

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 $\geq 28\%$ 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 FAASLI 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 ($\geq 28\%$) 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.

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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.

An example:

Jane is a new hire as of 01/05/2023.

Her employee classification (academic staff) and FTE ($\geq 28\%$) 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.

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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.



Photo credit: University of Wisconsin-Madison.
title: sculpture_bk@mail19_57

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)



UW-MADISON
BENEFITS
SERVICES

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

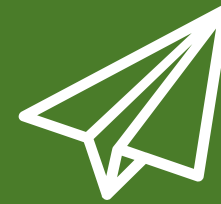
hr.wisc.edu/contact





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



Photo credit: University of Wisconsin-Madison.
Title: Park_brd_bridge17_6744

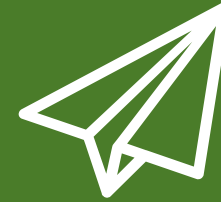
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hr.wisc.edu/benefits/grad

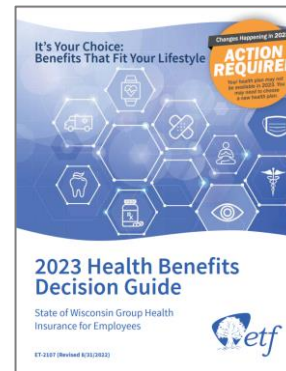
Benefits details, brochures,
and enrollment forms



benefits@ohr.wisc.edu

Ask a Benefits Specialist

UW-MADISON BENEFITS SERVICES



Decision Guide

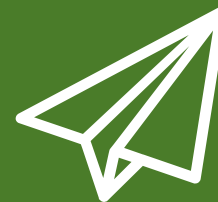
Compare and contrast
State plan coverage



Benefits Mentor

Personalized review of State
Health plans and annual costs





hr.wisc.edu/benefits

benefits@ohr.wisc.edu

UW-MADISON
BENEFITS
SERVICES

HUMAN RESOURCES

HOME PAY BENEFITS POLICIES CONTACT HR

HOME / BENEFITS / NEW EMPLOYEE BENEFITS ENROLLMENT

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.

<p>Employees covered by the WRS</p> <ul style="list-style-type: none">• University Staff• Faculty• Academic Staff• Limited Appointees <p>BENEFITS FOR EMPLOYEES COVERED BY THE WRS ></p>	<p>Employees not covered by the WRS</p> <ul style="list-style-type: none">• Graduate Assistants• Employees-in-Training (including postdocs)• Fellows and Scholars• Short-Term Academic Staff <p>BENEFITS FOR EMPLOYEES NOT COVERED BY THE WRS ></p>
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You have a unique UW payroll & benefits identifier called an Employee ID number or “EMPL”

University of Wisconsin System 660 W WASHINGTON AVE STE 201 MADISON, WI 53703-4703		Pay Group: Business Unit: Advice #:	Pay Begin Date: 04/01/2019 Pay End Date: 04/30/2019 Payment Date: 05/01/2019
Great Worker 123 Employment Ave Madison, WI 53715	Employee ID: 00987654 Location: Job Title: Pay Rate:	TAX DATA: Federal WI State Marital Status: Allowances: Addl. Percent: Addl. Amount:	
HOURS AND EARNINGS		TAXES	
Description	EmplID EmplRec Rate Hours Earnings Hours Earnings	Description	Tax Wages Deductions Current YTD Current YTD
		Fed OASDIEE Fed OASDIER* Fed MED EE Fed Withholding Fed Med ER* WI Withholding	
TOTAL:		* Employer amount (not included in totals)	

Find it on your pay statements.

It is not your SSN

It is not your Wiscard number





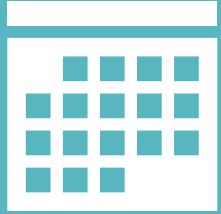
You have a unique UW payroll & benefits identifier called an Employee ID number or “EMPL”



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.





Review Your Options

Before you enroll in or waive any plans, think about:

- **what you need now**
- **what you may need 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





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

IF THIS HAPPENS



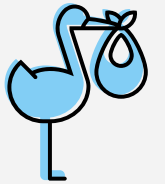
Loss of health coverage



Marriage or Divorce



Address change (move)

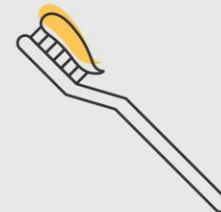


Birth or Adoption

YOU MIGHT UPDATE YOUR



Health insurance



Dental insurance



Vision insurance



Life insurance



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:

If your family is **not** 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).

- **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

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.)

- **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.

Happy 26th Birthday!



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.



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



REVIEWING YOUR OPTIONS: DO I WANT TO ENROLL IN THIS BENEFIT PLAN?

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?



REVIEWING YOUR OPTIONS: DO I WANT TO ENROLL IN THIS BENEFIT PLAN?

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**

Login

NetID [Forgot NetID](#)

Password [Forgot password](#)

Login





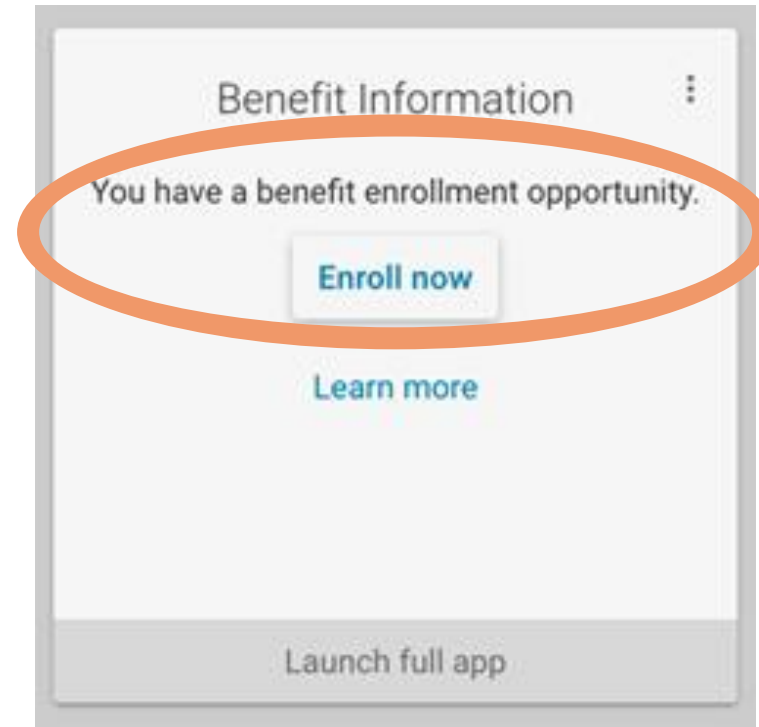
Enroll (or waive)

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To submit your benefit decisions online:

- Go to the **Benefit Information** tile
- Click the **“Enroll now”** button





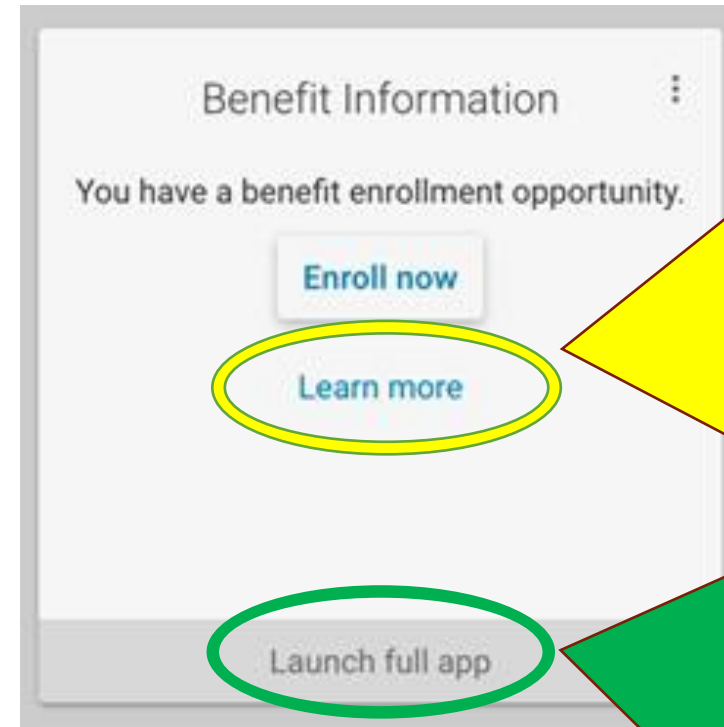
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To submit your benefits decisions online:

- Go to the *Benefit Information* tile
- Click the “Enroll now” button



Website about UW's benefits

In future, find summary of your enrollments/waivers

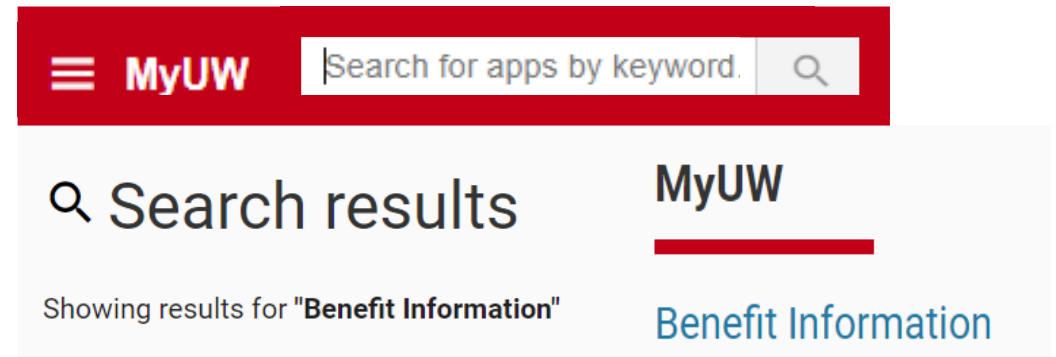




Enroll (or waive)

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

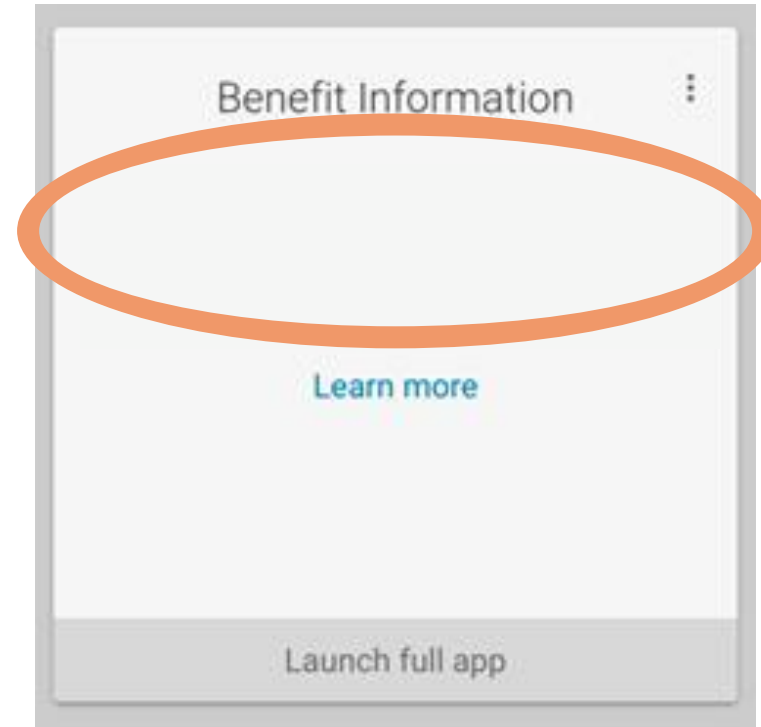




Enroll (or waive)

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.

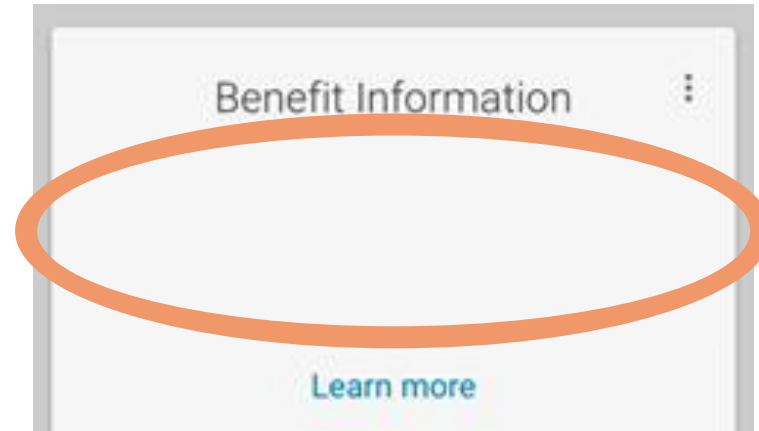




Enroll (or waive)

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

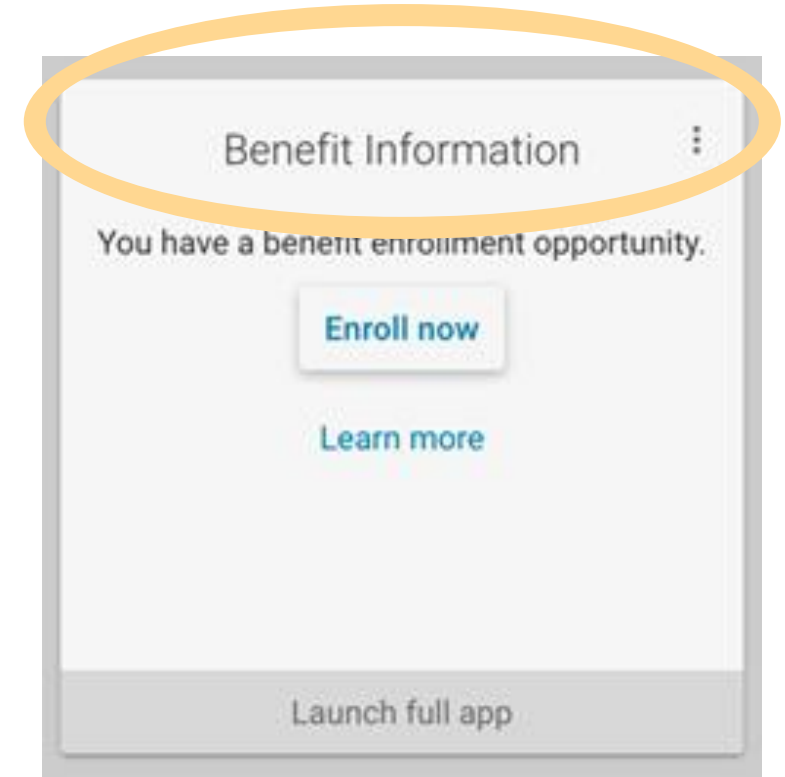
- A system name discrepancy (in HRS vs. with Dolt), or
- A missing link between their older portal and their current portal (e.g., Student vs. Employee)

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**.



