-of-pocket for the office visit, and then later she will work with the insurance company to be reimbursed the amount she overpaid for the visit.
What if... I don’t have my ID cards but I need a Rx filled?

Example Scenario 3:
Alex elects the family plan with Quartz-UW with dental (an IYC Health Plan option for Dane county) for coverage effective Feb 1. She submits her enrollment application as a paper form. Her election information is in queue and will be entered in the order it was received. It can take as many as 30-days to process.

It’s Feb 3. She has not received ID cards yet, but she needs a refill of her daily medication.

Likely outcome:
Alex’s enrollment information is not yet in the insurance company’s system, so when the pharmacy asks for insurance information:

• Alex explains she is a new participant with coverage that begins Feb 1, but her elections are still being processed.

• Alex pays the full, cash-price for her medication refill.

Then later, when her coverage is showing in the system:

• her pharmacy may be willing to reprocess the refill and provide her a refund at their counter, or

• she may need to submit a claim form directly to Navitus to be reimbursed the amount she overpaid.
LIFE 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

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
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 child-care & education
Replace lost household income
Leave a charitable gift
WHY LIFE INSURANCE?

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

- Protect your family’s home
- Provide for child-care & education
- Replace lost household income
- Leave a charitable gift
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](https://wisconsin.edu/ohrwd/benefits/beneficiary)

---

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

If you enroll in a life insurance plan:

• You may **select one beneficiary** who would receive the entire benefit, or
• You may **select multiple beneficiaries** and divide the benefit among them.
• Submit a new beneficiary form to the insurance company whenever you want to change who is listed as your 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)
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.
You will be enrolled into the University Insurance Association (UIA) life insurance January 1, 2023

• If you are a short-term Faculty, Academic Staff, or Limited appointee, and
• If you are expected to earn enough (in 2023 the measure is $2,952/month)

• You cannot waive the coverage.
• You will pay $38.40 for a year of coverage.
• You will be reevaluated every year to see if you’re still eligible for the next year.
• Your age at the start of each policy year determines the death benefits. See website.

If you are not eligible, you will not be enrolled and cannot elect the coverage.

wiscniso.edu/ohrwd/benefits/download/life/uii/fact.pdf
Where do I find plan details?

hr.wisc.edu > Benefits

➢ Individual and Family (I&F)
➢ UW Employees Inc.

Resource: How much life insurance is enough?
What are my deadlines to enroll?

You have **30 days** from the first day of your appointment to enroll in:

- Individual and Family group life
- UW Employees Inc. life
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

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
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:

- **Coverages:**
  - 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)

<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*</td>
<td>$0.73</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>(Per Month)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Cost*</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>
<tr>
<td>(Per Month)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance
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](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)
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
- Delta Vision 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
Delta Dental – Monthly Premiums 2023

<table>
<thead>
<tr>
<th></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>

See page 11-12 of ETF’s 2023 Decision Guide
## 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>In-Network providers (No out-of-network coverage)</td>
<td>Delta Dental PPO &amp; Premier providers</td>
<td>Delta Dental PPO</td>
<td>Delta Dental PPO &amp; Premier providers</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>None</td>
<td>$100 / person</td>
<td>$25 / person</td>
</tr>
<tr>
<td>Annual benefit max</td>
<td>$1,000 / person</td>
<td>$1,000 / person</td>
<td>$2,500 / person</td>
</tr>
<tr>
<td>Waiting period</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Emergency pain relief</td>
<td>80%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Periodontal maintenance</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Crowns, bridges, dentures, implants</td>
<td>No coverage</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td>Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery</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**

Delta Dental

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

All plans are offered through Delta Dental.

---

See page 11-12 of ETF’s 2023 Decision Guide
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
### DeltaVision – Monthly Premiums 2023

<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>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See page 13-14 of ETF’s [2023 Decision Guide](#)
### 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 $150 allowance 20% off any cost over $150</td>
<td>Up to $70 / person</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>

See page 13-14 of ETF's [2023 Decision Guide](#).
DeltaVision

<table>
<thead>
<tr>
<th>Service</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

See page 13-14 of ETF’s 2023 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

SUPPLEMENTAL INSURANCE

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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
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., TAs and RAs)
- Certain Post Grad Trainees

But the following appointees are not eligible:

- University Staff – Temporary (i.e., LTEs)
- Fellows
- Scholars
- Non-service Graduate Interns & Trainees
- Post-Doctoral Fellows, Scholars, & Trainees
FLEXIBLE SPENDING ACCOUNTS (FSA)
What should I know about flexible spending accounts (FSA)?

You may send money from your paychecks into an account with Optum. The money you send to a 2023 FSA is not part of your taxable income for 2023.

For example (assuming a 25% tax):

**No FSA**

- $200 earned
- $50 (tax)
- $150 on your paycheck to spend on anything

**With FSA**

- $200 earned → and sent to FSA → $200 in FSA to spend on qualifying expenses incurred in 2023
- $0 tax withheld
- $0 on your paycheck
What should I know about flexible spending accounts (FSA)?

You are meant to spend all the money you send to the 2023 FSA by December 31, 2023. You forfeit some or all the unspent account balance if claims are not timely.

For example:

<table>
<thead>
<tr>
<th>No FSA</th>
<th>With Dependent Daycare FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200 earned</td>
<td>$200 earned → and sent to FSA → $200 in Dependent FSA</td>
</tr>
<tr>
<td>- $50 (tax)</td>
<td>- $0 tax withheld</td>
</tr>
<tr>
<td>$150 on your paycheck</td>
<td>$0 on your paycheck</td>
</tr>
<tr>
<td>to spend on anything in 2023 or to save for</td>
<td>if not used on qualifying 2023 expenses, is forfeit (you lose</td>
</tr>
<tr>
<td>the money</td>
<td>the money)</td>
</tr>
<tr>
<td></td>
<td>(you lose the money)</td>
</tr>
</tbody>
</table>
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 2023”? 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, 2022 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 2023.
• Office visit on December 1, 2023 charges $15 copay. The $15 was incurred in 2022 and thus you may use your 2023 Health FSA balance.
Health (aka Medical) FSA – max $2,850

More detail: optum.com/financial/resources/library/medical-expenses.html
Dependent Day Care FSA – max $5,000*

*5,000 household max if single or married and filing jointly; $2,500 max each spouse if married but file taxes separately

Flexible Spending Accounts – if you enroll

“Use it or Lose it” 2023

- Spend your contributed money! You will forfeit all contributed but unused 2023 FSA funds that are not eligible to rollover into 2024.

- You must substantiate your claim (provide documents that prove it was an eligible expense) when asked.
“Use it or Lose it” 2023

- You **must** substantiate your claim (provide documents that prove it was an eligible expense) when asked.

- If you cannot timely substantiate your claim, it will be denied.
  - If you used your debit card to pay a claim later denied, you must repay CYC directly. Or, if you don’t, the amount will be deducted from your paycheck.

- You **will forfeit all unused 2023 FSA funds** that are not eligible to rollover into 2024.
  - Health FSA may allow employees up to $570 rollover.
  - Dependent Day Care FSA does **not** allow any rollover.
Flexible Spending Accounts – if you enroll

<table>
<thead>
<tr>
<th>Effective the 1\textsuperscript{st} of the month on or following eligible hire.</th>
<th>Annual election divided over remaining 2023 checks.</th>
</tr>
</thead>
</table>

Examples:

<table>
<thead>
<tr>
<th>DOH: 01/01/2023</th>
<th>FSA effective: 01/01/2023</th>
</tr>
</thead>
</table>

---

| DOH: 01/05/2023 | FSA effective: 02/01/2023 |

• Over a full year, most employees will have 24 deductions, but

• Your 2023 election would be divided over fewer than 24 checks if \textbf{the year has already started}.

• See the 2023 pay calendar – count how many paychecks you will have in 2022: uwservice.wisconsin.edu/docs/publications/pay-bw-calendar-2023.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>• <strong>Prefunded</strong> –</td>
<td>• <strong>$0</strong> 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

**Welcome members!**
Optum Financial is advancing the way people save, spend, pay and invest for healthcare. Please click below to access your account.

**Member sign in / register**

For other sign in options, click below:
- I'm an employee
- I'm a broker
- I have a Commuter account
- I have a COBRA account

**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.

[Apple App Store] [Google Play]
Flexible Spending Accounts – if you enroll

Deadlines for FSA 2023

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, 2023.*

- A claim incurred before your 2023 FSA is effective is not eligible for the 2023 FSA.
- A claim incurred after your 2023 FSA ends will not be eligible for the 2023 FSA.

You must submit all required claims documentation to CYC not later than March 31, 2024.

- A claim received by CYC after 03/31/24 will not be eligible for the 2022 FSA.
- Claims are processed more smoothly if you submit your 2023 claims in 2023 rather than waiting until March 2023.

*If your eligible employment ends before 12/31/23 you will have an earlier deadline; talk to Optum or your HR contact if your employment ends.
Flexible Spending Accounts

Other considerations:

• The FSAs offer an annual election opportunity every fall for the next year.

• If you enroll in the 2023 FSA
  • you are not automatically enrolled for 2024;
  • to contribute money into the 2024 FSA, you must submit an election during fall’s annual enrollment.

• If you do not enroll in the 2023 FSA
  • you are not automatically enrolled for 2024;
  • to contribute money into the 2024 FSA, you must submit an election during fall’s annual enrollment.
Flexible Spending Accounts

Other considerations:

- You cannot change your election mid-year unless you have very specific life event changes and submit your change form within 30-days of the change.

See [Election Change Request form](#) for more information.
PARKING AND TRANSIT ACCOUNTS
Parking and Transit accounts

• Parking account – up to $280/month for certain work-related parking costs.