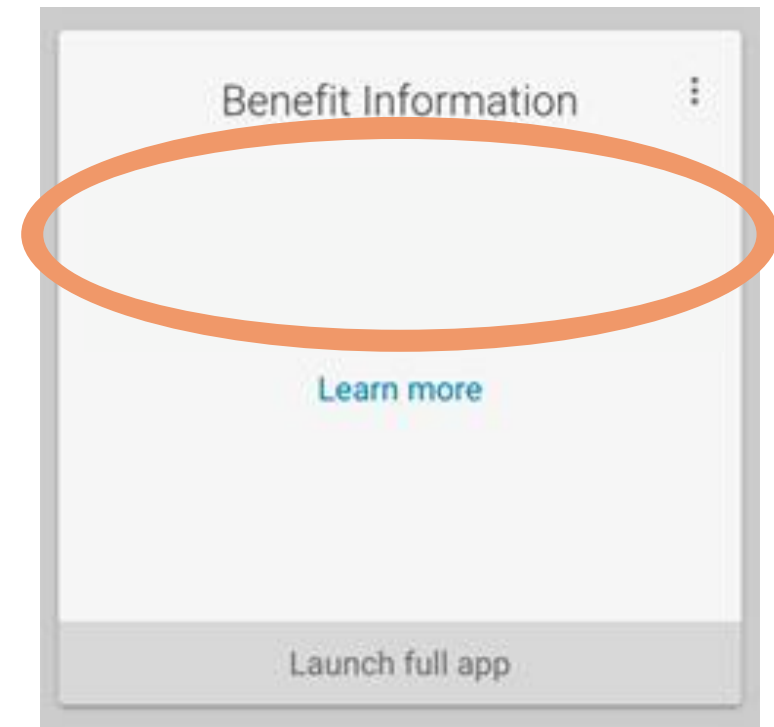


Enroll (or waive)

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.

4. Are you eligible to enroll or make a change? *You can modify your benefits during the annual IYC open enrollment, your initial hire period and in response to an eligible life event change. Eligible life changes are listed below.*

Reason for Application: Select a reason for enrolling or changing your coverage or health plan: 4a. Clear Selection

Health benefits open enrollment (coverage effect January 1).
 New hire (when do you want coverage to be effective, see below).
 Eligible life event change (select change below). Life event change date: _____ (mm/dd/yyyy)
 Eligible move to a new service area (*may only change health plan*). Move date: _____ (mm/dd/yyyy)

New hires or employees returning from leave (lapsed coverage) only: Choose your coverage to be effective: 4b. Clear Selection

When my employer contributes to my premium.
 As soon as possible (you will pay the entire monthly premium until you are eligible for an employer contribution).
 I choose to decline/waive coverage (*to decline health insurance and elect the opt-out incentive, go to section 12*).
 I choose to decline/waive coverage because I have other health insurance coverage (*go to section 13 and sign*).





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

More information: etf.wi.gov/its-your-choice/2022/health/life-events-guide



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.

- **Your spouse**

You must be **legally married** to your partner to cover them on your health, dental, or vision insurance.



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](https://www.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



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)



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 01/05/2023.
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.

my.wisc.edu > Benefit Information

Benefit Information	
Summary	Benefit Enrollment Confirmation Statements
Year	Statement





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.

Benefit Information

my.wisc.edu > Benefit Information

Summary Benefit Enrollment Confirmation Statements

Coverage as of the last pay period

Benefit

State Group Health

Supplemental Dental

Vision Insurance

Preventive Dental

Accident Insurance

State Group Life - Basic

State Group Life-Supplemental

State Group Life - Additional

State Group Life - Sp & Dep

Ind & Fam Life - Employee

[View Benefits Summary Detail](#)



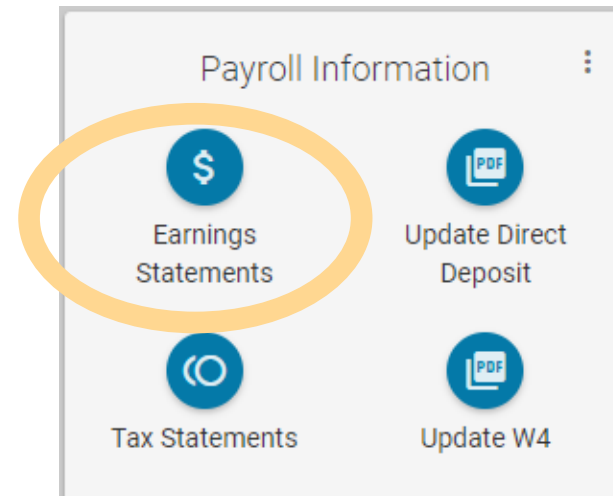


Confirm

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

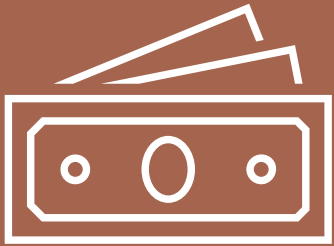
- Rate of pay
- Hours worked
- **Insurance premium deductions**

my.wisc.edu > Payroll Information



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





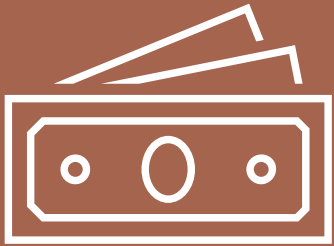
Paychecks

UW paychecks are issued biweekly, every other Thursday.

Pay Period	Pay Period Dates	Pay Date
DEC C 2022	12/18/2022 - 12/31/2022	01/12/2023
JAN A	01/01/2023 - 01/14/2023	01/26/2023
JAN B	01/15/2023 - 01/28/2023	02/09/2023
FEB A	01/29/2023 - 02/11/2023	02/23/2023
FEB B	02/12/2023 - 02/25/2023	03/09/2023
MAR A	02/26/2023 - 03/11/2023	03/23/2023
MAR B	03/12/2023 - 03/25/2023	04/06/2023
APR A	03/26/2023 - 04/08/2023	04/20/2023
APR B	04/09/2023 - 04/22/2023	05/04/2023
MAY A	04/23/2023 - 05/06/2023	05/18/2023
MAY B	05/07/2023 - 05/20/2023	06/01/2023

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





Insurance Premiums

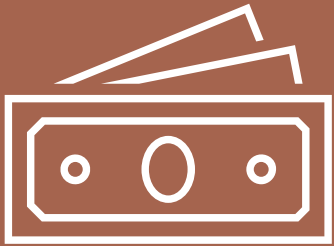
You will pay an insurance premium (money each month) for every benefit plan you elect.

The premiums will be deducted from your UW paychecks.

Pay Period	Pay Period Dates	Pay Date
DEC C 2022	12/18/2022 - 12/31/2022	01/12/2023
JAN A	01/01/2023 - 01/14/2023	01/26/2023
JAN B	01/15/2023 - 01/28/2023	02/09/2023
FEB A	01/29/2023 - 02/11/2023	02/23/2023
FEB B	02/12/2023 - 02/25/2023	03/09/2023
MAR A	02/26/2023 - 03/11/2023	03/23/2023
MAR B	03/12/2023 - 03/25/2023	04/06/2023
APR A	03/26/2023 - 04/08/2023	04/20/2023
APR B	04/09/2023 - 04/22/2023	05/04/2023
MAY A	04/23/2023 - 05/06/2023	05/18/2023
MAY B	05/07/2023 - 05/20/2023	06/01/2023

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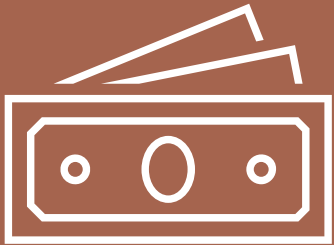
Insurance Premiums

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

Pay Period	Pay Period Dates	Pay Date
DEC. C. 2022	12/18/2022 - 12/31/2022	01/12/2023
JAN A	01/01/2023 - 01/14/2023	01/26/2023
JAN B	01/15/2023 - 01/28/2023	02/09/2023
FEB A	01/29/2023 - 02/11/2023	02/23/2023
FEB B	02/12/2023 - 02/25/2023	03/09/2023
MAR A	02/26/2023 - 03/11/2023	03/23/2023
MAR B	03/12/2023 - 03/25/2023	04/06/2023
APR A	03/26/2023 - 04/08/2023	04/20/2023
APR B	04/09/2023 - 04/22/2023	05/04/2023
MAY A	04/23/2023 - 05/06/2023	05/18/2023
MAY B	05/07/2023 - 05/20/2023	06/01/2023

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





Insurance Premiums

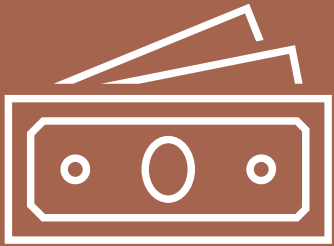
Monthly insurance premiums are split evenly between your “A” and “B” checks.

- 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

Pay Period	Pay Period Dates	Pay Date
DEC. C. 2022	12/18/2022 - 12/31/2022	01/12/2023
JAN A	01/01/2023 - 01/14/2023	01/26/2023
JAN B	01/15/2023 - 01/28/2023	02/09/2023
FEB A	01/29/2023 - 02/11/2023	02/23/2023
FEB B	02/12/2023 - 02/25/2023	03/09/2023
MAR A	02/26/2023 - 03/11/2023	03/23/2023
MAR B	03/12/2023 - 03/25/2023	04/06/2023
APR A	03/26/2023 - 04/08/2023	04/20/2023
APR B	04/09/2023 - 04/22/2023	05/04/2023
MAY A	04/23/2023 - 05/06/2023	05/18/2023
MAY B	05/07/2023 - 05/20/2023	06/01/2023

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





Insurance Premiums

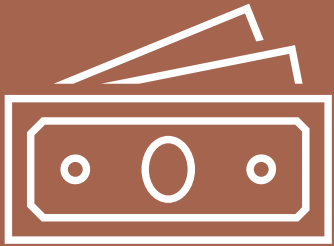
Monthly insurance premiums are split evenly between your “A” and “B” checks.

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

Pay Period	Pay Period Dates	Pay Date
DEC C 2022	12/18/2022 - 12/31/2022	01/12/2023
JAN A	01/01/2023 - 01/14/2023	01/26/2023
JAN B	01/15/2023 - 01/28/2023	02/09/2023
FEB A	01/29/2023 - 02/11/2023	02/23/2023
FEB B	02/12/2023 - 02/25/2023	03/09/2023
MAR A	02/26/2023 - 03/11/2023	03/23/2023
MAR B	03/12/2023 - 03/25/2023	04/06/2023
APR A	03/26/2023 - 04/08/2023	04/20/2023
APR B	04/09/2023 - 04/22/2023	05/04/2023
MAY A	04/23/2023 - 05/06/2023	05/18/2023
MAY B	05/07/2023 - 05/20/2023	06/01/2023

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



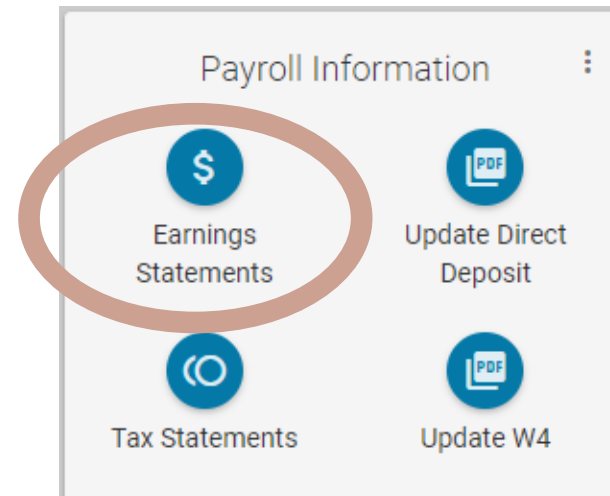


Insurance Premiums

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



hr.wisc.edu/benefits/grad

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.

It's Your Choice:
Benefits That Fit Your Lifestyle

Changes Happening in 2023
ACTION REQUIRED
Your health plan may not be available in 2023. You may need to choose a new health plan.

2023 Health Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees



ET-2107 (Revised 8/31/2022)

etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=



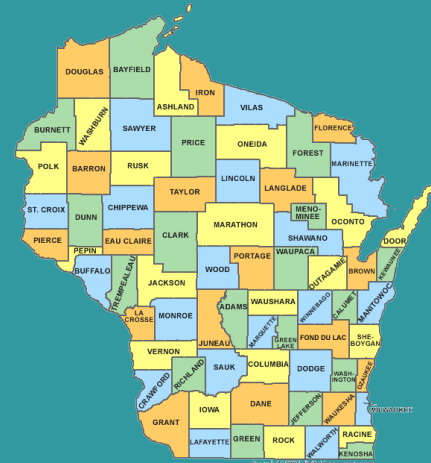
Choose between two health plan designs:

IYC Health Plan

Access Plan

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).



State Group Health – Uniform Dental

IYC Health Plan

Access Plan

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

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)

ETF. 2023 Health Benefits Decision Guide, page 12. [etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=](https://www.etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=)

Viewed 11-10-2022.



State Group Health – Uniform Dental

IYC Health Plan

Access Plan

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



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

ETF. 2023 Health Benefits Decision Guide, page 19. [etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=.](http://etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=)

Viewed 11-10-2022.



State Group Health – Monthly Premiums 2023

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
UW Grad Assistants				
Individual (Only you. Single) With / Without Uniform Dental	\$54 / \$50	Not available	\$124.50 / \$120.50	Not available
Family (You + spouse +/- or child[ren]) With / Without Uniform Dental	\$133 / \$124	Not available	\$308.50 / \$299.50	Not available

ETF. 2023 Health Benefits Decision Guide, page 4. [etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=.](https://etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=)

Viewed 11-10-2022.



State Group Health – Monthly Premiums 2023

IYC Health Plan	
UW Grad Assistants	
Individual (Only you. Single) With / Without Uniform Dental	\$54 / \$50
Family (You + spouse +/- or child[ren]) With / Without Uniform Dental	\$133 / \$124

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

ETF. 2023 Health Benefits Decision Guide, page 4. [etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=.](https://etf.wi.gov/its-your-choice/2023/23et-2107/download?inline=)

Viewed 11-10-2022.



State Group Health – Monthly Premiums 2023

UW Grad Assistants

Individual (Only you. Single)
With / Without Uniform Dental

Family (You + spouse +/- or child[ren])
With / Without Uniform Dental

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.