• Transit account – up to $280/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. (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 (SRP)
  Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
  Not available to fellows, scholars, and some postdocs
Most UW employees are eligible to participate:
- Employees covered by the WRS
- Rehired annuitants
- Student hourly employees
- Graduate Assistants (e.g., TAs and RAs)
- Certain Post Grad Trainees

But the following appointees are **not** eligible:
- Fellows
- Scholars
- Non-service Graduate Interns & Trainees
- Post-Doctoral Fellows, Scholars, & Trainees
## UW’s 403(b) and State’s 457(b)

<table>
<thead>
<tr>
<th>UW’s 403(b)</th>
<th>State’s 457(b)</th>
</tr>
</thead>
</table>
| • Pre- and Post-Tax options  
• No minimum contribution  
• No employer match  
• Contribute up to $22,500 in 2023 (or $30,000 maximum if age 50+) | • Pre- and Post-Tax options  
• No minimum contribution  
• No employer match  
• Contribute up to $22,500 in 2023 (or $30,000 maximum if age 50+) |
| • **Admin fees** based on account balance and recordkeeper  
• Also called the “SRP”  
• Loan services available  
• Early-withdrawal penalty | • **Admin fees** once account > $5,000  
• Also called “WDC” and “WI Deferred Compensation”  
• No loans available  
• No early-withdrawal penalty |
I had a retirement plan through my former employer. Can I move that money into my new UW account?

<table>
<thead>
<tr>
<th>UW’s 403b</th>
<th>Fidelity and TIAA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Yes, allows roll-ins.</td>
<td></td>
</tr>
<tr>
<td>- Open new 403b account.</td>
<td></td>
</tr>
<tr>
<td>- Contact old plan about distribution/rollover process.</td>
<td></td>
</tr>
<tr>
<td>- Contact new plan about receiving/rollover process.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>State’s 457b</th>
<th>WI Deferred Comp</th>
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<tr>
<td>- Contact new plan about receiving/rollover process.</td>
<td></td>
</tr>
</tbody>
</table>
UW’s 403b fee structure 2022

Fees will be based on your account balance with the recordkeeper and will be included as a line item on each quarterly statement you receive. The Annual total has also been listed.

**TIAA**

<table>
<thead>
<tr>
<th>Account Balance (as of the last day of the previous quarter)</th>
<th>Quarterly</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $5,000</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>$5,000.01 to $50,000.00</td>
<td>$4.50</td>
<td>$18.00</td>
</tr>
<tr>
<td>$50,000.01 to $100,000.00</td>
<td>$9.50</td>
<td>$38.00</td>
</tr>
<tr>
<td>$100,000.01 to $200,000.00</td>
<td>$17.00</td>
<td>$68.00</td>
</tr>
<tr>
<td>$200,000.01+</td>
<td>$24.50</td>
<td>$98.00</td>
</tr>
</tbody>
</table>

**Fidelity**

<table>
<thead>
<tr>
<th>Account Balance (as of the last day of the previous quarter)</th>
<th>Quarterly</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $5,000.00</td>
<td>$2.00</td>
<td>$8.00</td>
</tr>
<tr>
<td>$5,000.01 to $50,000.00</td>
<td>$7.00</td>
<td>$28.00</td>
</tr>
<tr>
<td>$50,000.01 to $100,000.00</td>
<td>$14.50</td>
<td>$58.00</td>
</tr>
<tr>
<td>$100,000.01 to $200,000.00</td>
<td>$24.50</td>
<td>$98.00</td>
</tr>
<tr>
<td>$200,000.01+</td>
<td>$37.00</td>
<td>$148.00</td>
</tr>
</tbody>
</table>

[www.wisconsin.edu/ohrwd/benefits/download/403bfeestructure.pdf](www.wisconsin.edu/ohrwd/benefits/download/403bfeestructure.pdf)
### WDC’s 457b fee structure

As of January 1, 2022, the costs are:

<table>
<thead>
<tr>
<th>If Participant Balance is Between:</th>
<th>Fee Per Month</th>
<th>Fee Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $5,000</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>$5,001 to $25,000</td>
<td>$0.75</td>
<td>$9.00</td>
</tr>
<tr>
<td>$25,001 to $50,000</td>
<td>$2.00</td>
<td>$24.00</td>
</tr>
<tr>
<td>$50,001 to $100,000</td>
<td>$4.25</td>
<td>$51.00</td>
</tr>
<tr>
<td>$100,001 to $150,000</td>
<td>$5.50</td>
<td>$66.00</td>
</tr>
<tr>
<td>$150,001 to $250,000</td>
<td>$7.75</td>
<td>$93.00</td>
</tr>
<tr>
<td>Over $250,000</td>
<td>$11.50</td>
<td>$138.00</td>
</tr>
</tbody>
</table>

[hr.wisc.edu/benefits/wdc > Fees](hr.wisc.edu/benefits/wdc)  
[docs.empower-retirement.com/EE/WisconsinWR/DOCS/Plan-Highlights.pdf](docs.empower-retirement.com/EE/WisconsinWR/DOCS/Plan-Highlights.pdf)
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 jXBPB7Kk

  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 Jan 31, 2023, 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](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
UW-MADISON
BENEFITS SERVICES

benefits@ohr.wisc.edu
benefits.wisc.edu/grad