Access Plan	Access HDHP
\$124.50 / \$120.50	Not available
\$308.50 / \$299.50	Not available

See Access Plan by Dean: etf.wi.gov/its-your-choice/2023/access-plan-dean



State Group Health 2023

IYC Health Plan



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.wi.gov/its-your-choice/2023/23et-2107/download?inline=
- **Health Plan Search webpage**
etf.wi.gov/its-your-choice/2023/health-plan-search/state



State Group Health 2023

IYC Health Plan



If you plan to seek medical care outside Wisconsin in a surrounding state (e.g., Illinois, Iowa, Michigan, Minnesota), there may be a 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



State Group Health – 2023

IYC Health Plan

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)

State Group Health – 2023

IYC Health Plan



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**

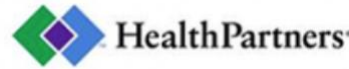
State Group Health – 2023

IYC Health Plan

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*

State Group Health – 2023

IYC Health Plan

MercyCare

(800) 985-2421 option 5

etf.wi.gov/its-your-choice/2023/mercy-care-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*

State Group Health – 2023

IYC Health Plan

Quartz – West

(844) 644-3455

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

The Quartz logo is displayed in a red, sans-serif font. The letter 'Q' is stylized with a thick stroke and a small tail. The word 'Quartz' is written in a clean, modern font.

has providers in

- western Wisconsin

and

they also have some in-network specialists in

- *Iowa*
- *Minnesota*

State Group Health

IYC Health Plan

Access Plan

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?

See: ETF. 2023: *Health Plan Search*. etf.wi.gov/its-your-choice/2023/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](https://www.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](https://www.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 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> for more details.

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

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

ETF. 2023 Schedule of Benefits: IYC Health Plan and Access Plan. <https://etf.wi.gov/its-your-choice/2023/23et-2107sb/download?inline=> and etf.wi.gov/its-your-choice/2023/23et-2112sb/download?inline= Web 11-21-2022.

What if my care is not preventative?

IYC Health Plan

Access Plan

OOPL –
Medical

OOPL –
Rx

Plan
MOOP

Copayments

Deductible

Coinsurance



COVID-19 (coronavirus)

IYC Health Plan

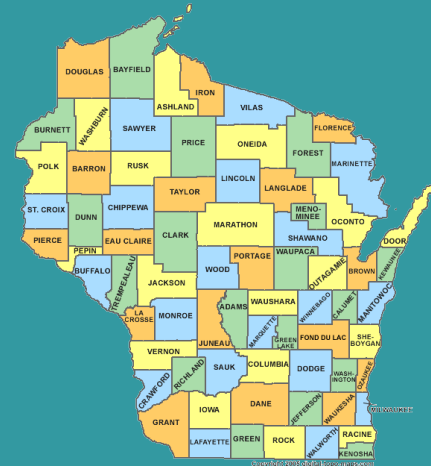
Access Plan

- 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?

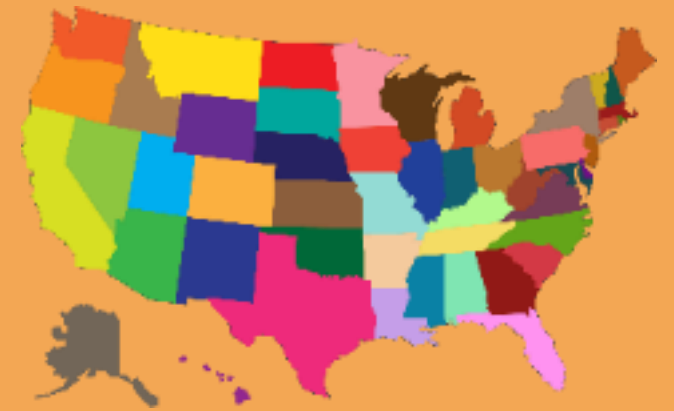
IYC Health Plan

- 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.

Visit Type	Includes	Copayment
Preventive Primary Care Office Visit	<ul style="list-style-type: none"> · General Physicians · PA or NP · Pediatrician · OB/GYN 	<p>\$0 (if billed as eligible preventive)</p>
Primary Care Office Visit	<ul style="list-style-type: none"> · General Physicians · PA or NP · Pediatrician · Chiropractor · Mental Health · OB/GYN 	<p>\$15</p>
Specialty Care Office Visit	<ul style="list-style-type: none"> · Specialty Providers · Urgent Care · Vision Exam in office visit setting 	<p>\$25</p>
Emergency Room	<ul style="list-style-type: none"> · Emergency Room 	<p>\$75 (waived if admitted)</p>



Annual Deductible - 2023

At first, **you pay 100%** of the full negotiated cost for your covered, in-network **x-rays, diagnostic labs, and surgical procedures.**

Medical Annual Deductible	Per person	Family maximum
	\$250	\$500

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

IYC Health Plan

Access Plan

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

IYC Health Plan

Access Plan

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.

Health Plan medical OOPL	Single	Family
	\$1,250	\$2,500

*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

IYC Health Plan

Access Plan

How much will I pay for my prescriptions?

Search the **Navitus** formulary:

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



IT'S YOUR CHOICE.

Home Contact Us

Active employees and retirees not enrolled in MedicareRx:

To create an account or view your existing benefits.

Click Here

Retirees enrolled in MedicareRx:

To create an account or view your existing benefits.

Click Here

Welcome

This site provides information about your plan option(s). The site is available 24 hours a day, seven days a week.

Use the links below to learn more about your benefits. This includes the formularies for your plan(s). You can also access prior authorization requirements for your plan(s).

IYC Health Plan / IYC Access
Plan State & Local

IYC HDHP Plan / IYC Access
HDHP Plan State & Local

MedicareRx Plan



Pharmacy Benefits - 2023

IYC Health Plan

Access Plan

Preventive	You pay \$0
Level 1	You pay \$5 per fill
Level 2	You pay 20% (up to \$50 per fill)
Level 3	You pay 40% (up to \$150 <u>and</u> the difference in cost between the Level 3 and alternate drug)
Level 4 Preferred Rx	You pay \$50 per fill

- 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:

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



Pharmacy Benefits - 2023

IYC Health Plan

Access Plan

If you meet the pharmacy OOPPL 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.

individual / family Levels 1 & 2	\$600 / \$1,200
individual / family Level 3 & 4	\$9,100 / \$18,200

Search the **Navitus** formulary:

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



Pharmacy Benefits - 2023

IYC Health Plan

Access Plan

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

Search the **Navitus** formulary:

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



Overview of 2023 In-Network Coverage

IYC Health Plan

Access Plan



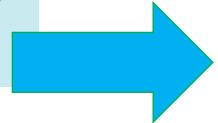
Prescription drug copays (\$5, \$50) & coinsurance (20% - 40%)



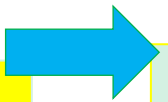
If you meet the **OOPPL for a Rx tier**, for rest of year you pay 0% and insurance pays 100% for prescriptions at that level for the rest of the calendar year.



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 OOPPL** (\$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

IYC Health Plan

What's Covered

Outside of Your Coverage Area



- Emergency Care
- Urgent Care
- Follow-up Care
- Routine Care
- Prescriptions

You'll find network pharmacies across the country!



Out-of-Network Medical Coverage

IYC Health Plan

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/files/get-medical-care-when-you-need-it-fast/download?inline=](https://www.etf.wi.gov/files/get-medical-care-when-you-need-it-fast/download?inline=)

[etf.wi.gov/video/accessing-your-health-benefits-while-out-state](https://www.etf.wi.gov/video/accessing-your-health-benefits-while-out-state)



Out-of-Network Medical Coverage

Access Plan



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

Examples:

Date of Hire: 01/01/2023

Health effective: 01/01/2023

Date of Hire: 01/05/2023

Health effective: 02/01/2023





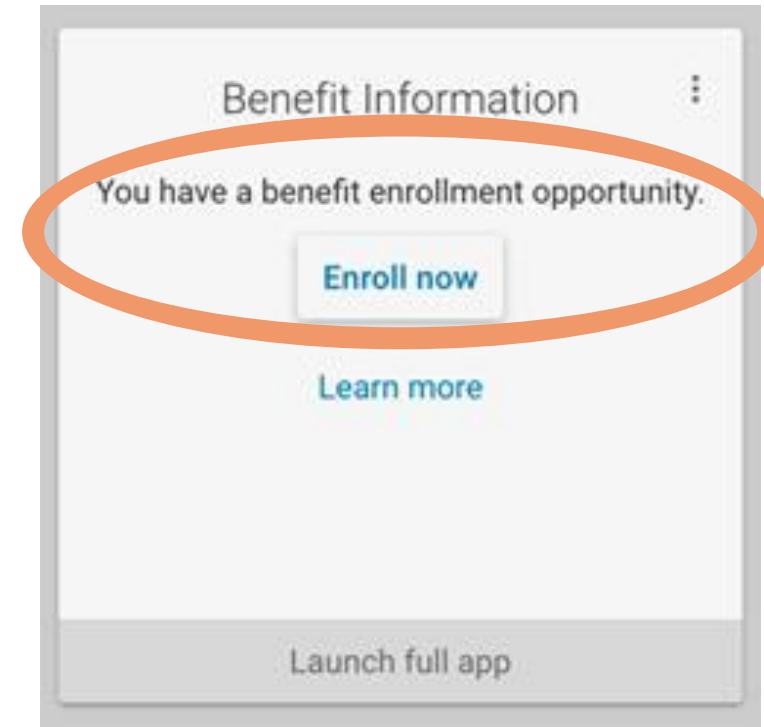
Enroll (or waive)

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”

Select	Medical Associates & Dental		\$231.00	\$1610.64	\$231.00
Select	MercyCare & Dental		\$231.00	\$1580.80	\$231.00
Select	Network Health & Dental		\$231.00	\$1865.40	\$231.00
Select	Quartz Community & Dental		\$231.00	\$1820.04	\$231.00
Select	Quartz UW Health & Dental		\$231.00	\$1539.84	\$231.00
Select	Robin & Dental		\$231.00	\$1829.14	\$231.00
Select	State Maintenance & Dental		\$231.00	\$2263.30	\$231.00
Select	WEA Trust East & Dental		\$231.00	\$1877.40	\$231.00
Select	WEA Trust W Chip Val & Dental		\$231.00	\$1924.14	\$231.00
Select	WEA Trust West Mayo & Dental		\$231.00	\$1923.90	\$231.00

1. The default is “Waive.”

Select Waive



\$0.00

Overview of All Plans



Example screenshot of online Health enrollment screen

Reached through my.wisc.edu > Benefit Information > “Enroll now”

Select	Medical Associates & Dental		\$231.00	\$1610.64	\$231.00
Select	MercyCare & Dental		\$231.00	\$1580.80	\$231.00
Select	2. If you choose to enroll in Health:				
Select	To enroll in a Wisconsin-based IYC Health Plan:				
Select	- click “Select” next to your chosen network of doctors, either with preventive dental (_____ & Dental) or without.				
Select	To enroll in the nationwide Access Plan:				
Select	- Click “Select” next to Access-In State & Dental if you want the nationwide Access plan with the preventive dental.				
Select	Waive				\$0.00

[Overview of All Plans](#)

UW - Madison Benefits Services 2021





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

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

There are certain times throughout the year when you may enroll in health insurance or change your coverage. Visit etf.wi.gov/benefits-by-employer 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 Waiver/Revocation of Waiver (ET-2340)* to your employer.

1. Applicant Information <i>Only the subscriber applying for coverage/making a change should complete this form.</i>										
Check here if your name, phone, address, email or marital status has changed: <input type="checkbox"/> List updated information below										
Name First	M.I.	Last	ETF ID	SSN						
Former/Maiden (if applicable)			Telephone	Email						
Mailing address (Street)			City	State	ZIP code	Country				
Birth date (mm/dd/yyyy)			Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Primary care physician or clinic					
Check your marital status: <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Single (no change date required) Date: _____ Date: _____ Date: _____ (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY)										
Please check which applies to you (this determines your eligibility) <input type="checkbox"/> Employee <input type="checkbox"/> Graduate assistant <input type="checkbox"/> COBRA recipient <input type="checkbox"/> Surviving dependent										
2. Spouse Information (if adding or covered on your plan)										
Name First	M.I.	Last	Former/Maiden		SSN					
Birth date (mm/dd/yyyy)			Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Primary care physician or clinic					
Check here if your spouse's information has changed: <input type="checkbox"/>										
3. Dependent Information (if adding or covered on your plan; this does not include spouse)										
Name		You may attach additional pages if more space is needed		SSN	Birth date (mm/dd/yyyy)	Gender (M/F)	Relationship (child, stepchild, legal ward, dependent of minor dependent)	Disabled (Y/N)	Check if removing	Primary care physician or clinic
First	M.I.	Last								
				<input type="checkbox"/> Applied For						
				<input type="checkbox"/> Applied For						
				<input type="checkbox"/> Applied For						
				<input type="checkbox"/> Applied For						
				<input type="checkbox"/> Applied For						
Is any dependent listed here your or your spouse's grandchild? <input type="checkbox"/> Yes <input type="checkbox"/> No										
If yes, name of parent: _____										

If you are unable to provide a Social Security Number for a non-citizen spouse or non-citizen eligible dependent, click on the following link and complete this form: [Affidavit for Insurance Purposes UWS 93](#) Submit the Affidavit with this application to your payroll & benefits office.

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 2:

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



hr.wisc.edu/benefits/grad

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?

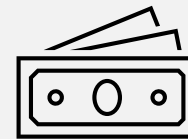
Life insurance pays a benefit (an amount of money) to your beneficiary (a person, persons, or charity of your choice) if you die while covered by the plan.



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:

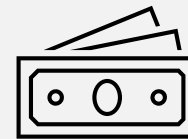
- **if someone in your life relies upon your earnings to pay bills** (e.g., rent or mortgage or car payment)
- **to cover the cost of your funeral**



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:

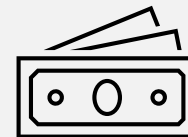
- Submit a beneficiary designation form to the insurance company so that, if you die, they know who should be paid the benefit.
- The beneficiary designation forms for each life insurance plan are online: [wisconsin.edu/ohrwd/benefits/beneficiary](https://www.wisconsin.edu/ohrwd/benefits/beneficiary)



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:

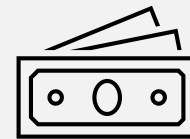
- You may **select one beneficiary** who would receive the entire benefit, **or**
- You may **select multiple beneficiaries** and divide the benefit among them.
- Submit a new beneficiary form to the insurance company whenever you want to change who is listed as your beneficiary.



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)



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.



LIFE INSURANCE OPTIONS

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.

wisconsin.edu/ohrwd/benefits/download/life/uia/fact.pdf

LIFE INSURANCE

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?](#)



LIFE INSURANCE

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



LIFE INSURANCE

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**



hr.wisc.edu/benefits/grad

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

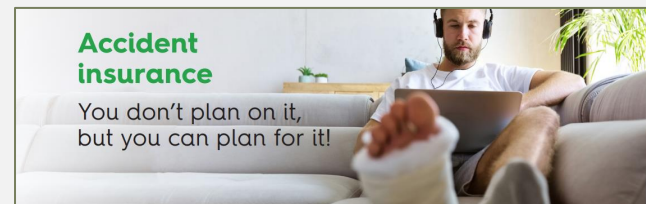
- UW 403(b) Supplemental Retirement Program (SRP)
Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
Not available to fellows, scholars, and some postdocs



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)

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

Overview of Coverage and Benefits:		
<p>Coverages:</p> <ul style="list-style-type: none"> ▪ 24/7 Accident Protection ▪ Optional Dependent Coverage <p>Dismemberment Schedule (% Princ. Sum to \$500K):</p> <ul style="list-style-type: none"> ▪ 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% 	<p>Covered Loss of Use of:</p> <ul style="list-style-type: none"> ▪ Four Limbs: 150% ▪ Three Limbs: 75% ▪ Two Limbs: 66 2/3% ▪ One Limb: 50% <p>Additional Benefits:</p> <ul style="list-style-type: none"> ▪ Additional Dismemberment Benefit for Children ▪ Car Jacking Benefit ▪ Continuation of Insurance Benefit ▪ Day Care Benefit ▪ Hearing Aid or Prosthetic Appliance Benefit ▪ Higher Education Benefit 	<p>Additional Benefits, continued:</p> <ul style="list-style-type: none"> ▪ 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)



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

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

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 PLAN



Accident insurance

You don't plan on it,
but you can plan for it!

hr.wisc.edu/benefits/accident-insurance



ACCIDENT PLAN



How much does accident insurance cost?

Employee only	\$4.38
Employee and spouse	\$6.26
Employee and child	\$8.44
Employee and family	\$12.32



ACCIDENT PLAN



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



DENTAL



hr.wisc.edu/benefits/grad

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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LIFE INSURANCE

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SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRP)
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- Wisconsin Deferred Compensation 457(b)
Not available to fellows, scholars, and some postdocs



Delta Dental – Monthly Premiums 2023

	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$34.72	\$9.76	\$20.98
Individual + Child(ren)	---	\$19.52	\$41.96
Individual + Spouse	---	\$13.16	\$38.96
Family	\$86.80	\$23.40	\$64.28

See page 11-12 of ETF's
[2023 Decision Guide](#)



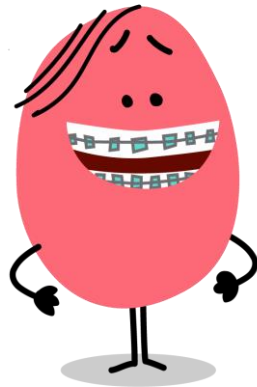
Delta Dental

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



Delta Dental

	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500



Plan Administrator



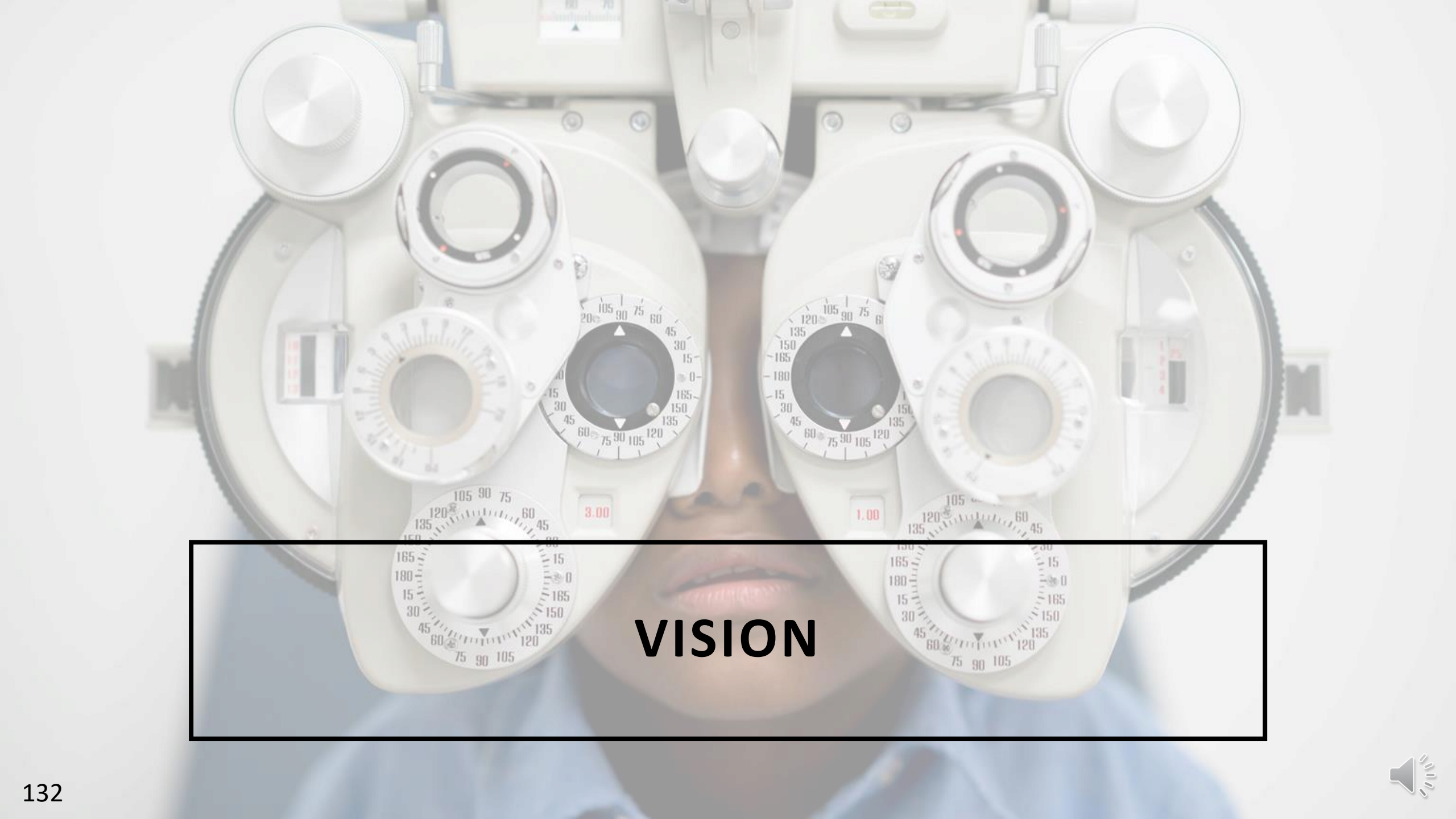
1-844-337-8383

deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.

See page 11-12 of ETF's
[2023 Decision Guide](#)





VISION



hr.wisc.edu/benefits/grad

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

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Not available to fellows, scholars, and some postdocs



DeltaVision – Monthly Premiums 2023

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$5.72	\$11.42	\$12.88	\$20.58

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



DeltaVision

	In-Network Providers	Out-of-Network Providers
Yearly routine exam copay	\$15 / person (covered up to twice a year for children)	Up to \$45 / person
Eyeglasses exam copay	\$15 / person	Up to \$45 / person
Contact lens exam copay	\$40 / person	Up to \$45 / person
Retinal imaging copay	Up to \$39 / person	<i>No coverage</i>
Frames/lens copay	\$0 copay \$150 allowance 20% off any cost over \$150	Up to \$70 / person
Lenses benefit frequency per calendar year	12 months	12 months
Frames benefit frequency per calendar year	24 months for adults 12 months for children	24 months
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal vision eyeglasses copay	\$25 / person	Up to \$50 / person
Progressive lenses	Standard: covered in full Premium: \$95 - \$105 Custom: \$150 - \$175	Up to \$50 / person

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



DeltaVision

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

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



INSIGHT NETWORK




eyemedvisioncare.com
1-844-337-8383



LENSCRAFTERS



Find an eye doctor

 [Search by location](#)  [Search by doctor](#)  [Online & Lasik](#)

OR

Search for an eye doctor

Here are a few tips to get you started:

- **Choose your vision network from the drop down.**
Don't know your network? No problem. Select "I don't know" and we'll find eye doctors on our smallest network, Advantage. Or, log into Member Web for your exact plan and network results.
- **Enter either your 5-digit zip code or select "Use my location."**
We'll take it from there.
- **Use filters to narrow your results.**
Once you see your search results you can filter by brands you love, hours, specific technology and more.

Looking for a specific eye doctor or retailer?
Click the "Search by doctor" tab to zero in.

In-network online providers

As always, you may also consider one of our many in-network online options including [Glasses.com](#), [ContactsDirect.com](#), [LensCrafters](#), [Ray-Ban](#), and [Target Optical](#).





FLEXIBLE SPENDING ACCOUNTS



hr.wisc.edu/benefits/grad

HEALTH INSURANCE

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

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- 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 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 →

- \$0 tax withheld

\$0 on your paycheck

\$200 in FSA
to spend on qualifying
expenses incurred in 2023



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:

No FSA

\$200 earned

- \$50 (tax)

\$150 on your paycheck to spend on anything in 2023 or to save for a future year

With Dependent Daycare FSA

\$200 earned → and sent to FSA →

- \$0 tax withheld

\$0 on your paycheck

\$200 in Dependent FSA if **not used** on qualifying 2023 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 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

More detail:

connectyourcare.com/tools/eligible-expenses/dependent-care-fsa-eligible-expenses



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.



Flexible Spending Accounts – if you enroll



“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

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

Annual election divided over remaining 2023 checks.

Examples:

DOH: 01/01/2023

FSA effective: 01/01/2023

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 **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

Health and Limited Purpose

- **Prefunded** –
the entire amount of money you pledged to contribute for the year is available to spend upfront.
- Use CYC debit card
 - at pharmacy
 - at doctor's office
 - to pay your bill online

Dependent [Day] Care

- **\$0** starting balance –
no money is in the account until your payroll contributions are deposited.
- No debit card
- Pay for your dependent's eligible daycare expenses, then request reimbursement.

Save all expense documentation!

Submit claim forms & detailed receipts

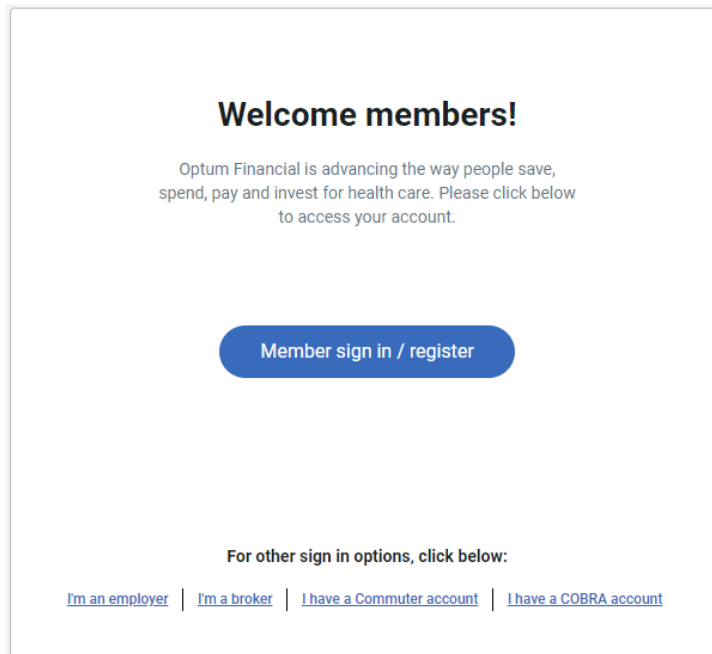
- smartphone app
- website
- paper



Flexible Spending Accounts – if you enroll

Register online as a new user

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



Welcome members!

Optum Financial is advancing the way people save, spend, pay and invest for health care. Please click below to access your account.

[Member sign in / register](#)

For other sign in options, click below:

[I'm an employer](#) | [I'm a broker](#) | [I have a Commuter account](#) | [I have a COBRA account](#)

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 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



hr.wisc.edu/benefits/grad

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

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Mandatory for some Academic Staff
- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS

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- Wisconsin Deferred Compensation 457(b)
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UW's 403(b) and State's 457(b)

Most UW employees are eligible to participate:

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- 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)

UW's 403(b)

- 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

State's 457(b)

- 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 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?

UW's 403b Fidelity and TIAA

- Yes, allows roll-ins.
 - Open new 403b account.
 - Contact old plan about distribution/rollover process.
 - Contact new plan about receiving/rollover process.

State's 457b WI Deferred Comp

- Yes, allows roll-ins.
 - Open new 457b account.
 - Contact old plan about distribution/rollover process.
 - Contact new plan about receiving/rollover process.

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

Account Balance (as of the last day of the previous quarter)	Quarterly	Annual
\$0 to \$5,000	\$0	\$0
\$5,000.01 to \$50,000.00	\$4.50	\$18.00
\$50,000.01 to \$100,000.00	\$9.50	\$38.00
\$100,000.01 to \$200,000.00	\$17.00	\$68.00
\$200,000.01	\$24.50	\$98.00

Fidelity

Account Balance (as of the last day of the previous quarter)	Quarterly	Annual
\$0 to \$5,000.00	\$2.00	\$8.00
\$5,000.01 to \$50,000.00	\$7.00	\$28.00
\$50,000.01 to \$100,000.00	\$14.50	\$58.00
\$100,000.01 to \$200,000.00	\$24.50	\$98.00
\$200,000.01+	\$37.00	\$148.00

wisconsin.edu/ohrwd/benefits/download/403bfeestructure.pdf

WDC's 457b fee structure

As of January 1, 2022, the costs are:

If Participant Balance is Between:	Fee Per Month	Fee Per Year
\$0 to \$5,000	\$0.00	\$0.00
\$5,001 to \$25,000	\$0.75	\$9.00
\$25,001 to \$50,000	\$2.00	\$24.00
\$50,001 to \$100,000	\$4.25	\$51.00
\$100,001 to \$150,000	\$5.50	\$66.00
\$150,001 to \$250,000	\$7.75	\$93.00
Over \$250,000	\$11.50	\$138.00

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

UW's 403(b) and State's 457(b)

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 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 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 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)."



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?**



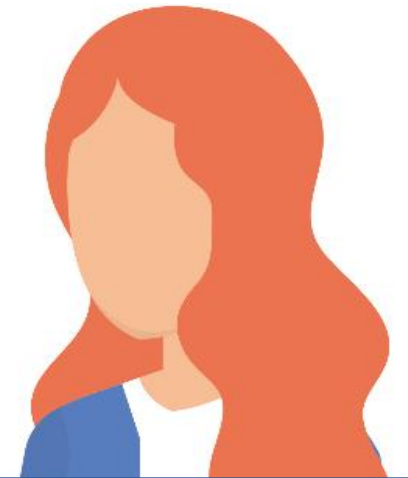
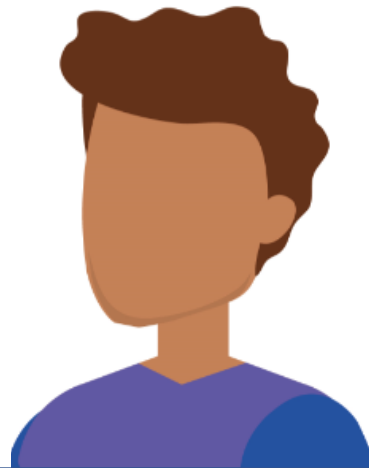
I got married
last week

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



UW-MADISON
BENEFITS
SERVICES

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

